

## **2021 EU-wide Stress Test**

| Bank Name    | BNP Paribas          |
|--------------|----------------------|
| LEI Code     | R0MUWSFPU8MPRO8K5P83 |
| Country Code | FR                   |



## 2021 EU-wide Stress Test: Summary

|           |   |              | <b>BNP</b> Paribas |                   |            |            |                  |            |
|-----------|---|--------------|--------------------|-------------------|------------|------------|------------------|------------|
|           |   | 1            | 2                  | 3                 | 4          | 5          | 6                | 7          |
| _         |   | Actual       |                    | Baseline Scenario |            |            | Adverse Scenario |            |
| Rov<br>Nu | ow<br>um (mln EUR, %)   | 31/12/2020   | 31/12/2021         | 31/12/2022        | 31/12/2023 | 31/12/2021 | 31/12/2022       | 31/12/2023 |
| 1         | 1 Net interest income   | 21,975       | 22,154             | 21,894            | 21,322     | 19,515     | 18,761           | 18,038     |
| 2         | 2 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities   | 5,605        | 4,793              | 4,793             | 4,793      | -16,509    | 3,595            | 3,595      |
| 3         | 3 Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss  | -5,279       | -4,990             | -2,986            | -2,847     | -11,557    | -7,128           | -5,356     |
| 4         | 4 Profit or (-) loss for the year   | 7,407        | 4,183              | 5,208             | 4,474      | -11,319    | -554             | 147        |
| 5         | 5 Coverage ratio: non-performing exposure (%)   | 52.57%       | 45.28%             | 42.04%            | 40.12%     | 46.19%     | 41.77%           | 39.62%     |
| 6         | 6 Common Equity Tier 1 capital  | 88,767       | 90,187             | 91,336            | 92,050     | 71,477     | 68,677           | 66,598     |
| 7         | 7 Total Risk exposure amount (all transitional adjustments included)  | 695,523      | 712,426            | 713,635           | 714,688    | 764,005    | 789,586          | 804,191    |
| 8         | 8 Common Equity Tier 1 ratio, %   | 12.76%       | 12.66%             | 12.80%            | 12.88%     | 9.36%      | 8.70%            | 8.28%      |
| 9         | 9 Fully loaded Common Equity Tier 1 ratio, %  | 12.61%       | 12.59%             | 12.77%            | 12.88%     | 8.96%      | 8.49%            | 8.21%      |
| 10        | 10 Tier 1 capital   | 98,806       | 100,227            | 101,375           | 102,089    | 81,517     | 78,717           | 76,637     |
| 11        | 11 Total leverage ratio exposures   | 1,999,448    | 1,999,448          | 1,999,448         | 1,999,448  | 1,999,448  | 1,999,448        | 1,999,448  |
| 12        | 12 Leverage ratio, %  | <b>4.94%</b> | 5.01%              | 5.07%             | 5.11%      | 4.08%      | 3.94%            | 3.83%      |
| 13        | 13 Fully loaded leverage ratio, %   | 4.81%        | 4.91%              | 4.98%             | 5.02%      | 3.85%      | 3.78%            | 3.72%      |
|           |   |              | Memoran            | dum items         |            |            |                  |            |
| 14        | date in the 2021-2023 period (cumulative conversions) <sup>1</sup>  |              | 0                  | 0                 | 0          | 0          | 0                | 0          |
| 15        | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR<br>provisions that convert into Common Equity Tier 1 or are written down upon a trigger<br>event <sup>2</sup> |              | 8,797              | 8,797             | 8,797      | 8,797      | 8,797            | 8,797      |
| 16        | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>   |              | 0                  | 0                 | 0          | 0          | 0                | 0          |

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

| 17 | IFRS 9 transitional arrangements? | Yes (static and dynamic) |
|----|-----------------------------------|--------------------------|
|    |                                   |                          |

| 10         |
|------------|
| 18         |
| <b>T</b> O |

New definition of default?

No



|             | DINF Failbas   |              |               |                |               |           |               |             |               |            |                      |                  |                  |                         |                            |                            |   |
|-------------|--|--------------|---------------|----------------|---------------|-----------|---------------|-------------|---------------|------------|----------------------|------------------|------------------|-------------------------|----------------------------|----------------------------|---|
|             |  |              | 1             | 2              | 3             | 4         | 5             | 6           | 7             | 8          | 9                    | 10               | 11               | 12                      | 13                         | 14                         | 15  |
|             |  |              |               |                |               |           |               |             |               | Actual     |                      |                  |                  |                         |                            |                            |   |
|             |  |              |               |                |               |           |               |             |               | 31/12/2020 |                      |                  |                  |                         |                            |                            |   |
|             |  |              |               | Exposu         | re values     |           |               | Risk exposu | re amounts    |            |                      |                  |                  |                         |                            |                            |   |
| _           |  |              | A-IRE         | 3              | F-IR          | В         | A-IF          | RB          | F-1           | IRB        | Stage 1 exposure     | Stage 2 exposure | Stage 3 exposure | Stock of provisions for | Stock of<br>provisions for | Stock of<br>provisions for | Coverage Ratio  |
|             |  | (mln EUR, %) | Non-defaulted | Defaulted      | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Non-defaulted | Defaulted  | Stage I exposure     | Stage 2 exposure | Stage 5 exposure | Stage 1 exposure        | Stage 2 exposure           | Stage 3 exposure           | e Stage 3 exposu  |
|             | Central banks  |              | 333,241       | 0              | 0             | (         | ) 881         | 0           | 0             | )          | 0 297,963            | 119              | Ð                | 0 1                     | . 1                        | (                          | 0 0.00<br>0 18.68<br>51 81.55<br>58 55.30<br>92 46.10   |
|             | Central governments  |              | 152,572       | 54             | 0             | (         | 3,626         | 0           | 0             | )          | 0 84,868<br>0 37,179 |                  | 7 5              | 4 2                     | . 9                        | 10                         | .0 18.6   |
|             | Institutions   |              | 68,174        | 284            | 0             | (         | 16,973        | 14          | 0             | )          | 0 37,179             | 980              |                  | 5 8                     | 8 8                        | 15:                        | 51 81.5   |
|             | Corporates   |              | 515,537       | 11,555         | 0             | (         | ) 224,231     | 4,036       | 0             | )          | 0 376,325            |                  |                  | 5 671                   | 1,009                      | 6,268                      | 58 55.3   |
|             | Corporates - Of Which: Specialised Lending                   |              | 51,321        | 1,500          |               | (         | 16,765        | 654         | 0             | )          | 0 44,279             |                  |                  | 0 45                    | 117                        | 692                        | 92 46.  |
|             | Corporates - Of Which: SME                                   |              | 36,843        | 2,353<br>9,185 | 0             | (         | ) 19,265      | 902         | 0             | )          | 0 31,001             | 4,367            |                  | 3 109                   |                            | 1,463                      | 63 62.  |
|             | Retail   |              | 270,739       |                |               | (         | 53,222        | 4,029       | 0             | )          | 0 239,265            |                  |                  |                         | 000                        | 4,243                      | 46.   |
|             | Retail - Secured on real estate property                     |              | 180,533       | 3,527          | 0             | (         | ) 22,488      | 1,682       | 0             | )          | 0 159,310            |                  | 4 3,52           | 7 73                    | 240                        | 953                        | 53 62.<br>11 46.<br>53 27.  |
| BNP Paribas | Retail - Secured on real estate property - Of Which: SME     |              | 11,050        | 468            | 0             | (         | ) 2,964       | 230         | 0             | )          | 0 9,026              | 2,024            |                  | 8 15                    | 53                         | 146                        | 6 31.   |
|             | Retail - Secured on real estate property - Of Which: non-SME |              | 169,484       | 3,059          | 0             | (         | 19,525        | 1,451       | 0             | )          | 0 150,283            | 19,200           | 3,05             | 9 57                    | 186                        | 807                        | )7 26.4   |
|             | Retail - Qualifying Revolving                                |              | 12,887        | 874            | 0             | (         | 3,012         | 320         | 0             | )          | 0 11,707             | 1,180            |                  | 4 130                   |                            | 656                        | 56 75.0   |
|             | Retail - Other Retail  |              | 77,318        | 4,784          |               | (         | ) 27,722      | 2,027       | 0             | )          | 0 68,249             | 9,070            | '                |                         | 391                        | 2,631                      | 55.0  |
|             | Retail - Other Retail - Of Which: SME                        |              | 29,411        | 2,335<br>2,449 | 0             | (         | 6,629         | 1,184       | 0             | )          | 0 25,530             | 3,880            | 2,33             | 5 95                    | 138                        | 1,083                      | 46.3  |
|             | Retail - Other Retail - Of Which: non-SME                    |              | 47,908        | 2,449          | 0             | (         | ) 21,092      | 843         | 0             | )          | 0 42,718             | 5,189            | 9 2,44           | 9 181                   | . 253                      | 1,549                      | 07         26.4           06         75.0           031         55.0           033         46.3           19         63.2 |
|             | Equity   |              | 16,380        | 0              |               |           | 55,081        | 0           |               |            | 0                    | ) (              | 0                | 0 (                     | 0                          | (                          | 0 -   |
|             | Securitisation   |              |               |                |               |           |               |             |               |            |                      |                  |                  |                         |                            |                            |   |
|             | Other non-credit obligation assets                           |              | 296           | 0              |               |           | 284           | 0           |               |            | 296                  | 6                | 0                | 0 (                     | 0                          | (                          | 0 -   |
|             | IRB TOTAL  |              | 1,356,940     | 21,078         | 0             | C         | 354,297       | 8,079       | 0             |            | 0 1,035,898          | 77,392           | 2 20,75          | 3 1,161                 | 1,828                      | 10,670                     | 0 51.40   |

|                          |     |  | Actual 31/12/2020 |               |           |               |           |               |             |               |            |                  |                    |                 |          |                                    |                                    |                      |
|--------------------------|-----|--|-------------------|---------------|-----------|---------------|-----------|---------------|-------------|---------------|------------|------------------|--------------------|-----------------|----------|------------------------------------|------------------------------------|----------------------|
|                          |     |  |                   |               |           |               |           |               |             |               | 31/12/2020 |                  |                    |                 |          |                                    |                                    |                      |
|                          |     |  |                   |               | Exposur   | e values      |           |               | Risk exposu | re amounts    |            |                  |                    |                 |          |                                    |                                    |                      |
|                          |     |  |                   | A-I           | RB        | F-IR          | B         | A-I           | RB          | F-IRE         | 3          |                  |                    |                 | Stock of | Stock of                           | Stock of                           | Coverage Ratio -     |
| RowN<br>um               |     |  | (mln EUR, %)      | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure S | tage 3 exposure |          | provisions for<br>Stage 2 exposure | provisions for<br>Stage 3 exposure | Stage 3 exposure     |
| 19                       |     | Central banks  |                   | 203,560       | 0         | 0             | C         | 145           | 0           | 0             |            | 0 192,386        | 0                  | C               | C        | 0                                  | (                                  | ) -                  |
| 20                       |     | Central governments  |                   | 27,605        | 0         | 0             | C         | ) 57          | 0           | 0             |            | 0 21,702         | 3                  | C               | C        | 0                                  | (                                  | ) -                  |
| 21                       |     | Institutions   |                   | 9,851         | 0         | 0             | C         | 5,328         | 0           | 0             |            | 0 5,815          | 242                | C               | 2        | 3                                  | (                                  | 55.38%               |
| 22                       |     | Corporates   |                   | 116,096       | 1,882     | 0             | C         | 64,779        | 673         | 0             |            | 0 89,954         | 14,114             | 1,869           | 221      | 242                                | 1,149                              | 9 61.49%             |
| 23                       |     | Corporates - Of Which: Specialised Lending                   |                   | 10,433        | 61        | 0             | C         | 3,507         | 85          | 0             |            | 0 8,758          | 1,675              | 61              | 7        | 14                                 | 1                                  | 1 1.02%              |
| 24                       |     | Corporates - Of Which: SME                                   |                   | 18,542        | 659       | 0             | 0         | 12,137        | 103         | 0             |            | 0 15,695         | 2,671              | 659             | 67       | 87                                 | 561                                | 1 85.15%             |
| 25                       |     | Retail   |                   | 140,684       | 4,157     | 0             | C         | 26,687        | 1,729       | 0             |            | 0 120,549        | ,                  | 4,156           | 226      | 499                                | 1,948                              | 10100 / 0            |
| 26                       |     | Retail - Secured on real estate property                     |                   | 92,920        | 867       | 0             | C         | 9,815         | 416         | 0             |            | 0 79,665         |                    | 867             | 30       | 127                                | 61                                 | 1 7.07%              |
| <sup>27</sup><br>28 FRAM | NCE | Retail - Secured on real estate property - Of Which: SME     |                   | 3,218         | 96        | 0             | 0         | 874           | 46          | 0             |            | 0 2,422          |                    | 96              | 4        | 23                                 | 21                                 | 1 22.23%             |
|                          |     | Retail - Secured on real estate property - Of Which: non-SME |                   | 89,703        | 771       | 0             | C         | 8,940         | 371         | 0             |            | 0 77,242         | 12,460             | 771             | 26       | 104                                | 40                                 | 0 5.19%<br>7 77.03%  |
| 29                       |     | Retail - Qualifying Revolving                                |                   | 7,758         | 711       | 0             | 0         | 2,252         | 246         | 0             |            | 0 6,884          |                    | 711             | . 47     | 106                                | 547                                | 7 77.03%             |
| 30                       |     | Retail - Other Retail  |                   | 40,006        | 2,579     | 0             | C         | 14,620        | 1,066       | 0             |            | 0 34,000         |                    | 2,579           | 150      | 266                                | 1,340                              | 51.95%               |
| 31                       |     | Retail - Other Retail - Of Which: SME                        |                   | 17,355        | 1,080     | 0             | C         | 3,710         | 502         | 0             |            | 0 14,523         | 2,832              | 1,080           | 61       | 105                                | 320                                | ) 29.64%<br>) 68.03% |
| 32                       |     | Retail - Other Retail - Of Which: non-SME                    |                   | 22,651        | 1,499     | 0             | 0         | 10,910        | 565         | 0             |            | 0 19,477         | 3,174              | 1,499           | 89       | 162                                | 1,020                              | 0 68.03%             |
| 33                       |     | Equity   |                   | 3,013         | 0         |               |           | 8,406         | 0           |               |            | 0                | 0                  | 0               | C        | 0                                  |                                    | 0 -                  |
| 34                       |     | Securitisation   |                   |               |           |               |           |               |             |               |            |                  |                    |                 |          |                                    |                                    |                      |
| 35                       |     | Other non-credit obligation assets                           |                   | 76            | 0         |               |           | 63            | 0           |               |            | 76               | 0                  | C               | C        | 0                                  | (                                  | ) -                  |
| 36                       |     | IRB TOTAL  |                   | 500,885       | 6,039     | 0             | 0         | 105,465       | 2,401       | 0             |            | 0 430,482        | 34,494             | 6,026           | 450      | 745                                | 3,098                              | <b>51.41%</b>        |

|           |  |              | Actual 31/12/2020 |           |               |           |               |             |               |            |                  |                       |               |                                      |                                    |                            |                |
|-----------|--|--------------|-------------------|-----------|---------------|-----------|---------------|-------------|---------------|------------|------------------|-----------------------|---------------|--------------------------------------|------------------------------------|----------------------------|----------------|
|           |  |              |                   |           |               |           |               |             |               | 31/12/2020 |                  |                       |               |                                      |                                    |                            |                |
|           |  |              |                   | Exposu    | re values     |           |               | Risk exposi | ure amounts   |            |                  |                       |               |                                      |                                    |                            |                |
|           |  |              | A-II              | RB        | F-            | IRB       | A-IR          | B           | F-I           | RB         |                  |                       |               | Stock of                             | Stock of                           | Stock of<br>provisions for | Coverage Ratio |
| wN<br>m   |  | (mln EUR, %) | Non-defaulted     | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Non-defaulted | Defaulted  | Stage I exposure | Stage 2 exposure Stag | ge 3 exposure | e provisions for<br>Stage 1 exposure | provisions for<br>Stage 2 exposure | Stage 3 exposure           | Stage 3 exposu |
| 7         | Central banks  |              | 39,950            | C         | 0             | )         | 0 29          | 0           | 0             |            | 0 39,198         | 3 0                   | (             | 0 0                                  | 0                                  | (                          | ິ<br>ບ         |
| 8         | Central governments  |              | 9,659             | C         | 0             | )         | 0 33          | 0           | 0             |            | 0 5,941          | . 2                   | (             | 0 0                                  | 0                                  | (                          | 0.00%          |
| 39        | Institutions   |              | 7,985             | e         | С             | )         | 0 796         | 4           | 0             |            | 0 6,333          | 3 185                 | 6             | 5 0                                  | 1                                  | 6                          | 6 93.73%       |
| 40        | Corporates   |              | 47,136            | 1,592     | . (           | )         | 0 17,292      | 951         | 0             |            | 0 40,877         | 4,487                 | 1,579         | 9 60                                 | 117                                | 690                        | 0 43.69%       |
| 1         | Corporates - Of Which: Specialised Lending                   |              | 3,456             | 153       | с<br>С        | )         | 0 1,124       | 254         | 0             |            | 0 3,314          |                       | 153           | 3 5                                  | 1                                  | -                          | 1 0.90%        |
| 2         | Corporates - Of Which: SME                                   |              | 8,347             | 218       | ; (           | )         | 0 2,536       | 112         | 0             |            | 0 7,291          | . 924                 | 218           | 3 13                                 | 14                                 | 85                         | 5 39.10%       |
| 3         | Retail   |              | 76,317            | 1,001     | . (           | )         | 0 11,910      | 627         | 0             |            | 0 68,538         |                       | 1,001         | 1 47                                 | 88                                 | 319                        | 9 31.92%       |
| 4         | Retail - Secured on real estate property                     |              | 59,133            | 555       | і (           | )         | 0 7,591       | 347         | 0             |            | 0 53,247         |                       | 555           | 5 16                                 | 44                                 | 87                         | 7 15.65%       |
| 5 BELGIUM | Retail - Secured on real estate property - Of Which: SME     |              | 6,204             | 138       | ;C            | )         | 0 1,378       | 86          | 0             |            | 0 5,352          |                       | 138           | 3 5                                  | 6                                  | 34                         | 4 24.77%       |
| 6 DECOION | Retail - Secured on real estate property - Of Which: non-SME |              | 52,929            | 418       | ; (           | )         | 0 6,213       | 261         | 0             |            | 0 47,895         | 5,034                 | 418           | 3 10                                 | 38                                 | 53                         | 3 12.64%       |
| 7         | Retail - Qualifying Revolving                                |              | 397               | 15        | і (           |           | 0 81          | 10          | 0             |            | 0 358            | 39                    | 15            | 5 1                                  | 1                                  | 7                          | 7 47.27%       |
| 3         | Retail - Other Retail  |              | 16,787            | 430       | 0             | )         | 0 4,238       | 270         | 0             |            | 0 14,932         | 1,855                 | 430           | 31                                   | 42                                 | 225                        | 5 52.38%       |
| )         | Retail - Other Retail - Of Which: SME                        |              | 5,479             | 147       | , c           | )         | 0 994         | 92          | 0             |            | 0 4,905          | 5 574                 | 147           | 7 12                                 | 8                                  | 98                         | 8 66.51%       |
| 0         | Retail - Other Retail - Of Which: non-SME                    |              | 11,307            | 283       | (             | )         | 0 3,245       | 178         | 0             |            | 0 10,027         | 7 1,280               | 283           | 3 19                                 | 34                                 | 127                        | 7 45.03%       |
| 51        | Equity   |              | 1,683             | C         |               |           | 5,739         | 0           |               |            | 0                | ) 0                   | (             | 0 0                                  | 0                                  | (                          | J -            |
| 2         | Securitisation   |              |                   |           |               |           |               |             |               |            |                  |                       |               |                                      |                                    |                            |                |
| 3         | Other non-credit obligation assets                           |              | 196               | C         |               |           | 196           | 0           |               |            | 196              | 5 0                   | (             | 0 0                                  | 0                                  | (                          | J -            |
| 4         | IRB TOTAL  |              | 182,924           | 2,599     | 0             |           | 0 35,995      | 1,582       | 0             |            | 0 161,082        | 12,454                | 2,586         | 5 108                                | 205                                | 1,015                      | 5 39.24%       |

|            |               |  |               |           |               |           |               |            |               | Actual     |                    |                  |                  |                                    |                                    |                                    |                  |
|------------|---------------|--|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|--------------------|------------------|------------------|------------------------------------|------------------------------------|------------------------------------|------------------|
|            |               |  |               |           |               |           |               |            |               | 31/12/2020 |                    |                  |                  |                                    |                                    |                                    |                  |
|            |               |  |               | Expos     | ure values    |           |               | Risk expos | ure amounts   |            |                    |                  |                  |                                    |                                    |                                    |                  |
|            |               |  | A-            | IRB       | F             | IRB       | A-1           | RB         | F-I           | RB         |                    |                  |                  | Stock of                           | Stock of                           | Stock of                           | Coverage Ratio - |
| RowN<br>um |               | (mln E   | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted  | Stage 1 exposure   | Stage 2 exposure | Stage 3 exposure | provisions for<br>Stage 1 exposure | provisions for<br>Stage 2 exposure | provisions for<br>Stage 3 exposure | Stage 3 exposure |
| 55         |               | Central banks  | 9,218         |           | 0 (           |           | 0 5           | 0          | 0             |            | 0 7,161            |                  | ) (              | ) (                                | ) (                                | 0                                  | -                |
| 56         |               | Central governments  | 14,657        |           | 0 (           |           | 0 23          | 0          | 0             |            | 0 2,674<br>0 3,803 | C                | ) (              | ) (                                | ) (                                | 0                                  | -                |
| 57         |               | Institutions   | 7,558         |           | 6 (           |           | 0 1,524       | 0          | 0             |            | 0 3,803            | 84               | 1 76             | 5                                  | . 1                                | . 76                               | 100.00%          |
| 58         |               | Corporates   | 69,922        | 52        | .1 (          |           | 0 20,715      | 77         | 0             |            | 0 39,263           | 5,279            | 9 519            | 25                                 | 149                                | 257                                | 49.55%           |
| 59         |               | Corporates - Of Which: Specialised Lending                   | 2,195         | e         | 9 (           |           | 0 988         | 6          | 0             |            | 0 1,655            | 539              | 9 69             | )                                  | . 19                               | 31                                 | 44.14%           |
| 60         |               | Corporates - Of Which: SME                                   | 816           |           | 0 (           |           | 0 89          | C          | 0             |            | 0 275              | (                | ) (              | ) (                                | ) (                                | 0                                  | -                |
| 61         |               | Retail   | 125           |           | 6 (           |           | 0 22          | 3          | 0             |            | 0 120              | ш)               | 5 6              | 5 (                                | ) (                                | 3                                  | 51.89%           |
| 62         |               | Retail - Secured on real estate property                     | 38            |           | 2 (           |           | 0 5           | 1          | 0             |            | 0 36               | 12               | 2 2              | 2 (                                | ) (                                | 0                                  | 14.34%           |
| 63         | UNITED CTATEC | Retail - Secured on real estate property - Of Which: SME     | C             |           | 0 (           |           | 0 0           | C          | 0             |            | 0 0                | (                | ) (              | ) (                                | ) (                                | 0                                  | -                |
| 64         | UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | 37            |           | 2 (           |           | 0 5           | 1          | 0             |            | 0 35               | 2                | 2 2              | 2 (                                | ) (                                | 0                                  | 14.34%           |
| 65         |               | Retail - Qualifying Revolving                                | 6             |           | 0 (           |           | 0 1           | C          | 0             |            | 0 6                | (                | ) (              | ) (                                | ) (                                | 0                                  | 73.53%           |
| 66         |               | Retail - Other Retail  | 81            |           | 4 (           |           | 0 17          | 2          | 0             |            | 0 79               | 2                | 2                | ł (                                | ) (                                | 3                                  | 64.74%           |
| 67         |               | Retail - Other Retail - Of Which: SME                        | 6             |           | 1 (           |           | 0 1           | C          | 0             |            | 0 5                | C                | D 1              | . (                                | ) (                                | 1                                  | 62.41%           |
| 68         |               | Retail - Other Retail - Of Which: non-SME                    | 75            |           | 3 (           |           | 0 15          | 1          | 0             |            | 0 74               | 1                | 1 3              | 3                                  | ) (                                | 2                                  | 65.44%           |
| 69         |               | Equity   | 442           |           | 0             |           | 1,469         | C          |               |            | 0                  | (                | ) (              | ) (                                | ) (                                | 0                                  | -                |
| 70         |               | Securitisation   |               |           |               |           |               |            |               |            |                    |                  |                  |                                    |                                    |                                    |                  |
| 71         |               | Other non-credit obligation assets                           | C             |           | 0             |           | 0             | 0          |               |            | 0                  | (                | ) (              | ) (                                | ) (                                | 0                                  | -                |
| 72         |               | IRB TOTAL  | 101,921       | 60        | 3 0           |           | 0 23,760      | 79         | 0             |            | 0 53,021           | 5,367            | 601              | . 26                               | 150                                | 336                                | 55.92%           |

| EBA | EUROPEAN<br>BANKING<br>AUTHORITY |
|-----|----------------------------------|
|-----|----------------------------------|



|            |         |  | Actual<br>31/12/2020 |               |           |               |           |               |            |               |            |                     |                  |                  |                                      |                                    |                |                            |
|------------|---------|--|----------------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|---------------------|------------------|------------------|--------------------------------------|------------------------------------|----------------|----------------------------|
|            |         |  |                      |               |           |               |           |               |            |               | 31/12/2020 |                     |                  |                  |                                      |                                    |                |                            |
|            |         |  |                      |               | Exposu    | re values     |           |               | Risk expos | ure amounts   |            |                     |                  |                  |                                      |                                    |                |                            |
|            |         |  |                      | A-I           | RB        | F-If          | RB        | A-I           | RB         | F-I           | IRB        |                     |                  |                  | Stock of                             | Stock of                           | Stock of       | Coverage Ratio -           |
| RowN<br>um |         |  | (mln EUR, %)         | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted  | Stage 1 exposure    | Stage 2 exposure | Stage 3 exposure | e provisions for<br>Stage 1 exposure | provisions for<br>Stage 2 exposure | provisions for | Change 2 evene evene       |
| 91         |         | Central banks  |                      | 9,197         | C         | 0             | (         | 0 6           | (          | 0 0           |            | 0 7,402<br>0 7,496  | 2 (              | 0                | 0                                    | 0 0                                | 0              | ) –                        |
| 92         |         | Central governments  |                      | 11,212        | C         | ) 0           | (         | 125           | (          | 0 0           |            | 0 7,496             | j (              | 0                | 0                                    | 0 0                                | 0              | ) –                        |
| 93         |         | Institutions   |                      | 5,450         | C         | ) 0           | (         | 660           | (          | 0 0           |            | 0 3,172<br>0 13,915 | 2 (              | 0                | 0                                    | 0 0                                | 0              | ) –                        |
| 94         |         | Corporates   |                      | 17,903        | 347       | 0             | (         | 7,836         | 62         | 2 0           |            | 0 13,915            | 5 1,274          | 4 34             | 6 1                                  | 2 24                               | 184            | 53.20%                     |
| 95         |         | Corporates - Of Which: Specialised Lending                   |                      | 362           | C         | 0             | (         | 0 107         | (          | 0 0           |            | 0 347               | ' 1!             | 5                | 0                                    | 0 0                                | 0              | ) –                        |
| 96         |         | Corporates - Of Which: SME                                   |                      | 248           | g         | ) 0           | (         | 133           | 20         | 0 0           |            | 0 224               | 1.               | 3                | 9                                    | 0 1                                | 3              | 33.10%<br>3 46.14%         |
| 97         |         | Retail   |                      | 198           | 6         | ō 0           | (         | ) 43          |            | 3 0           |            | 0 178               | 3 20             | 0                | 6                                    | 0 1                                | 3              | 46.14%                     |
| 98         |         | Retail - Secured on real estate property                     |                      | 138           | 2         | 2 0           | (         | 23            | 1          | L 0           |            | 0 126               | 5 12             | 2                | 2                                    | 0 0                                | 1              | 26.88%<br>0 0.00%          |
| 99         | GERMANY | Retail - Secured on real estate property - Of Which: SME     |                      | 4             | C         | 0             | (         | ) 1           | C          | 0 0           |            | 0 4                 | - (              | 0                | 0                                    | 0 0                                | 0              | 0.00%                      |
| 100 G      |         | Retail - Secured on real estate property - Of Which: non-SME |                      | 134           | 2         | 2 0           | (         | ) 22          | 1          | L 0           |            | 0 122               | 2 12             | 2                | 2                                    | 0 0                                | 1              | 28.95%                     |
| 101        |         | Retail - Qualifying Revolving                                |                      | 3             | C         | 0             | (         | 0 0           | (          | 0 0           |            | 0 2                 | 2 (              | 0                | 0                                    | 0 0                                | 0              | ) 74.28%                   |
| 102        |         | Retail - Other Retail  |                      | 57            | 3         | 8 0           | (         | 20            | 2          | 2 0           |            | 0 49                | ) (              | 3                | 3                                    | 0 0                                | 2              | 57.27%<br>55.47%<br>58.64% |
| 103        |         | Retail - Other Retail - Of Which: SME                        |                      | 12            | 1         | . 0           | (         | ) 3           | 1          | L 0           |            | 0 10                | )                | 2                | 1                                    | 0 0                                | 1              | . 55.47%                   |
| 104        |         | Retail - Other Retail - Of Which: non-SME                    |                      | 45            | 2         | 2 0           | (         | ) 17          | 1          | L 0           |            | 0 39                | ) (              | 5                | 2                                    | 0 0                                | 1              | . 58.64%                   |
| 105        |         | Equity   |                      | 37            | C         | )             |           | 82            | (          | )             |            | C                   | ) (              | 0                | 0                                    | 0 0                                | 0              | ) -                        |
| 106        |         | Securitisation   |                      |               |           |               |           |               |            |               |            |                     |                  |                  |                                      |                                    |                |                            |
| 107        |         | Other non-credit obligation assets                           |                      | 0             | C         | )             |           | 0             | (          | )             |            | C                   | ) (              | 0                | 0                                    | 0 0                                | 0              | ) –                        |
| 108        |         | IRB TOTAL  |                      | 43,996        | 352       | . 0           | (         | ) 8,752       | 65         | 0             |            | 0 32,163            | 1,294            | 4 352            | 2 1                                  | 2 25                               | 187            | 53.08%                     |

|                |  |                         |               |           |                    |                 |               | Actual     |                  |                                   |                                      |                                    |          |                   |
|----------------|--|-------------------------|---------------|-----------|--------------------|-----------------|---------------|------------|------------------|-----------------------------------|--------------------------------------|------------------------------------|----------|-------------------|
|                |  |                         |               |           |                    |                 |               | 31/12/2020 |                  |                                   |                                      |                                    |          |                   |
|                |  | Expos                   | ure values    |           | R                  | Risk exposure a | amounts       |            |                  |                                   |                                      |                                    |          |                   |
|                |  | A-IRB                   | F-I           | RB        | A-IRB              |                 | F-If          | RB         |                  |                                   | Stock of                             | Stock of                           | Stock of | Coverage Ratio -  |
| RowN<br>um     | (mln EUR, 🧐  | Non-defaulted Defaulted | Non-defaulted | Defaulted | Non-defaulted Defa | aulted N        | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | e provisions for<br>Stage 1 exposure | provisions for<br>Stage 2 exposure |          | Stage 2 evenesure |
| 109            | Central banks  | 10,760                  | 0 0           | 0         | 13                 | 0               | 0             |            | 2,982            | 0                                 | 0                                    | 0                                  | 0 0      | -                 |
| 110            | Central governments  | 4,806                   | 0 0           | 0         | 30                 | 0               | 0             | (          | 3,035            | 7                                 | 0                                    | 0                                  | 0 0      | -                 |
| 111            | Institutions   | 3,448                   | 1 0           | 0         | 811 0              |                 | 0             | (          | 1,019            | 29                                | 1                                    | 0                                  | 0 1      | 99.96%            |
| 112            | Corporates   | 46,973 5                | 97 0          | 0         | 15,151             | 92              | 0             | (          | 22,684           | 3,284 58                          | 88 2                                 | 5 11                               | 2 339    | 57.73%            |
| 113            | Corporates - Of Which: Specialised Lending                   | 3,519 1                 | 27 0          | 0         | 1,076              | 72              | 0             | (          | 3,060            | 459 12                            | 27                                   | 3 2                                | 8 9      | 7.10%             |
| 114            | Corporates - Of Which: SME                                   | 276                     | 15 0          | 0         | 52                 | 9               | 0             | (          | 60               | 0 1                               | .5                                   | 0                                  | 0 0      | 0.00%             |
| 115            | Retail   | 185                     | 6 0           | 0         | 9 46               | 2               | 0             | (          | ) 177            | 7                                 | 6                                    | 1                                  | 0 2      | 32.79%            |
| 116            | Retail - Secured on real estate property                     | 35                      | 3 0           | 0         | 5                  | 1               | 0             | (          | 32               | 3                                 | 3                                    | 0                                  | 0 0      | 14.32%            |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME     | 1                       | 0 0           | 0         | 0                  | 0               | 0             | (          | ) 1              | 0                                 | 0                                    | 0                                  | 0 0      | -                 |
|                | Retail - Secured on real estate property - Of Which: non-SME | 34                      | 3 0           | 0         | 0 4                | 1               | 0             | (          | 31               | 3                                 | 3                                    | 0                                  | 0 0      | 14.32%            |
| 119            | Retail - Qualifying Revolving                                | 7                       | 1 0           | 0         | 1                  | 0               | 0             | (          | ) 7              | 0                                 | 1                                    | 0                                  | 0 0      | 72.74%            |
| 120            | Retail - Other Retail  | 143                     | 2 0           | 0         | 9 41               | 1               | 0             | (          | ) 139            | 4                                 | 2                                    | 1                                  | 0 1      | 56.56%            |
| 121            | Retail - Other Retail - Of Which: SME                        | 2                       | 0 0           | 0         | 1                  | 0               | 0             | (          | ) 1              | 0                                 | 0                                    | 0                                  | 0 0      | 14.48%            |
| 122            | Retail - Other Retail - Of Which: non-SME                    | 141                     | 1 0           | 0         | 40                 | 1               | 0             | (          | 138              | 4                                 | 1                                    | 1                                  | 0 1      | 63.84%            |
| 123            | Equity   | 344                     | 0             |           | 1,006              | 0               |               |            | 0                | 0                                 | 0                                    | 0                                  | 0 0      | -                 |
| 124            | Securitisation   |                         |               |           |                    |                 |               |            |                  |                                   |                                      |                                    |          |                   |
| 125            | Other non-credit obligation assets                           | 0                       | 0             |           | 0                  | 0               |               |            | 0                | 0                                 | 0                                    | 0                                  | 0 0      | -                 |
| 126            | IRB TOTAL  | 66,515 60               | )3 0          | 0         | 17,057             | 95              | 0             | (          | 29,898           | 3,328 59                          | 4 2                                  | 6 112                              | 2 342    | 57.57%            |

|            |           |  | Actual 31/12/2020 |               |           |               |           |               |            |               |            |                     |                                   |                                      |                                    |                                    |                            |
|------------|-----------|--|-------------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|---------------------|-----------------------------------|--------------------------------------|------------------------------------|------------------------------------|----------------------------|
|            |           |  |                   |               |           |               |           |               |            |               | 31/12/2020 |                     |                                   |                                      |                                    |                                    |                            |
|            |           |  |                   |               | Exposu    | ire values    |           |               | Risk expos | ure amounts   |            |                     |                                   |                                      |                                    |                                    |                            |
|            |           |  |                   | A-IRB         | }         | F-I           | RB        | A-IF          | RB         | F-I           | RB         |                     |                                   | Stock of                             | Stock of                           | Stock of                           | Coverage Ratio -           |
| RowN<br>um |           |  | (mln EUR,%)       | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted  | Stage 1 exposure    | Stage 2 exposure Stage 3 exposure | e provisions for<br>Stage 1 exposure | provisions for<br>Stage 2 exposure | provisions for<br>Stage 3 exposure | Stage 2 expective          |
| 127        |           | Central banks  |                   | 17,613        |           | 0 0           | 0         | 13            | (          | 0 0           |            | 0 17,613            | 0                                 | 0 0                                  | (                                  | ) (                                | ) -                        |
| 128        |           | Central governments  |                   | 715           |           | 0 0           | 0         | 2             | (          | 0 0           |            | 0 596               | 0                                 | 0 0                                  | (                                  | ) (                                | ) –                        |
| 129        |           | Institutions   |                   | 1,137         |           | 0 0           | 0         | 309           | (          | 0 0           |            | 0 389               |                                   | 0 0                                  | (                                  | 0 0                                | ) -                        |
| 130        |           | Corporates   |                   | 24,334        | 8         | 2 0           | 0         | 10,384        | 49         | 9 0           |            | 0 15,399<br>0 2,885 | 1,372 8                           | 1 26                                 | 34                                 | 4 39                               | 47.36%<br>21.81%           |
| 131        |           | Corporates - Of Which: Specialised Lending                   |                   | 2,984         | ,         |               | 0         | 1,568         | 9          | 9 0           |            |                     |                                   | 2 3                                  | 3                                  | 3 5                                | 5 21.81%                   |
| 132        |           | Corporates - Of Which: SME                                   |                   | 1,577         | 34        | 4 0           | 0         | 774           | 33         | 3 0           |            | 0 1,434             | 135 3                             | 4 3                                  | 5                                  | 5 19                               | 55.28%                     |
| 133        |           | Retail   |                   | 8,424         | 11        | 0 0           | 0         | 1,434         | 40         | 0 0           |            | 0 7,702             |                                   | 0 8                                  | 16                                 | 5 45                               | 40.78%<br>22.84%<br>37.39% |
| 134        |           | Retail - Secured on real estate property                     |                   | 6,916         | 5         | 7 0           | 0         | 993           | 19         | 9 0           |            | 0 6,437             |                                   | 7 5                                  | 11                                 | L 13                               | 3 22.84%                   |
| 135        | UXEMBOURG | Retail - Secured on real estate property - Of Which: SME     |                   | 294           |           | 9 0           | 0         | 54            | -          | 2 0           |            | 0 205               |                                   | 9 0                                  | 2                                  | 2 3                                | 37.39%                     |
| 136        | OVENDOOLO | Retail - Secured on real estate property - Of Which: non-SME |                   | 6,622         | 48        | 3 0           | 0         | 938           | 17         | 7 0           |            | 0 6,232             | 390 4                             | 8 5                                  | 9                                  | 9 10                               | 20.07%                     |
| 137        |           | Retail - Qualifying Revolving                                |                   | 4             |           | 0 0           | 0         | 1             | (          | 0 0           |            | 0 3                 | 0                                 | 0 0                                  | (                                  | ) (                                | 55.68%                     |
| 138        |           | Retail - Other Retail  |                   | 1,504         | 52        | 2 0           | 0         | 440           | 20         | 0 0           |            | 0 1,262             |                                   | 2 3                                  | 5                                  | 5 31                               | 60.41%<br>70.99%<br>55.65% |
| 139        |           | Retail - Other Retail - Of Which: SME                        |                   | 327           | 10        | 5 0           | 0         | 100           | -          | 2 0           |            | 0 240               | 87 1                              | 6 1                                  | 1                                  | L 11                               | . 70.99%                   |
| 140        |           | Retail - Other Retail - Of Which: non-SME                    |                   | 1,177         | 30        | 6 0           | 0         | 340           | 19         | 9 0           |            | 0 1,022             | 155 3                             | 6 2                                  | 3                                  | 3 20                               | ) 55.65%                   |
| 141        |           | Equity   |                   | 997           |           | D             |           | 2,943         | (          | D             |            | 0                   | 0                                 | 0 0                                  | (                                  | ) (                                | ) -                        |
| 142        |           | Securitisation   |                   |               |           |               |           |               |            |               |            |                     |                                   |                                      |                                    |                                    |                            |
| 143        |           | Other non-credit obligation assets                           |                   | 25            |           | D             |           | 25            | (          | D             |            | 25                  | 0                                 | 0 0                                  | (                                  | 0 0                                | ) –                        |
| 144        |           | IRB TOTAL  |                   | 53,244        | 192       | 2 0           | 0         | 15,110        | 89         | 9 0           |            | 0 41,724            | 2,094 19:                         | L 34                                 | 50                                 | 83                                 | 43.58%                     |

| ſ           | 1             | 2         | 3             | 4         | 5             | 6           | 7             | 8          | 9                | 10               | 11               | 12       | 13                                 | 14                                 | 15               |
|-------------|---------------|-----------|---------------|-----------|---------------|-------------|---------------|------------|------------------|------------------|------------------|----------|------------------------------------|------------------------------------|------------------|
|             |               |           |               |           |               |             |               | Actual     |                  |                  |                  |          |                                    |                                    |                  |
|             |               |           |               |           |               |             |               | 31/12/2020 |                  |                  |                  |          |                                    |                                    |                  |
|             |               | Exposure  | e values      |           |               | Risk exposu | re amounts    |            |                  |                  |                  |          |                                    |                                    |                  |
|             | A-IR          | B         | F-If          | RB        | A-II          | RB          | F-I           | RB         |                  |                  |                  | Stock of | Stock of                           | Stock of                           | Coverage Ratio - |
| (mln EUR,%) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure |          | provisions for<br>Stage 2 exposure | provisions for<br>Stage 3 exposure | Stage 3 exposure |
|             | 6,773         | 0         | 0             | 0         | 29            | 0           | 0             | (          | 6,773            | 0                | 0                | 0        | 0                                  | 0                                  | -                |
|             | 27,353        | 0         | 0             | 0         | 188           | 0           | 0             | (          | 10,586           | 0                | 0                | 0        | 0                                  | 0                                  | -                |
|             | 2,145         | 99        | 0             | 0         | 903           | 0           | 0             | (          | 1,549            | 16               | 0                | 0        | 0                                  | 0                                  | 27.92%           |
|             | 45,769        | 2,688     | 0             | 0         | 24,285        | 1,393       | 0             | (          | 42,044           | 1,942            |                  | 141      | 132                                | 1,387                              | 51.59%           |
|             | 3,190         | 105       | 0             | 0         | 1,173         | 37          | 0             | (          | 2,881            | 309              |                  | 4        | 4                                  | 48                                 | 45.58%           |
|             | 5,318         | 1,133     | 0             | 0         | 2,861         | 624         | 0             | (          | 4,908            | 404              |                  | 24       |                                    | 598                                | 52.76%           |
|             | 33,811        | 3,514     | 0             | 0         | 8,156         | 1,473       | 0             | (          | 31,620           | 2,191            |                  | 56       | 54                                 | 1,655                              | 47.10%           |
|             | 21,030        | 2,021     | 0             | 0         | 3,977         | 886         | 0             | (          | 19,495           | 1,535            |                  | 22       | 55                                 | 788                                | 39.00%           |
|             | 1,320         | 222       | 0             | 0         | 652           | 94          | 0             | (          | 1,037            | 283              |                  | 6        | 21                                 | 87                                 | 39.29%           |
|             | 19,710        | 1,799     | 0             | 0         | 3,325         | 792         | 0             | (          | 18,458           | 1,252            | 1,799            | 16       | 35                                 | 701                                | 38.97%           |
|             | 3             | 0         | 0             | 0         | 0             | 0           | 0             | (          | 3                | 0                | 0                | 0        | 0                                  | 0                                  | 73.18%           |
|             | 12,778        | 1,493     | 0             | 0         | 4,179         | 587         | 0             | (          | 12,122           | 656              | ,                | 33       |                                    | 867                                | 58.06%           |
|             | 6,082         | 1,085     | 0             | 0         | 1,761         | 586         | 0             | (          | 5,706            | 375              |                  | 21       |                                    | 649                                | 59.82%           |
|             | 6,696         | 408       | 0             | 0         | 2,417         | 1           | 0             | (          | 6,416            | 280              | 408              | 13       | 15                                 | 218                                | 53.38%           |
|             | 554           | 0         |               |           | 1,972         | 0           |               |            | 0                | 0                | 0                | 0        | 0                                  | 0                                  | -                |
|             | -             |           |               |           | -             |             |               |            |                  | _                | -                | -        | _                                  | _                                  |                  |
|             | 0             | 0         | _             | _         | 0             | 0           | _             | -          | 0                | 0                | 0                | 0        | 0                                  | 0                                  | -                |
|             | 116,405       | 6,301     | 0             | 0         | 35,533        | 2,865       | 0             | 0          | 92,572           | 4,149            | 6,201            | 197      | 227                                | 3,042                              | 49.05%           |



|       |  | 1             | 2         | 3             | 4         | 5             | 6          | 7             | 8          | 9                | 10               | 11               | 12                                 | 13                                 | 14                                 | 15                   |
|-------|--|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|------------------|------------------|------------------|------------------------------------|------------------------------------|------------------------------------|----------------------|
|       |  |               |           |               |           |               |            |               | Actual     |                  |                  |                  |                                    |                                    |                                    |                      |
|       |  |               |           |               |           |               |            |               | 31/12/2020 |                  |                  |                  |                                    |                                    |                                    |                      |
|       |  |               | Expos     | sure values   |           |               | Risk expos | ure amounts   |            |                  |                  |                  |                                    |                                    |                                    |                      |
|       |  | A             | -IRB      | F-            | IRB       | A-I           | RB         | F-I           | IRB        |                  |                  |                  | Stock of                           | Stock of                           | Stock of                           | Coverage Rat         |
|       | (ml  | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for<br>Stage 1 exposure | provisions for<br>Stage 2 exposure | provisions for<br>Stage 3 exposure | Charles 2 over an    |
|       | Central banks  | 67            | 9         | 0 0           | )         | 0 1           | (          | ) 0           |            | 0 663            |                  | 0 0              | 0                                  | (                                  | ) (                                | ິງ -                 |
|       | Central governments  | 11,21         | 8         | 0 0           | )         | 0 75          | (          | ) 0           |            | 0 9,465          | 5                | 0 0              | 0                                  | (                                  | ) (                                | ງ -                  |
|       | Institutions   | 86            | 0         | 0 0           | )         | 0 147         | (          | 0             |            | 0 384            | ł                | 5 0              | 0                                  | C                                  | ) (                                | ັງ -                 |
|       | Corporates   | 10,61         | 6 2:      | 15 0          | )         | 0 4,676       | 56         | 5 O           |            | 0 9,338          | 36               | 9 116            | 16                                 | 12                                 | 2 34                               | 4 29.4               |
|       | Corporates - Of Which: Specialised Lending                   | 1,72          | 0         | 68 C          | )         | 0 636         | 2          | 0             |            | 0 1,692          | 2 2              | 3 68             | 2                                  | C                                  | ) 22                               | 2 31.9               |
|       | Corporates - Of Which: SME                                   | 25            | 4         | 1 0           | )         | 0 83          | (          | 0             |            | 0 200            | )                | 0 1              | 0                                  | C                                  | )                                  | 1 61.                |
|       | Retail   | 9,77          | 0 30      | 05 0          | )         | 0 4,457       | 121        | . 0           |            | 0 9,32           | . 44             | 9 305            | 137                                | 96                                 | 5 218                              | 8 71.                |
|       | Retail - Secured on real estate property                     | 1             | 3         | 0 0           | )         | 0 2           | (          | 0             |            | 0 11             |                  | 2 0              | 0                                  | C                                  | ) (                                | 0 16.                |
| SPAIN | Retail - Secured on real estate property - Of Which: SME     |               | 0         | 0 0           | )         | 0 0           | (          | 0             |            | 0 (              | )                | 0 0              | 0                                  | C                                  | ) (                                | ັງ -                 |
| SFAIN | Retail - Secured on real estate property - Of Which: non-SME | 1             | 2         | 0 0           | )         | 0 2           | (          | 0             |            | 0 11             |                  | 2 0              | 0                                  | C                                  | ) (                                | 0 16.3               |
|       | Retail - Qualifying Revolving                                | 4,32          | 6 12      | 20 0          | )         | 0 541         | 55         | 5 0           |            | 0 4,109          | 21               | 7 120            | 80                                 | 59                                 | 81                                 | 1 67.2               |
|       | Retail - Other Retail  | 5,43          | 2 18      | 84 0          | )         | 0 3,914       | 66         | 5 O           |            | 0 5,203          | . 23             | 0 184            | 56                                 | 36                                 | 5 137                              | 7 74.4               |
|       | Retail - Other Retail - Of Which: SME                        | 7             | 2         | 2 0           | )         | 0 38          | 1          | . 0           |            | 0 7:             |                  | 1 2              | . 0                                | C                                  | )                                  | 2 77.4               |
|       | Retail - Other Retail - Of Which: non-SME                    | 5,36          | 0 18      | 83 0          | )         | 0 3,876       | 65         | 5 0           |            | 0 5,130          | ) 23             | 183              | 56                                 | 36                                 | 5 136                              | 6 74.4               |
|       | Equity   | 1             | 5         | 0             |           | 41            | (          | )             |            | (                | )                | 0 0              | 0                                  | C                                  | ) (                                | ງ -                  |
|       | Securitisation   |               |           |               |           |               |            |               |            |                  |                  |                  |                                    |                                    |                                    |                      |
|       | Other non-credit obligation assets                           |               | 0         | 0             |           | 0             | (          |               |            | (                | )                | 0 0              | 0                                  | (                                  | ) (                                | ງ -                  |
|       | IRB TOTAL  | 33,15         | 9 52      | 20 0          |           | 0 9,398       | 177        | 0             |            | 0 29,169         | 824              | 421              | 152                                | 107                                | 253                                | 3 59.93 <sup>0</sup> |

|            |        |  |              |               |           |               |           |               |            |               | Actual     |                  |                  |                  |                                       |                                  |                                    | /                          |
|------------|--------|--|--------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|------------------|------------------|------------------|---------------------------------------|----------------------------------|------------------------------------|----------------------------|
|            |        |  |              |               |           |               |           |               |            |               | 31/12/2020 |                  |                  |                  |                                       |                                  |                                    |                            |
|            |        |  |              |               | Exposu    | re values     |           |               | Risk expos | ure amounts   |            |                  |                  |                  |                                       |                                  |                                    |                            |
|            |        |  |              | A-I           | RB        | F-IR          | В         | A-I           | RB         | F-3           | IRB        |                  |                  |                  | Stock of                              | Stock of                         | Stock of                           | Coverage Ratio -           |
| RowN<br>um |        |  | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted  | Stage I exposure | Stage 2 exposure | Stage 3 exposure | provisions for<br>Stage 1 exposure St | provisions for<br>age 2 exposure | provisions for<br>Stage 3 exposure | Change 2 and a surrow      |
| 163        |        | Central banks  |              | 31            | C         | 0             | 0         | 0             | C          | 0 0           |            | 0 31             | . (              | 0                | ) 0                                   | 0                                | 0                                  | / -                        |
| 164        |        | Central governments  |              | 333           | C         | 0             | 0         | 2             | C          | 0 0           |            | 0 332            | 2                | 0                | ) 0                                   | 0                                | 0                                  | . –                        |
| 165        |        | Institutions   |              | 123           | C         | 0             | 0         | 21            | C          | 0 0           |            | 0 6              | 5 (              | 0                | ) 0                                   | 0                                | 0                                  | . –                        |
| 166        |        | Corporates   |              | 1,430         | 51        | 0             | 0         | 587           | 5          | 5 0           |            | 0 1,211          | . 63             | 51               | 1                                     | 1                                | 31                                 | . 60.34%                   |
| 167        |        | Corporates - Of Which: Specialised Lending                   |              | 49            | 11        | 0             | 0         | 15            | C          | 0 0           |            | 0 49             | ) (              | ) 11             | 0                                     | 0                                | 7                                  | 67.44%                     |
| 168        |        | Corporates - Of Which: SME                                   |              | 5             | C         | 0             | 0         | 1             | C          | 0 0           |            | 0 4              | -                | . 0              | 0                                     | 0                                | 0                                  | -                          |
| 169        |        | Retail   |              | 4             | C         | 0             | 0         | 1             | C          | 0 0           |            | 0 4              | -                | . 0              | 0                                     | 0                                | 0                                  | 55.10%                     |
| 170        |        | Retail - Secured on real estate property                     |              | 2             | C         | 0             | 0         | 1             | C          | 0 0           |            | 0 2              | . (              | 0 0              | 0                                     | 0                                | 0                                  | -                          |
| 171        | POLAND | Retail - Secured on real estate property - Of Which: SME     |              | 0             | 0         | 0             | 0         | 0             | C          | 0 0           |            | 0 0              | ) (              | 0 0              | 0                                     | 0                                | 0                                  | -                          |
| 172        | FOLAND | Retail - Secured on real estate property - Of Which: non-SME |              | 2             | C         | 0             | 0         | 1             | C          | 0 0           |            | 0 2              | . (              | 0 0              | 0                                     | 0                                | 0                                  | -                          |
| 173        |        | Retail - Qualifying Revolving                                |              | 0             | C         | 0             | 0         | 0             | C          | 0 0           |            | 0 0              | ) (              | 0 0              | 0                                     | 0                                | 0                                  | ) 69.65%                   |
| 174        |        | Retail - Other Retail  |              | 1             | C         | 0             | 0         | 0             | C          | 0 0           |            | 0 1              | . (              | 0 0              | 0                                     | 0                                | 0                                  | 49.68%<br>75.25%<br>49.12% |
| 175        |        | Retail - Other Retail - Of Which: SME                        |              | 1             | 0         | 0             | 0         | 0             | C          | 0 0           |            | 0 1              | . (              | 0 0              | ) 0                                   | 0                                | 0                                  | 75.25%                     |
| 176        |        | Retail - Other Retail - Of Which: non-SME                    |              | 1             | 0         | 0             | 0         | 0             | C          | 0 0           |            | 0 1              | . (              | 0 0              | 0                                     | 0                                | 0                                  | 49.12%                     |
| 177        |        | Equity   |              | 79            | C         |               |           | 293           | C          | )             |            | C                | ) (              | 0 0              | 0                                     | 0                                | 0                                  | -                          |
| 178        |        | Securitisation   |              |               |           |               |           |               |            |               |            |                  |                  |                  |                                       |                                  |                                    |                            |
| 179        |        | Other non-credit obligation assets                           |              | 0             | C         |               |           | 0             | C          |               |            | C                | ) (              | 0 0              | 0                                     | 0                                | 0                                  | -                          |
| 180        |        | IRB TOTAL  |              | 2,002         | 51        | 0             | 0         | 904           | 5          | 5 0           |            | 0 1,584          | 64               | 51               | . 1                                   | 1                                | 31                                 | . <b>60.33</b> %           |

|             |  |              |               |           |               |           |               |            |               | Actual     |                  |                                 |                                       |          |                                    |                    |
|-------------|--|--------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|------------------|---------------------------------|---------------------------------------|----------|------------------------------------|--------------------|
|             |  |              |               |           |               |           |               |            |               | 31/12/2020 |                  |                                 |                                       |          |                                    |                    |
|             |  |              |               | Exposu    | re values     |           |               | Risk expos | ure amounts   |            |                  |                                 |                                       |          |                                    |                    |
|             |  |              | A-IRB         | }         | F-I           | RB        | A-IF          | RB         | F-            | IRB        |                  |                                 | Stock of                              | Stock of | Stock of                           | Coverage Rati      |
|             |  | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure Stage 3 exposu | re provisions for<br>Stage 1 exposure |          | provisions for<br>Stage 3 exposure | Stage 2 evenes     |
|             | Central banks  |              | 1,348         | (         | ) 0           | C         | ) 1           | (          | ) C           | )          | 0 1,343          | 3 0                             | 0                                     | 0        | 0 0                                | J -                |
|             | Central governments  |              | 448           | (         | 0 0           | C         | ) 1           | (          | ) C           | )          | 0 42             | 2 0                             | 0                                     | 0        | 0 0                                | J -                |
|             | Institutions   |              | 2,541         | (         | 0             | C         | ) 239         | (          | ) C           | )          | 0 1,161          | 1 0                             | 0                                     | 0        | 0 0                                | 99.8               |
|             | Corporates   |              | 19,272        | 58        | 3 0           | C         | 8,305         | 13         | B C           | )          | 0 14,346         | 5 1,181                         | 48 2                                  | 3 1      | 8 34                               | 4 69.9             |
|             | Corporates - Of Which: Specialised Lending                   |              | 578           | (         | 0             | C         | ) 234         | (          | ) C           | )          | 0 548            | 3 30                            | 0                                     | 1        | 0 0                                | / -                |
|             | Corporates - Of Which: SME                                   |              | 234           | 15        | 5 0           | C         | 67            | (          | 0             | )          | 0 225            | 5 4                             | 15                                    | 0        | 0 11                               | 1 72.1<br>1 43.5   |
|             | Retail   |              | 69            | 2         | 2 0           | C         | ) 14          | 1          | . 0           | )          | 0 60             | 9                               | 2                                     | 0        | 0 1                                | . 43.5             |
|             | Retail - Secured on real estate property                     |              | 45            | (         | 0             | C         | ) 7           | (          | ) C           | )          | 0 40             | 0 6                             | 0                                     | 0        | 0 0                                | ) 11.5             |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: SME     |              | 2             | (         | 0             | C         | 0 0           | (          | ) C           | )          | 0 2              | 2 0                             | 0                                     | 0        | 0 0                                | /-                 |
| NETTERLANDS | Retail - Secured on real estate property - Of Which: non-SME |              | 43            | (         | 0             | C         | ) 7           | (          | ) C           | )          | 0 38             | 3 5                             | 0                                     | 0        | 0 0                                | 0 11.5<br>0 65.3   |
|             | Retail - Qualifying Revolving                                |              | 1             | (         | 0             | C         | 0 0           | (          | 0             | )          | 0 1              | 1 0                             | 0                                     | 0        | 0 0                                |                    |
|             | Retail - Other Retail  |              | 23            | 2         | 2 0           | C         | ) 7           | 1          | . 0           | )          | 0 19             | 9 3                             | 2                                     | 0        | 0 1                                | 48.5               |
|             | Retail - Other Retail - Of Which: SME                        |              | 5             | 1         | . 0           | C         | ) 1           | (          | ) C           | )          | 0 3              | 3 2                             | 1                                     | 0        | 0 0                                | ) 54.44<br>) 45.02 |
|             | Retail - Other Retail - Of Which: non-SME                    |              | 18            | 1         | . 0           | C         | 6             | 1          | . C           |            | 0 16             | 5 2                             | 1                                     | 0        | 0 0                                | 45.02              |
|             | Equity   |              | 176           | (         |               |           | 491           | (          |               |            | C                | 0                               | 0                                     | 0        | 0 0                                | /                  |
|             | Securitisation   |              |               |           |               |           |               |            |               |            |                  |                                 |                                       |          |                                    |                    |
|             | Other non-credit obligation assets                           |              | 0             | (         |               |           | 0             | (          |               |            | C                | 0                               | 0                                     | 0        | 0 0                                | /                  |
|             | IRB TOTAL  |              | 23,853        | 60        | 0             | 0         | 9,052         | 14         | . 0           |            | 0 16,953         | 3 1,190                         | 51 23                                 | 3 19     | 35                                 | <b>69.17</b>       |





|        |  |              |                  |                  |                  |  |  |  |                                      |                  |                     |                 | Baseline Scenario                              |   |   |                                 |       |                        |                     |             |               |  |  |                           |
|--------|--|--------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|---------------------|-----------------|--|---|---|---------------------------------|-------|------------------------|---------------------|-------------|---------------|--|--|---------------------------|
|        |  |              |                  |                  |                  | 31/12/2021                                     |  |  |                                      |                  |                     |                 | 31/12/2022                                     |   |   |                                 |       |                        |                     | 31/         | /12/2023      |  |  |                           |
|        |  | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure St | tage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposur | Stock of<br>provisions for<br>re Stage 3 exposu | Coverage Rat<br>re Stage 3 expo | Stade | e 1 exposure Stage 2 o | exposure Stage 3 ex | posure prov | visions for p | Stock of<br>provisions for<br>age 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage R<br>Stage 3 exp |
|        | Central banks  |              | 192,317          | 0                | 69               |  | 0 0  | ) C  | 0.00%                                | 192,250          | 0                   | 130             | 6 0  | )   | 0   | 0 0                             | ).00% | 192,184                | 0                   | 202         | 0             | 0  | (  | D                         |
|        | Central governments  |              | 21,695           | 3                | 8                |  | 3 0  | ) 3  | 40.00%                               | 21,687           | 3                   | 1!              | 5 3  | 3   | 0   | 6 40                            | ).00% | 21,680                 | 3                   | 23          | 3             | 0  | (  | 9 40                      |
|        | Institutions   |              | 5,320            | 722              | 15               |  | 0 10   | ) 4  | 28.78%                               | 5,275            | 758                 | 24              | 4 0  | )   | 9   | 7 27                            | 7.15% | 5,238                  | 786                 | 34          | 0             | 9  | (  | 9 26.                     |
|        | Corporates   |              | 82,550           | 20,301           | 3,086            | 70   | 327  | 1,460  | 47.31%                               | 79,473           | 22,653              | 3,81            | 1 55   | 5 29  | 92 1,6  | 19 42                           | 2.48% | 77,461                 | 24,019              | 4,457       | 54            | 307  | 1,76   | 1 39.5                    |
|        | Corporates - Of Which: Specialised Lending                   |              | 8,173            | 2,125            | 195              |  | 3 17   | ' 18   | 9.26%                                | 7,979            | 2,252               | 262             | 2 3  | 3   | 17  | 27 10                           | ).31% | 7,834                  | 2,332               | 327         | 3             | 19   | 30   | 5 11.1                    |
|        | Corporates - Of Which: SME                                   |              | 14,447           | 3,573            | 1,005            | 20   | ) 113  | 654  | 65.08%                               | 14,094           | 3,712               | 1,219           | 9 16   | j g   | 96 7  | 01 57                           | 7.56% | 13,870                 | 3,752               | 1,402       | 16            | 94   | 742  | 2 52.9                    |
|        | Retail   |              | 111,532          | 27,508           | 5,800            | 11   | 1 617  | , 2,301  | . 39.68%                             | 107,260          | 30,072              | 7,508           | 8 87   | , 6 <del>4</del>                              | 42 2,6  | 24 34                           | 1.96% | 105,617                | 30,133              | 9,090       | 85            | 621  | 2,909  | 9 32.0                    |
|        | Retail - Secured on real estate property                     |              | 74,271           | 17,898           | 1,618            | 1  | 1 177  | <b>'</b> 94                                    | 5.80%                                | 71,523           | 19,718              | 2,540           | 6 7  | ' 1 <u>9</u>                                  | 94 1  | 31 5                            | 5.15% | 70,787                 | 19,582              | 3,417       | 7             | 178  | 16   | 1 4.7                     |
| FRANCE | Retail - Secured on real estate property - Of Which: SME     |              | 2,260            | 920              | 133              |  | 1 27   | 26   | i 19.61%                             | 2,206            | 946                 | 16              | 1 1  |   | 28  | 30 18                           | 3.45% | 2,172                  | 954                 | 188         | 1             | 29   | 33   | 3 17.6                    |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME |              | 72,011           | 16,979           | 1,484            | 10   | 150  | ) 68   | 4.56%                                | 69,317           | 18,772              | 2,384           | 4 6  | i 10  | 67 1  | 01 4                            | 1.25% | 68,615                 | 18,629              | 3,230       | 6             | 149  | 128  | 3.9                       |
|        | Retail - Qualifying Revolving                                |              | 6,151            | 1,429            | 889              | 30   | ) 134  | 626  | 5 70.49%                             | 5,792            | 1,611               | 1,06            | 5 25   | 5 14  | 41 7  | 05 66                           | 5.24% | 5,544                  | 1,692               | 1,232       | 24            | 143  | 780  | 63.3                      |
|        | Retail - Other Retail  |              | 31,110           | 8,181            | 3,294            | 70   | 306  | 5 1,581  | . 48.00%                             | 29,945           | 8,743               | 3,898           | 8 55   | 30  | 06 1,7  | 88 45                           | 5.88% | 29,286                 | 8,859               | 4,441       | 54            | 300  | 1,968  | 8 44.3                    |
|        | Retail - Other Retail - Of Which: SME                        |              | 13,550           | 3,558            | 1,327            | 10   | 5 88   | 387  | 29.16%                               | 13,118           | 3,809               | 1,508           | 8 13   | ; {   | 82 4  | 30 28                           | 3.51% | 12,838                 | 3,924               | 1,674       | 13            | 83   | 469  | 9 28.0                    |
|        | Retail - Other Retail - Of Which: non-SME                    |              | 17,561           | 4,622            | 1,967            | 5  | 5 217  | ' 1,194  | 60.72%                               | 16,827           | 4,934               | 2,389           | 9 42   | 2   | 24 1,3  | 58 56                           | 5.85% | 16,448                 | 4,935               | 2,767       | 41            | 217  | 1,499  | 9 54.1                    |
|        | Equity   |              | 0                | 0                | 0                |  | 0 0  | ) C  | ) -                                  | 0                | 0                   | (               | 0 0  | )   | 0   | 0 -                             |       | 0                      | 0                   | 0           | 0             | 0  | (  | 0 -                       |
|        | Securitisation   |              |                  |                  |                  |  |  |  |                                      |                  |                     |                 |  |   |   |                                 |       |                        |                     |             |               |  |  |                           |
|        | Other non-credit obligation assets                           |              | 76               | 0                | 0                |  | 0 0  | ) C  | ) -                                  | 76               | 0                   | (               | 0 0  | )   | 0   | 0 -                             |       | 76                     | 0                   | 0           | 0             | 0  |  | 0 -                       |
|        | IRB TOTAL  |              | 413,490          | 48,534           | 8,977            | 184  | 953  | 3,769  | 41.98%                               | 406,021          | 53,485              | 11,495          | 5 145  | 94  | 4,2   | 56 37.0                         | 03%   | 402,256                | 54,941              | 13,805      | 142           | 937  | 4,688  | 33.9                      |



|                  |  |        |                    |                    |  |  |  |                                      |                  |                    |                  | Baseline Scenario                              |  |  |                                      |                  |                  |                    |  |   |                        |
|------------------|--|--------|--------------------|--------------------|--|--|--|--------------------------------------|------------------|--------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|--------------------|--|---|------------------------|
|                  |  |        |                    |                    | 31/12/2021                                     |  |  |                                      |                  |                    |                  | 31/12/2022                                     |  |  |                                      |                  |                  |                    | 31/12/2023                                     |   |                        |
| RowN<br>um       | (mln EUR,  |        | e Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | e Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of Stock of<br>provisions for provisions fo<br>Stage 2 exposure Stage 3 expos | or<br>Stage 3 exposure |
| 55               | Central banks  | 7,160  | 0                  | 0 1                |  | 0 0  | C  | 0.00%                                | 7,15             | 9 0                | 1                | 1 (  | ) (  | 0 0  | 0.00%                                | 7,159            |                  | 0 2                | C  | 0   | 0.00%                  |
| 56               | Central governments  | 2,674  | 4                  | 0 0                |  | 0 0  | C  | 40.00%                               | 2,67             | 4 0                |                  | 0 (  | ) (  | 0 0  | 40.00%                               | 2,674            |                  | 0 1                | 0  | 0   | 0 40.00%               |
| 57               | Institutions   | 3,682  | 2 20               | 0 81               |  | 0 2  | 77   | 7 95.63%                             | 3,61             | 5 263              | 84               | 4 (  | )  | 3 78   | 92.62%                               | 3,564            | 31               | 0 88               | 0  | 3   | 79 89.71%              |
| 58               | Corporates   | 37,607 | 7 6,34             | 9 1,105            | 1  | 1 62   | 378  | 34.16%                               | 37,04            | 7 6,697            | 1,317            | 7 8  | 47   | 7 419  | 31.78%                               | 36,765           | 6,83             | 2 1,464            | 8  | 45  | 449 30.65%             |
| 59               | Corporates - Of Which: Specialised Lending                   | 1,576  | 6 56               | 5 123              |  | 1 8  | 41   | 1 32.95%                             | o 1,55           | 3 563              | 148              | 8  | . (  | 5 45   | 30.45%                               | 1,545            | 55               | 2 167              | 1  | 5   | 48 29.02%              |
| 60               | Corporates - Of Which: SME                                   | 267    | 7                  | 8 0                |  | 0 0  | C  | 0 10.15%                             | 26               | 2 13               | 1                | 1 (  | ) (  | 0 0  | 12.23%                               | 257              | 1                | 7 1                | C  | 0   | 0 13.10%               |
| 61               | Retail   | 114    | 4 10               | 0 7                |  | 0 0  | 4  | 4 50.21%                             | o 11             | 0 14               | 8                | 8 (  | ) (  | ) 4  | 48.47%                               | 107              | 1                | 5 9                | C  | 0   | 4 46.82%               |
| 62               | Retail - Secured on real estate property                     | 33     | 3                  | 4 2                |  | 0 0  | C  | 13.86%                               | o 3              | 2 5                | 2                | 2 (  | ) (  | 0 0  | 13.62%                               | 32               |                  | 5 2                | C  | 0   | 0 13.37%               |
| UNITED STATES    | Retail - Secured on real estate property - Of Which: SME     | (      | 0                  | 0 0                |  | 0 0  | C  | 3.48%                                | )                | 0 0                | (                | 0 (  | ) (  | 0 0  | 3.29%                                | 0                |                  | 0 0                | C  | 0   | 0 3.22%                |
| 64 UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | 33     | 3                  | 4 2                |  | 0 0  | C  | 13.88%                               | o 3              | 2 5                | 2                | 2 (  | ) (  | 0 0  | 13.66%                               | 32               |                  | 5 2                | C  | 0   | 0 13.41%               |
| 65               | Retail - Qualifying Revolving                                | 5      | 5                  | 1 0                |  | 0 0  | C  | 73.52%                               | )                | 5 1                | (                | 0 (  | ) (  | 0 0  | 73.69%                               | 5                |                  | 1 0                | C  | 0   | 0 73.28%               |
| 66               | Retail - Other Retail  | 75     | 5                  | 5 5                |  | 0 0  | (*)  | 63.18%                               | o 7              | 2 8                | ш,               | 5 (  | )  | ) 3  | 61.23%                               | 71               |                  | 9 6                | C  | 0   | 3 59.22%               |
| 67               | Retail - Other Retail - Of Which: SME                        | 5      | 5                  | 1 1                |  | 0 0  | 1  | 1 59.93%                             |                  | 5 1                | 1                | 1 (  | ) (  | ) 1  | 57.13%                               | 5                |                  | 1 1                | C  | 0   | 1 54.83%               |
| 68               | Retail - Other Retail - Of Which: non-SME                    | 70     | 0                  | 5 4                |  | 0 0  | 2  | 2 64.16%                             | 6                | 7 7                | 2                | 4 (  | )  | 2  | 62.48%                               | 66               |                  | 8 4                | C  | 0   | 3 60.52%               |
| 69               | Equity   | (      | 0                  | 0 0                |  | 0 0  | C  | 0 -                                  |                  | 0 0                | (                | 0 (  |  | 0 0  | -                                    | 0                |                  | 0 0                | C  | 0   | 0 -                    |
| 70               | Securitisation   |        |                    |                    |  |  |  |                                      |                  |                    |                  |  |  |  |                                      |                  |                  |                    |  |   |                        |
| 71               | Other non-credit obligation assets                           | (      | 0                  | 0 0                |  | 0 0  | C  | 0 -                                  |                  | 0 0                | (                | 0 (  |  | 0 0  | -                                    | 0                |                  | 0 0                | C  | 0   | 0 -                    |
| 72               | IRB TOTAL  | 51,237 | 7 6,559            | 9 1,194            | 1:   | L 64   | 458  | 38.40%                               | 50,60            | 5 6,974            | 1,411            | L 9  | 50   | 501  | 35.49%                               | 50,269           | 7,15             | 7 1,563            | 9  | 49  | 532 34.05%             |

|               | 16                | 17               | 18               | 19         | 20   | 21   | 22                                   | 23                          | 24                                 | 25               | 26   | 27   | 28   | 29                                   | 30               | 31               | 32               | 33   | 34   | 35   | 36                               |
|---------------|-------------------|------------------|------------------|------------|--|--|--------------------------------------|-----------------------------|------------------------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|
|               |                   |                  |                  |            |  |  |                                      |                             |                                    |                  | <b>Baseline Scenario</b>                       |  |  |                                      |                  |                  |                  |  |  |  |                                  |
|               |                   |                  |                  | 31/12/2021 |  |  |                                      |                             |                                    |                  | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                  |
| S1<br>EUR, %) | tage 1 exposure   | Stage 2 exposure | Stage 3 exposure |            | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure S          | Stage 2 exposure                   | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio<br>Stage 3 exposu |
|               | 297,856           | 118              | 108              | 0          | 0  | 0  | 0.00%                                | 297,752                     | 118                                | 211              | 0  | C  | C  | 0.00%                                | 297,651          | 118              | 313              | 0  | 0  | ) (  | 0 0.0                            |
|               | 84,819            | 1,424            | 106              | 19         | 6  | 31   | 29.17%                               | 84,771                      | 1,422                              | 156              | 19   | 6  | 51   | 32.65%                               | 84,724           |                  | 205              | 19   | 6  | 70   | 0 0.0<br>70 34.4                 |
|               | 35,186            | 2,882            | 276              | 4          | 24   | 174  | 63.16%                               | 34,668                      | 3,342                              | 334              | 4  | 24   | 187  | 55.90%                               | 34,285           | 1,420<br>3,667   | 392              | 4  | 26   | 199  | 9 50.7                           |
|               | 346,412<br>40,295 | 67,695           | 16,947           | 327        | 952  | 7,593  | 44.80%                               | 333,427<br>38,883<br>28,513 | 77,202<br>10,996<br>5,559          | 20,424           | 224  | 846  | 8,363  |                                      | 326,349          | 81,567           | 23,138           | 219  | 871  | 0,555  |                                  |
|               | 40,295            | 10,064<br>5,490  | 2,462            | 20         | 87   | 827  | 33.58%                               | 38,883                      | 10,996                             | 2,942            | 15   | 76   | 889  |                                      | 38,451           | 11,123           | 3,247            | 15   | 80   | 932  | 2 28.7                           |
|               | 29,123            |                  |                  | 58         | 174  | 1,643  | 52.87%                               | 28,513                      | 5,559                              | 3,649            | 43   | 146  | ,  |                                      | 28,147           | 5,489            | 4,084            | 42   | 138  | 1,855  |                                  |
|               | 227,005           | 40,326           | 12,592           | . 339      | 1,005  |  | 40.54%                               | 221,000                     | 43,012                             | 15,911           | 301  | 1,035  | -  |                                      | 218,138          | 42,809           | 18,976           | 293  | 1,019  | ,  | .7 34.8                          |
|               | 152,462<br>8,844  | 26,413           | 5,185            |            | 282  | 1,074  | 20.72%                               | 148,902                     | 28,234<br>1,753<br>26,481<br>2,009 | 6,925            | 44   | 294  | 1,195  |                                      | 147,675          |                  | 8,520            | 44   | 271  | 1,304  | 4 15.3                           |
|               | 8,844             | 1,916            | 757              |            | 57   | 174  | 23.02%                               | 8,779                       | 1,753                              | 986              | 8  | 53   | 198  | 3 20.12%                             | 8,733            | 1,619            | 1,166            | -  | 50   | 210  |                                  |
|               | 143,618           | 24,497           | 4,428            |            | 225  | 900  | 20.33%                               | 140,123                     | 26,481                             | 5,939            | 36   | 241  |  |                                      | 138,943          | 26,245           | 7,354            |  | 221  | 1  | <u>ô</u> 14.7                    |
|               | 10,737            | 1,805            | -                | 70         | 239  | 830  | 68.11%                               | 10,213                      | 2,009                              | 1,539            | 66   | 255  |  |                                      | 9,805            | 2,106            | 1,850            | 64   | 265  | 1,149  | 62.1                             |
|               | 63,806            | 12,108           | 6,188            | 217        | 484  | 3,200  | 51.71%                               | 61,886                      | 12,769                             | 7,448            | 191  | 486  | -,   |                                      | 60,658           | 12,839           | 8,606            | 186  | 482  | 4,164  | 4 48.3                           |
|               | 23,819            | 5,050            |                  | 64         | 131  | 1,247  | 43.33%                               | 23,095                      | 5,302                              |                  | 50   | 120  | ,  |                                      | 22,640           |                  | 3,768            |  | 117  | 1,491  |                                  |
|               | 39,987            | 7,058            | 3,311            | 154        | 353  | 1,953  | 58.99%                               | 38,791                      | 7,467                              | 4,098            | 141  | 366  | 2,325  | 56.73%                               | 38,018           | 7,501            | 4,838            | 137  | 365  | 2,673  | 3 55.2'                          |
|               | 0                 | 0                | 0                | 0          | 0  | 0  | -                                    | 0                           | 0                                  |                  | 0  | 0  | C  | ) –                                  | 0                | 0                | 0                | 0  | 0  |  | <u>)</u> -                       |
|               | 296               | 0                | 0                | 0          | 0  | 0  | -                                    | 296                         | 0                                  | (                | 0  | C  | C  | -                                    | 296              |                  | 0                | 0  | 0  | ) (  | 0 -                              |
|               | 991,574           | 112,446          | 30,028           | 689        | 1,986  | 12,902   | 42.97%                               | 971,915                     | 125,097                            | 37,037           | 547  | 1,910  | 14,491   | . 39.13%                             | 961,443          | 129,581          | 43,024           | 534  | 1,922  | 15,840   | 0 36.82                          |

|              |                |                  |                  |  |  |  |                                      |                  |                  |                  | <b>Baseline Scenario</b>                       |  |  |                                      |                      |                           |         |  |  |  |                                      |
|--------------|----------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|----------------------|---------------------------|---------|--|--|--|--------------------------------------|
|              |                |                  |                  | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                      |                           |         | 31/12/2023                                       |  |  |                                      |
| (mln EUR, %) |                | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Sta | ige 2 exposure Stage 3 ex | kposure | Stock of<br>provisions for<br>Stage 1 exposure S | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|              | 39,183         | 3 0              | ) 14             | 1 0  | 0  | 0  | 0.00%                                | 39,170           | 0                | 28               | 0  | 0  | 0  | 0.00%                                | 39,157               | 0                         | 41      | 0  | 0  | 0  | 0.00%                                |
|              | 5,939          |                  | 2 2              | 2 1  | 0  | 1  | 39.73%                               | 5,937            | 2                | 4                | 1  | 0  | 2  | 39.86%                               | 5,935                | 2                         | 6       | 1  | 0  | 3  | 39.90%                               |
|              | 5,987          | 7 520            | ) 18             | 3 0  | 3  | 6  | 35.76%                               | 5,943            | 556              | 26               | 0  | 3  | 7  | 26.94%                               | 5,912                | 578                       | 34      | 0  | 3  | 8  | 22.15%                               |
|              | 38,009         | 9 6,354          | 2,580            | ) 49   | 106  | 832  | 32.24%                               | 36,203           | 7,256            | 3,484            | 40   | 112  | 939  | 26.96%                               | 34,966               | 7,676                     | 4,300   | 39   | 120  | 1,033  | 24.02%                               |
|              | 3,065<br>7,282 | 5 338            | 3 206            | 5 5  | 5  | 9  | 4.17%                                | 2,915            | 425              | 269              | 5  | 6  | 17   | 6.36%                                | 2,802                | 471                       | 335     | 4  | 7  | 26   | 7.76%                                |
|              |                |                  |                  | 7 11   | 10   | 106  | 24.15%                               | 7,263            | 569              |                  | 8  | 7  | 121  | 20.10%                               | 7,235                | 474                       | 723     | 8  | 5  | 132  | 18.24%                               |
|              | 67,862         |                  |                  | 46   | 78   | 427  | 23.18%                               | 67,517           | 7,259            |                  | 37   | 71   | 515  | 20.26%                               | 67,224               | 6,956                     | 3,138   | 37   | 68   | 589  | 18.78%                               |
|              | 52,918         | 3 5,631          | . 1,140          | ) 9  | 25   | 108  | 9.45%                                | 52,749           | 5,323            | 1,617            | 7  | 22   | 124  | 7.70%                                | 52,595               | 5,074                     | 2,019   | 7  | 20   | 138  | 6.85%                                |
|              | 5,428          |                  |                  | 7 4  | 4  | 43   | 13.44%                               | 5,441            | 449              |                  | 3  | 3  | 49   | 10.85%                               | 5,442                | 349                       | 551     | 3  | 2  | 54   | 9.76%                                |
|              | 47,489         |                  | 822              | 2 4  | 21   | 65   | 7.91%                                | 47,308           | 4,874            | 1,164            | 4  | 19   | 75   | 6.48%                                | 47,153               | 4,726                     | 1,469   | 4  | 17   | 85   | 5.76%                                |
|              | 338            |                  | 3 20             | ) 1  | 3  | 9  | 43.81%                               | 329              | 57               | 26               | 1  | 2  | 11   | 41.24%                               | 322                  | 59                        | 31      | 1  | 2  | 12   | 39.54%                               |
|              | 14,606         |                  | 681              | 36   | 51   | 310  | 45.53%                               | 14,439           | 1,879            | 899              | 30   | 46   | 380  | 42.24%                               | 14,307               | 1,823                     | 1,088   | 29   | 46   | 439  | 40.35%                               |
|              | 4,874          |                  | 269              | 22   | . 7  | 140  | 52.23%                               | 4,846            | 417              | 364              | 17   | 5  | 172  | 47.27%                               | 4,827                | 363                       | 436     | 17   | 4  | 196  | 44.87%                               |
|              | 9,732          | 2 1,446          | 6 413            | 3 14   | 44   | 170  | 41.18%                               | 9,593            | 1,462            | 535              | 13   | 42   | 208  | 38.82%                               | 9,479                | 1,460                     | 651     | 13   | 42   | 243  | 37.32%                               |
|              |                | 0 0              | ) (              | 00   | 0  | 0  | -                                    | 0                | 0                | 0                | 0  | 0  | 0  | -                                    | 0                    | 0                         | 0       | 0  | 0  | 0  | -                                    |
|              |                |                  |                  |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |                      |                           |         |  |  |  |                                      |
|              | 196            |                  | ) (              | 0 0  | 0  | 0  | -                                    | 196              | 0                | 0                | 0  | 0  | 0  | -                                    | 196                  | 0                         | 0       | 0  | 0  | 0  | -                                    |
|              | 157,175        | 5 14,490         | 4,456            | 97   | 187  | 1,266  | 28.41%                               | 154,965          | 15,073           | 6,084            | 79   | 185  | 1,463  | 24.05%                               | 153,389              | 15,213                    | 7,520   | 77   | 191  | 1,632  | 21.71%                               |







|            |                |  | S           |
|------------|----------------|--|-------------|
| RowN<br>um |                |  |             |
|            |                |  | (mln EUR,%) |
| 109        |                | Central banks  |             |
| 110        |                | Central governments  |             |
| 111        |                | Institutions   |             |
| 112        |                | Corporates   |             |
| 113        |                | Corporates - Of Which: Specialised Lending                   |             |
| 114        |                | Corporates - Of Which: SME                                   |             |
| 115        |                | Retail   |             |
| 116        |                | Retail - Secured on real estate property                     |             |
| 117        | UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME     |             |
| 118        |                | Retail - Secured on real estate property - Of Which: non-SME |             |
| 119        |                | Retail - Qualifying Revolving                                |             |
| 120        |                | Retail - Other Retail  |             |
| 121        |                | Retail - Other Retail - Of Which: SME                        |             |
| 122        |                | Retail - Other Retail - Of Which: non-SME                    |             |
| 123        |                | Equity   |             |
| 124        |                | Securitisation   |             |
| 125        |                | Other non-credit obligation assets                           |             |
| 126        |                | IRB TOTAL  |             |

| Description |            |  | 5          |
|-------------|------------|--|------------|
| RowN<br>um  |            | (n   | nln EUR,%) |
| 127         |            | Central banks  |            |
| 128         |            | Central governments  |            |
| 129         |            | Institutions   |            |
| 130         |            | Corporates   |            |
| 131         |            | Corporates - Of Which: Specialised Lending                   |            |
| 132         |            | Corporates - Of Which: SME                                   |            |
| 133         |            | Retail   |            |
| 134         |            | Retail - Secured on real estate property                     |            |
| 135         | LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME     |            |
| 136         | LUALMDOURG | Retail - Secured on real estate property - Of Which: non-SME |            |
| 137         |            | Retail - Qualifying Revolving                                |            |
| 138         |            | Retail - Other Retail  |            |
| 139         |            | Retail - Other Retail - Of Which: SME                        |            |
| 140         |            | Retail - Other Retail - Of Which: non-SME                    |            |
| 141         |            | Equity   |            |
| 142         |            | Securitisation   |            |
| 143         |            | Other non-credit obligation assets                           |            |
| 144         |            | IRB TOTAL  |            |

|              | 16   | 17               | 18               | 19   | 20   | 21   | 22                                   | 23               | 24                    | 25               | 26   | 27   | 28   | 29                                   | 30                | 31               | 32               | 33   | 34   | 35   | 36                                   |
|--------------|--|------------------|------------------|--|--|--|--------------------------------------|------------------|-----------------------|------------------|--|--|--|--------------------------------------|-------------------|------------------|------------------|--|--|--|--------------------------------------|
|              |  |                  |                  |  |  |  |                                      |                  |                       |                  | <b>Baseline Scenario</b>                       |  |  |                                      |                   |                  |                  |  |  |  |                                      |
|              |  |                  |                  | 31/12/2021                                     |  |  |                                      |                  |                       |                  | 31/12/2022                                     |  |  |                                      |                   |                  |                  | 31/12/2023                                     |  |  |                                      |
| (mln EUR, %) | Stage 1 exposure   | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure      | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |                   | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|              | 6,764  | 0                | g                | 0  | C  | 0 0  | 0.00%                                | 6,755            | 0                     | 18               | 0  | C  | (  | 0.00%                                | 6,747             | 0                | 27               | 0  | 0  | 0  | 0.00%<br>40.00%                      |
|              | 10,571<br>1,451<br>38,740<br>2,709<br>4,492<br>30,313<br>19,006<br>945 | 0                | 15               | 5  | C  | 0 6  | 40.00%                               | 10,557           | 0                     | 28               | 5  | C  | 11   | 40.00%                               | 6,747<br>0 10,544 | 0                | 42               | 5  | 0  | 17   | 40.00%                               |
|              | 1,451  | 111              | 4                | 0  | 1  | 1 1  | . 20.81%                             | 1,403            | 156                   |                  | 0  | 1  | 1  | 19.17%                               | 1,368             | 188              | 9                | 0  | 1  | 2  | 18.33%                               |
|              | 38,740   | 4,730            |                  |  | 158  | 3 1,600  |                                      |                  | 6,157                 |                  | 55   | 135  | 1,801  |                                      | 36,183            | 6,432            | 4,058            | 54   | 123  | 1,935  | 47.69%                               |
|              | 2,709  | 462              |                  |  | 7  | 7 51   | 41.20%                               |                  | 518                   | 136              | 1  | 8  | 53   | 38.83%                               | 2,583<br>4,261    | 562              |                  | 1  | 9  | 55   | 36.51%<br>47.61%                     |
|              | 4,492  | 671              | =/===            |  | . 35   | 5 649  | 50.62%                               | 4,321            | 704                   | 1,419            | 14   | 27   | 693  | 3 48.84%                             | 4,261             | 660              |                  | 14   | 22   | 726  | 47.61%                               |
|              | 30,313   | 3,002            |                  |  | 114  | 1,791  |                                      |                  | 3,051<br>1,707<br>270 | 4,527            | 62   | 106  | 1,927  |                                      |                   | 3,008            |                  | 61   | 99   | 2,058  | 40.88%                               |
|              | 19,006   | 1,759            |                  | 30   | 66   | 5 849  |                                      |                  | 1,707                 | 2,549            | 29   | 61   | 908  | 35.62%                               |                   | 1,666            | 2,814            | 29   | 56   | 967  | 34.37%<br>31.77%                     |
|              | 945  | 315              |                  |  | 26   | 5 101  |                                      | 930              |                       |                  | 4  | 22   | 114  | 33.25%                               |                   | 230              | 394              | 4  | 18   | 125  | 31.77%                               |
|              | 18,061   | 1,445            | 2,003            | 25   | 40   | 748  |                                      | 17,865           | 1,438                 | 2,207            | 25   | 39   | 794  | 1 35.99%                             | 17,653            | 1,437            | 2,419            | 25   | 38   | 842  | 34.79%                               |
|              | 2  | 0                | C                | 0  | C  | 0 0  | 73.25%                               | 2                | 0                     | 0                | 0  | 0  | (  | ) 73.40%                             |                   | 0                | 0                | 0  | 0  | 0  | 73.14%                               |
|              | 11,304<br>5,064<br>6,240   | 1,242            |                  | 38   | 48   | 942  | 2 54.63%                             |                  | 1,343                 |                  | 32   | 45   | 1,019  | 51.53%                               | 10,708            |                  | 2,221            | 32   | 43   | 1,091  | 49.13%                               |
|              | 5,064  | 853              |                  | 25   | 32   | 2 700  | 55.99%<br>51.06%                     | 4,805            | 923                   | 1                | 19   | 29   | 753  | 3 52.39%                             | 4,651             |                  | 1,614            | 19   | 26   | 802  | 49.68%<br>47.66%                     |
|              | 6,240  | 389              | 475              | 14   | 16   | 5 242  | 51.06%                               | 6,145            | 420                   | 539              | 13   | 16   | 265  | 5                                    | 6,057             | 440              | 607              | 13   | 17   | 289  | 47.66%                               |
|              | 0  | 0                | 0                | 0  | C  | 0 0  | ) -                                  | 0                | 0                     | 0                | 0  | (  | (  | ) -                                  | 0                 | 0                | 0                | 0  | 0  | 0  | -                                    |
|              | 0  |                  |                  |  |  |  |                                      | 0                |                       |                  |  |  |  |                                      |                   |                  |                  |  |  |  |                                      |
|              | 0<br>87,838  | <b>7,842</b>     |                  | 0<br><b>178</b>                                | 273  | <b>3,398</b>                                   | 46.92%                               | 0<br>85,277      | 0 363                 |                  | 0<br><b>122</b>                                | 243  | 2 741  | . <b>45.17%</b>                      | <b>84,123</b>     | 9,629            | 0 171            | <b>120</b>                                     | 0<br>224                                       | 0<br><b>4,012</b>                              | -<br>43.75%                          |
|              | 07,838   | 7,842            | 7,242            | 1/8  | 2/3  | 3,398  | 40.92%                               | 65,277           | 9,363                 | 8,282            | 122  | 243  | 3,741  | 45.17%                               | 04,123            | 9,029            | 9,171            | 120  | 224  | 4,012  | 43.75%                               |

|    |                  |                             |  |                                    |   |  |                                      |                  |                  |                  | <b>Baseline Scenario</b>                       |  |  |                                      |                  |                  |                  |  |  |                                      |
|----|------------------|-----------------------------|--|------------------------------------|---|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--------------------------------------|
|    |                  |                             | 31/12/                                 | 2021                               |   |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023   |  |                                      |
| %) | Stage 1 exposure | Stage 2 exposure Stage 3 ex | Stock<br>posure provisio<br>Stage 1 ex | of s<br>ns for pro<br>posure Stage | Stock of<br>ovisions for<br>ge 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of Stock of<br>provisions for provisions for<br>Stage 1 exposure Stage 2 expos | Stock of<br>r provisions for<br>ure Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|    | 7,401            |                             | 1                                      | 0                                  | 0   | )  | 0.00%                                | 7,401            | 0                | 1                | 0  | C  | ) 0  | 0.00%                                | 7,400            | 0                | 2                | 0  | 0  | 0.00%                                |
|    | 7,495            |                             | 1                                      | 0                                  | 0   | )  | 40.00%                               | 7,495<br>2,923   | 0                | 1                | 0  | C  | ) 1  | 40.00%                               | 7,494            | 0                | 2                | 0  | 0  | 1 40.00%                             |
|    | 3,010            |                             | 5                                      | 0                                  | 1   |  | 1 28.19%                             | 2,923            | 241              |                  | 0  | 1  | . 2  | 25.23%                               | 2,858            | 300              | 14               | 0  | 1  | 3 23.61%                             |
|    | 12,575           | 2,443                       | 518                                    | 7                                  | 17  | ' 25   | 48.51%                               | 12,087           | 2,854            | 594              | 5  | 15   | 5 279  | 46.96%                               | 11,792           | 3,090            | 653              | 5  | 16 30  | 0 45.99%<br>1 8.50%                  |
|    | 319              | 39                          | 4                                      | 0                                  | 0   | )  | 7.42%                                | 305              |                  | 6                | 0  | C  | ) 0  | 7.91%                                | 296              | 58               | 8                | 0  | 1  | 1 8.50%                              |
|    | 204              | 30                          | 11                                     | 0                                  | 1   | -  | 3 30.26%                             | 200              | 32               | 13               | 0  | 1  | . 4  | 27.99%                               | 198              | 32               | 15               | 0  | 2  | 4 26.51%<br>4 35.73%                 |
|    | 165              | 31                          | 8                                      | 0                                  | 1   |  | 3 42.31%                             | 157              | 37               | 10               | 0  | 1  | . 4  | 38.29%                               | 155              | 37               | 12               | 0  | 1  | 4 35.73%                             |
|    | 116              | 21                          | 3                                      | 0                                  | 0   | )  | 1 22.58%                             | 110              | 26               | 5                | 0  | C  | ) 1  | 19.42%                               | 109              | 26               | 6                | 0  | 0  | 1 17.84%                             |
|    | 4                | 0                           | 0                                      | 0                                  | 0   | )  | 0 3.36%<br>1 24.03%                  | 3                | 1                | 0                | 0  | C  | ) 0  | 4.25%                                | 3                | 1                | 0                | 0  | 0  | 0 4.83%                              |
|    | 113              | 20                          | 3                                      | 0                                  | 0   | )  |                                      | 107              | 25               | 4                | 0  | C  | ) 1  | 20.35%                               | 105              | 26               | 5                | 0  | 0  | 1 18.54%                             |
|    | 2                | 0                           | 0                                      | 0                                  | 0   | )  | 0 73.71%                             | 2                | 0                | 0                | 0  | C  | 0 0  | 73.52%                               | 2                | 0                | 0                | 0  | 0  | 0 72.85%                             |
|    | 46               | 10                          | 4                                      | 0                                  | 0   | )  | 2 55.21%                             | 45               | 10               | 5                | 0  | C  | ) 3  | 53.30%                               | 45               | 10               | 6                | 0  | 0  | 3 51.63%                             |
|    | 10               | 2                           | 2                                      | 0                                  | 0   | )  | 1 55.73%                             | 9                | 2                | 2                | 0  | C  | ) 1  | 53.96%                               | 9                | 2                | 2                | 0  | 0  | 1 52.36%                             |
|    | 36               | 8                           | 2                                      | 0                                  | 0   | )  | 1 54.82%                             | 35               | 8                | 3                | 0  | C  | ) 2  | 52.83%                               | 35               | 8                | 3                | 0  | 0  | 2 51.12%                             |
|    | 0                | 0                           | 0                                      | 0                                  | 0   | )  | 0 -                                  | 0                | 0                | 0                | 0  | C  | ) 0  | -                                    | 0                | 0                | 0                | 0  | 0  | 0 -                                  |
|    |                  |                             |  |                                    |   |  |                                      |                  |                  |                  |  |  |  |                                      |                  |                  |                  |  |  |                                      |
|    | 0                | 0                           | 0                                      | 0                                  | 0   | )  | 0 -                                  | 0                | 0                | 0                | 0  | C  | ) 0  | -                                    | 0                | 0                | 0                | 0  | 0  | 0 -                                  |
|    | 30,645           | 2,632                       | 532                                    | 8                                  | 18  | 25   | 5 48.15%                             | 30,062           | 3,131            | 616              | 6  | 16   | 286  | 46.38%                               | 29,700           | 3,427            | 682              | 6  | 18 309   | 45.22%                               |

|    |                 |                                   |  |   |   |                                   |                  | <b>Baseline Scenario</b>                       | )  |  |                                      |                  |                                 |  |   |                        |
|----|-----------------|-----------------------------------|--|---|---|-----------------------------------|------------------|--|--|--|--------------------------------------|------------------|---------------------------------|--|---|------------------------|
|    |                 |                                   | 31/12/2021                                     |   |   |                                   |                  | 31/12/2022                                     |  |  |                                      |                  |                                 | 31/12/2023                                     |   |                        |
| %) | tage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of Stock<br>provisions for provision<br>Stage 2 exposure Stage 3 ex | of<br>Is for<br>posure Stage 3 exposure | Stage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 exposu | Stock of<br>provisions for<br>Stage 1 exposure | Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 expo | or<br>Stage 3 exposure |
|    | 2,981           | 0 1                               | 0  | 0   | 0 0.00%                                 | 2,980                             | ) 3              | C  | ) C  | 0  | 0.00%                                | 2,978            | 0                               | 4  | 0   | 0.00%                  |
|    | 3,033           | 7 1                               | 1  | 0   | 1 40.00%                                | 3,032 7                           | ' 3              | 1  | L C  | 1  | 40.00%                               | 3,030            | 7                               | 4  | 1 0   | 2 40.00%               |
|    | 970             |                                   | 0  | 1   | 2 53.05%                                |                                   | ) 5              | C  | ) 1  | 2  | 44.18%                               | 926              |                                 | 7  | 1   | 3 39.04%               |
|    | 20,831          | 4,810 915                         | 7  | 64  | 433 47.30%                              | o 20,231 5,271                    | . 1,054          | 6  | 5 50   | 472  | 44.77%                               | 19,864           | 5,537 1,1                       | 55   | 5 48  | 500 43.33%             |
|    | 2,813           | 616 216                           | 1  | 10  | 27 12.52%                               | o 2,707 698                       | 3 241            | 1  | 1 8  | 31   | 13.04%                               | 2,658            | 732 2                           | 55   | 1 8   | 34 13.29%              |
|    | 56              | 3 15                              | 0  | 0   | 0 0.98%                                 | 54 55                             | 5 15             | C  | D C  | 0  | 1.26%                                | 53               | 6                               | 15   | 0   | 0 1.47%                |
|    | 163             | 20 7                              | 0  | 1   | 2 34.41%                                | b 155 26                          | 5 g              | C  | ) 1  | 3  | 36.14%                               | o 152            | 27                              | 11   | 1   | 4 36.71%               |
|    | 31              | 4 4                               | 0  | 0   | 1 13.59%                                | 30 4                              | 4                | C  | D C  | 1  | 13.13%                               | 30               | 4                               | 4  | 0   | 1 12.76%               |
|    | 1               | 0 0                               | 0  | 0   | 0 8.57%                                 | 1 0                               | ) 0              | C  | D C  | 0  | 9.81%                                | . 1              | 0                               | 0  | 0   | 0 10.74%               |
|    | 30              | 3 4                               | 0  | 0   | 1 13.66%                                | o 29 4                            | 4                | C  | D C  | 1  | 13.20%                               | o 29             | 3                               | 4  | 0   | 1 12.81%               |
|    | 6               | 1 1                               | 0  | 0   | 1 72.54%                                | 6 1                               | . 1              | C  | D C  | 1  | 72.50%                               | 6                | 1                               | 1  | 0   | 1 72.08%               |
|    | 126             | 16 3                              | 0  | 1   | 1 53.74%                                | b 118 22                          | 2 4              | C  | ) 1  | 2  | 52.09%                               | b 116            | 23                              | 6  | D 1   | 3 50.11%               |
|    | 1               | 0 0                               | 0  | 0   | 0 16.83%                                | 5 1 C                             | ) C              | C  | D C  | 0  | 18.39%                               | . 1              | 0                               | 0  | 0   | 0 19.45%               |
|    | 125             | 16 2                              | 0  | 1   | 1 57.64%                                | <u>117</u> 21                     | . 4              | C  | ) 1  | 2  | 54.56%                               | b 115            | 22                              | 5  | ) 1   | 3 51.91%               |
|    | 0               | 0 0                               | 0  | 0   | 0 -                                     | 0 0                               | ) C              | C  | D C  | 0  | -                                    | 0                | 0                               | 0  | 0   | 0 -                    |
|    |                 |                                   |  |   |   |                                   |                  |  |  |  |                                      |                  |                                 |  |   |                        |
|    | 0               | 0 0                               | 0  | 0   | 0 -                                     | 0 0                               | ) C              | C  | D C  | 0  | -                                    | 0                | 0                               | 0  | 0   | 0 -                    |
|    | 27,978          | 4,913 929                         | 8  | 65  | 438 47.14%                              | 27,343 5,403                      | 1,074            | 7  | 7 51   | 479  | 44.57%                               | 26,951           | 5,687 1,18                      | 81   | 50  | 509 43.07%             |

|    |                          |            |                  |  |  |  |                                      |                  |                  |                  | <b>Baseline Scenario</b>                       | · · · · · · · · · · · · · · · · · · ·          |  |                                      |                  |                                   |  |  |                                      |
|----|--------------------------|------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|-----------------------------------|--|--|--------------------------------------|
|    |                          |            |                  | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                  |                                   | 31/12/2023                                       |  |                                      |
| %) | Stage 1 exposure Stage 2 | 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of<br>e provisions for<br>Stage 1 exposure | Stock of Stock of<br>provisions for provisions for<br>Stage 2 exposure Stage 3 exposur | Coverage Ratio -<br>Stage 3 exposure |
|    | 17,612                   | 0          | 2                | 0  | 0  | 0  | 0.00%                                | 17,610           | 0                | 3                | 0  | ) (  | 0  | 0.00%                                | 17,609           | 0                                 | 4 (  | 0  | 0 0.00%                              |
|    | 596                      | 0          | 0                | 0  | 0  | 0  | 40.00%                               | 596              | 0                | 0                | 0  | ) (  | 0  | 40.00%                               | 596              | 0                                 | 0 (  | 0  | 0 40.00%                             |
|    | 385                      | 5          | 0                | 0  | 0  | 0  | 14.26%                               | 382              | 8                | 0                | 0  | ) (  | 0  | 12.65%                               | 380              |                                   | 0 (  | 0  | 0 11.98%                             |
|    | 14,047                   | 2,567      | 239              | 12   | 49   | 87   | 36.55%                               | 13,702           | 2,819            | 332              | 12   | 2 50   | 116  | 35.03%                               | 13,343           | 3,085 42                          | .5 11  | 57 14  | 44 33.95%                            |
|    | 2,613                    | 341        | 52               | 1  | . 7  | 11   | 20.13%                               | 2,613            |                  | 61               | 1  | . 7  | ' 12   | 19.94%                               | 2,556            | 375 7                             | <b>'</b> 5 1                                     | 7  | 15 19.69%                            |
|    | 1,327                    | 224        | 52               | 4  | 9  | 30   | 56.94%                               | 1,295            | 243              | 66               | 4  | 10   | ) 38   | 57.62%                               | 1,263            | 261 8                             | 60 4   | 11 4   | 47 57.93%                            |
|    | 6,966                    | 1,383      | 184              | 5  | 20   | 58   | 31.72%                               | 6,520            |                  | 269              | 3  | 21   | . 72   | 26.82%                               | 6,407            |                                   | 37 3   | 21 8   | 82 24.48%                            |
|    | 5,817                    | 1,049      | 108              | 2  | 14   | 18   | 16.93%                               | 5,393            | 1,407            | 173              | 1  | . 16   | 5 25   | 14.56%                               | 5,282            | 1,466 22                          | .5 1   | 16   | 31 13.63%                            |
|    | 200                      | 84         | 19               | 0  | 1  | 4  | 22.12%                               | 192              | 87               | 24               | 0  | ) 1  | . 5  | 19.82%                               | 191              |                                   | .7 (   | 1  | 5 18.85%                             |
|    | 5,617                    | 965        | 89               | 2  | 13   | 14   | 15.80%                               | 5,201            | 1,320            | 149              | 1  | . 15   | 20   | 13.71%                               | 5,092            | 1,380 19                          | 8 1  | 15   | 26 12.92%                            |
|    | 3                        | 1          | 0                | 0  | 00   | 0  | 54.37%                               | 3                | 1                | 0                | 0  | ) (  | 00   | 52.90%                               | 3                | 1                                 | 1 (  | 0  | 0 51.61%                             |
|    | 1,146                    | 334        | 75               | 2  | 6  | 40   | 52.80%                               | 1,124            | 337              | 95               | 2  | 5  | 47   | 48.90%                               | 1,121            |                                   | .1 2   | 4  | 51 46.38%                            |
|    | 182                      | 138        | 23               | 1  | . 2  | 15   | 63.22%                               | 181              | 134              | 28               | 0  | ) 2  | . 17   | 59.97%                               | 182              | 130 3                             | 61 (   | 2  | 18 57.73%                            |
|    | 964                      | 196        | 52               | 2  | 4  | 25   | 48.17%                               | 942              | 203              | 67               | 1  | . 3  | 30   | 44.31%                               | 939              | 194 8                             | 10   | 3 3  | 33 41.91%                            |
|    | 0                        | 0          | 0                | 0  | 00   | 0  | -                                    | 0                | 0                | 0                | 0  | ) (  | 00   | -                                    | 0                | 0                                 | 0 (  | 0  | 0 -                                  |
|    |                          |            |                  |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |                  |                                   |  |  |                                      |
|    | 25                       | 0          | 0                | 0  | 0  | 0  | -                                    | 25               | 0                | 0                | 0  | 0 (  | 00   | -                                    | 25               | 0                                 | 0 0  | 0  | 0 -                                  |
|    | 39,630                   | 3,955      | 424              | 17   | 69   | 146  | 34.32%                               | 38,835           | 4,571            | 604              | 15   | 72   | 188  | 31.19%                               | 38,359           | 4,884 76                          | 7 14   | 77 22  | 27 29.58%                            |









|           | 16              | 17               | 18               | 19   | 20  | 21   | 22                                   | 23               | 24                   | 25                  | 26   | 27   | 28   | 29                                   | 30                  | 31                 | 32             | 33   | 34   | 35   | 36                                   |
|-----------|-----------------|------------------|------------------|--|---|--|--------------------------------------|------------------|----------------------|---------------------|--|--|--|--------------------------------------|---------------------|--------------------|----------------|--|--|--|--------------------------------------|
|           |                 |                  |                  |  |   |  |                                      |                  |                      | 1                   | Baseline Scenario                              |  |  |                                      |                     |                    |                |  |  |  |                                      |
|           |                 |                  |                  | 31/12/2021                                     |   |  |                                      |                  |                      |                     | 31/12/2022                                     |  |  |                                      |                     |                    |                | 31/12/2023                                     |  |  |                                      |
| n EUR, %) | tage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposur | Stock of<br>provisions for<br>e Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Sta | nge 3 exposure<br>S | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure St | age 2 exposure Sta | age 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|           | 660             | 0                | C                | ) (  | )   | 0  | 0.00%                                | 660              | 0                    | 1                   | 0  | 0  | ) 0  | 0.00%                                | 659                 | 0                  | 1              | . (  | 0 0  | C  | 0.00%                                |
|           | 9,458           | 0                | 7                | 7  | 3   | 0  | 3 40.00%                             | 9,451            | 0                    | 14                  | 3  | 0  | ) 6  | 40.00%                               | 9,444               | 0                  | 21             |  | 3 0  | 8  | 40.00%                               |
|           | 364             | 26               | 1                | . (  | )   | 1  | 23.14%                               | 359              | 30                   | 1                   | 0  | 1  | . 0  | 21.72%                               | 356                 | 33                 | 1              | . (  | 0 1  | C  | 21.00%                               |
|           | 8,657           | 963              | 203              | 8 6  | 5   | 5  | 9 29.24%                             | 8,345            | 1,233                | 246                 | 5  | 11   | . 70   | 28.64%                               | 8,140               | 1,401              | 282            | 2  | 4 13   | 79   | 9 28.10%                             |
|           | 1,575           | 135              | 78               | 3  | 1   | 2 24   | 4 30.37%                             | 1,513            | 191                  | 84                  | 0  | 3  | 3 25   | 29.63%                               | 1,469               | 229                | 90             | )  | 0 4  | 26   | 5 28.89%                             |
|           | 184             | 15               |                  | 3  | 0   | 0  | 43.86%                               | 173              | 24                   | 4                   | 0  | 0  | ) 1  | 36.95%                               | 165                 | 32                 | 5              | 5  | 0 0  | 2  | 2 33.31%                             |
|           | 8,881           | 569              | 625              | 5 107  | 7 10  | 58 46  | 5 74.30%                             | 8,534            | 631                  | 909                 | 111  | 186  | 684  | 75.20%                               | 8,209               | 669                | 1,197          | 100  | 5 203  | 905  | 5 75.66%                             |
|           | 11              | 2                | 1                | . (  | 0   | 0  | 14.50%                               | 11               | 2                    | 1                   | 0  | 0  | ) 0  | 13.36%                               | 10                  | 2                  | 1              | . (  | 0 0  | C  | 12.60%                               |
|           | 0               | 0                | 0                | ) (  | 0   | 0  | 20.14%                               | 0                | 0                    | 0                   | 0  | 0  | ) 0  | 18.68%                               | 0                   | 0                  | (              | )  | 0 0  | C  | 17.79%                               |
|           | 11              | 2                | 0                | ) (  | 0   | 0  | 14.35%                               |                  | 2                    | 1                   | 0  | 0  | ) 0  | 13.18%                               | 10                  | 2                  | 1              | . (  | 0 0  | C  | 0 12.42%                             |
|           | 3,912           | 264              | 270              | 39   | 9 9   | 99 172   | 2 63.73%                             | 3,757            | 288                  | 401                 | 40   | 108  | 3 252  | 62.84%                               | 3,612               | 303                | 531            | . 38   | 8 117  | 331  | 1 62.38%                             |
|           | 4,958           | 303              | 355              | 69   | 9 (   | 59 292   | 2 82.44%                             | 4,767            | 341                  | 508                 | 71   | 78   | 432  | 85.01%                               | 4,586               | 365                | 665            | 5 68   | 8 85   | 574  | 4 86.35%                             |
|           | 70              | 2                | 3                | 3 (  | )   | 1  | 2 69.59%                             | 68               | 2                    | 3                   | 0  | 2  | 2 2  | 63.95%                               | 67                  | 3                  | 2              | ł (  | 0 2  | 2  | 2 60.05%                             |
|           | 4,888           | 302              | 352              | 2 68   | 3 (   | 58 293   | 1 82.54%                             | 4,698            | 339                  | 505                 | 71   | 76   | 430  | 85.15%                               | 4,519               | 362                | 661            | . 68   | 8 83   | 572  | 2 86.50%                             |
|           | 0               | 0                | C                | ) (  |   | 0  | ) -                                  | 0                | 0                    | 0                   | 0  | 0  | 0  | -                                    | 0                   | 0                  | (              | ) (  | 0 0  | C  | /                                    |
|           | 0               | 0                | (                | ) (  | )   | 0  | ) -                                  | 0                | 0                    | 0                   | 0  | 0  | 0  | -                                    | 0                   | 0                  | (              | )  | 0 0  | C  | ) -                                  |
|           | 28,020          | 1,557            | 837              | ' 117  | 18  | 0 527  | 62.99%                               | 27,350           | 1,894                | 1,171               | 118  | 198  | 760  | 64.91%                               | 26,809              | 2,103              | 1,503          | 114  | 1 216  | 993  | 66.11%                               |

|              |       |                  |                    |  |  |  |                                      |                     |                |                  | <b>Baseline Scenario</b>                       | 1  |  |                                      |                  |                  |                  |  |  |  |                                      |
|--------------|-------|------------------|--------------------|--|--|--|--------------------------------------|---------------------|----------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
|              |       |                  |                    | 31/12/2021                                     |  |  |                                      |                     |                |                  | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                      |
| (mln EUR, %) |       | Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure St | age 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|              | 31    | L                | 0 0                | ) C  | 0 0  | 0  | 0.00%                                | 31                  | 0              | 0                | (  | )  | 0  | 0 0.00%                              | 31               | 0                | (                | 0 0  | 0  | 0  | 0.00%                                |
|              | 332   | 2                | 0 0                | 0  | 0 0  | 0  | 40.00%                               | 331                 | 0              | 1                | (  | )  | 0  | 0 40.00%                             | 331              | 0                |                  | 0  | 0  | 0  | 40.00%                               |
|              | E     | 5                | 0 0                | 0  | 0 0  | 0  | 9.60%                                | 6                   | 0              | 0                | (  | )  | 0  | 0 9.19%                              | 6                | 0                | (                | 0 0  | 0  | 0  | 9.02%                                |
|              | 1,108 | 3 15             | 9 58               | 31   | 1 1  | 33   | 57.48%                               | 1,058               | 205            | 62               | (  | )  | 1 3  | 5 55.81%                             | 1,025            | 234              | 66               | 5 0  | 1  | 36   | 54.35%                               |
|              | 44    | 1                | 5 11               | . 0  | 0 0  | 7  | 65.97%                               | 42                  | 6              | 11               | (  | )  | 0  | 7 65.22%                             | 40               | 8                | 12               | 2 0  | 0  | 7  | 64.44%                               |
|              | 2     | 1                | 1 0                | 0  | 0 0  | 0  | 39.84%                               | 4                   | 1              | 0                | (  | )  | 0  | 0 35.58%                             | 4                | 1                | (                | 0 0  | 0  | 0  | 32.64%                               |
|              | 2     | 1                | 1 0                | 0  | 0 0  | 0  | 36.44%                               | 4                   | 1              | 0                | (  | )  | 0  | 0 33.72%                             | 4                | 0                | (                | 0 0  | 0  | 0  | 32.22%<br>15.90%                     |
|              | 2     | 2                | 0 0                | 0 0  | 0 0  | 0  | 18.15%                               | 2                   | 0              | 0                |  | )  | 0  | 0 16.97%                             | 2                | 0                | (                | 0 0  | 0  | 0  | 15.90%                               |
|              | (     | )                | 0 0                | 0  | 0 0  | 0  | 30.52%                               | 0                   | 0              | 0                | (  | )  | 0  | 0 30.50%                             | 0                | 0                | (                | 00   | 0  | 0  | 30.49%                               |
|              | 2     | 2                | 0 0                | 0  | 0 0  | 0  | 18.15%                               | 2                   | 0              | 0                | (  | )  | 0  | 0 16.97%                             | 2                | 0                | (                | 0 0  | 0  | 0  | 15.90%                               |
|              | (     | )                | 0 0                | 0  | 0 0  | 0  | 69.54%                               | 0                   | 0              | 0                | (  | )  | 0  | 0 69.73%                             | 0                | 0                | (                | 0 0  | 0  | 0  | 69.52%                               |
|              | 1     | L                | 0 0                | 0  | 0 0  | 0  | 47.18%                               | 1                   | 0              | 0                | (  | )  | 0  | 0 45.29%                             | 1                | 0                | (                | 0 0  | 0  | 0  | 43.83%<br>34.60%                     |
|              | (     | )                | 0 0                | 0  | 0 0  | 0  | 39.66%                               | 0                   | 0              | 0                | (  | )  | 0  | 0 35.51%                             | 0                | 0                | (                | 0 0  | 0  | 0  | 34.60%                               |
|              | 1     | L                | 0 0                | 0  | 0 0  | 0  | 47.65%                               | 1                   | 0              | 0                | (  | )  | 0  | 0 46.61%                             | 1                | 0                | (                | 0 0  | 0  | 0  | 45.60%                               |
|              | (     | 0                | 0 0                | 0  | 0 0  | 0  | -                                    | 0                   | 0              | 0                | (  | )  | 0  | 0 -                                  | 0                | 0                | (                | 0 0  | 0  | 0  | -                                    |
|              |       |                  |                    |  |  |  |                                      |                     |                |                  |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |
|              | (     | )                | 0 0                | 0  | 0 0  | 0  | -                                    | 0                   | 0              | 0                | (  | )  | 0  | 0 -                                  | 0                | 0                | (                | 0 0  | 0  | 0  | -                                    |
|              | 1,481 | <b>16</b>        | 0 58               | 1  | 1  | 33   | 57.23%                               | 1,430               | 206            | 63               | 1  |  | 1 35   | 5 55.46%                             | 1,396            | 235              | 68               | 3 1  | 1  | 36   | 53.93%                               |

|             |                  |                  |                  |  |  |  |                                      |                    |                 |                  | <b>Baseline Scenario</b>                       | )   |  |                                      |                  |                  |                  |  |  |  |                                      |
|-------------|------------------|------------------|------------------|--|--|--|--------------------------------------|--------------------|-----------------|------------------|--|---|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
|             |                  |                  |                  | 31/12/2021                                     |  |  |                                      |                    |                 |                  | 31/12/2022                                     |   |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                      |
| (mln EUR,%) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure S | tage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposur | Stock of<br>provisions for<br>e Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|             | 1,343            | 3                | 0 0              | 0 0  | 0 0  | 0  | 0.00%                                | 1,343              | 0               | 0                | (  | )   | 0  | 0 0.00%                              | 1,343            | 0                |                  | 0 (  | 0  | 0  | 0.00%                                |
|             | 42               | 2 (              | 0 0              | 0 0  | 0 0  | 0  | 40.00%                               | 42                 | 0               | 0                | (  | )   | 0  | 0 40.00%                             | 42               | 0                |                  | 0 (  | 0  | 0  | 40.00%                               |
|             | 1,149            |                  | 2 1              | L0   | 0 0  | 0  | 53.93%                               | 1,141              | 19              | 1                | (  | )   | 0  | 0 40.95%                             | 1,135            |                  |                  | 1 (  | 00   | 0  | ) 33.80%                             |
|             | 13,266           | 5 2,157          | 7 153            | 8 8  | 3 23   | 66   | 43.33%                               | 12,796             | 2,564           | 215              | 7  | 7   | .6 8   | 5 39.34%                             | 12,474           | 2,826            | 27               | 6 6  | 29   | 102  | 2 37.07%                             |
|             | 504              | 67               | 7 7              | 7 1  | l 1  | 2  | 23.66%                               | 485                | 81              | 11               | (  | )   | 1  | 3 22.94%                             | 473              | 89               | 1                | 5 (  | 1  | 4  | 23.21%                               |
|             | 205              | 5 20             | ) 17             | 7 0  | 0 0  | 11   | 64.26%                               | 198                | 27              | 18               | (  | )   | 0 1  | 1 60.83%                             | 193              | 31               | 1                | 9 (  | 00   | 11   | 58.05%<br>27.37%                     |
|             | 60               | ) (1             | 3 3              | 3 0  | 0 0  | 1  | 33.66%                               | 60                 | 7               | 4                | (  | )   | 0  | 1 29.67%                             | 60               | 7                |                  | 4 (  | 00   | 1  | . 27.37%                             |
|             | 40               | )                | 1 1              | 0  | 0 0  | 0  | 7.78%                                | 40                 | 4               | 1                | (  | )   | 0  | 0 7.35%                              | 40               | 3                |                  | 2 (  | 00   | 0  | 6.93%<br>7.06%                       |
|             | 2                | 2 (              | 0 0              | 0 0  | 0 0  | 0  | 7.76%                                | 2                  | 0               | 0                | (  | )   | 0  | 0 7.21%                              | 2                | 0                |                  | 0 (  | 00   | 0  | 7.06%                                |
|             | 38               | 3                | 1 1              | 0  | 0 0  | 0  | 7.78%                                | 38                 | 4               | 1                | (  | )   | 0  | 0 7.35%                              | 39               | 3                |                  | 2 (  | 00   | 0  | 6.92%                                |
|             | 1                | . (              | 0 0              | 00   | 0 0  | 0  | 64.91%                               | 1                  | 0               | 0                | (  | )   | 0  | 0 64.81%                             | 1                | 0                |                  | 0 (  | 00   | 0  | 64.25%                               |
|             | 19               | )                | 3 2              | 2 0  | 0 0  | 1  | 45.36%                               | 19                 | 3               | 2                | (  | )   | 0  | 1 42.99%                             | 19               | 3                |                  | 2 (  | 00   | 1  | 41.31%                               |
|             | 3                | 3 1              | l 1              | 0  | 0 0  | 0  | 49.37%                               | 3                  | 1               | 1                | (  | )   | 0  | 0 46.00%                             | 3                | 1                |                  | 1 (  | 00   | 0  | 43.83%                               |
|             | 16               | 5                | 2 1              | 0  | 0 0  | 0  | 42.91%                               | 16                 | 2               | 1                | (  | )   | 0  | 1 41.15%                             | 16               | 2                |                  | 1 (  | 00   | 1  | . 39.80%                             |
|             | 0                | ) (              | 0 0              | 0 0  | 0 0  | 0  | -                                    | 0                  | 0               | 0                | (  | )   | 0  | 0 -                                  | 0                | 0                |                  | 0 (  | 00   | 0  | ) -                                  |
|             |                  |                  |                  |  |  |  |                                      |                    |                 |                  |  |   |  |                                      |                  |                  |                  |  |  |  |                                      |
|             | 0                | ) (              | 00               | 00   | 00   | 0  | -                                    | 0                  | 0               | 0                | (  | )   | 0  | 0 -                                  | 0                | 0                |                  | 0 (  | 00   | 0  | ) -                                  |
|             | 15,860           | 2,177            | 157              | 8  | 8 24   | 68   | 43.17%                               | 15,383             | 2,590           | 220              | 7  | 2   | 6 80   | 5 39.14%                             | 15,054           | 2,858            | 282              | 2 7  | 29   | 104  | 36.86%                               |





|           |        |  |              |                  |                  |                  |  |  |  |          |                  |                    |                  | Adverse Scenario                               |  |  |                                      |                      |                   |               |   |  |  |                                      |
|-----------|--------|--|--------------|------------------|------------------|------------------|--|--|--|----------|------------------|--------------------|------------------|--|--|--|--------------------------------------|----------------------|-------------------|---------------|---|--|--|--------------------------------------|
|           |        |  |              |                  |                  |                  | 31/12/2021                                     |  |  |          |                  |                    |                  | 31/12/2022                                     |  |  |                                      |                      |                   |               | 31/12/2023  |  |  |                                      |
| owN<br>Im |        |  | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |          | Stage 1 exposure | Stage 2 exposure S | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Sta | ge 2 exposure Sta | ge 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure St | Stock of<br>provisions for<br>age 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
| 19        | C      | entral banks   |              | 192,283          | 0                | 103              |  | 0 0  | C  | 0.00%    | 192,178          | 0                  | 207              | 7 0  | 0  | 0  | 0.00%                                | 192,059              | 0                 | 327           | 0   | 0  | C  | 0.00%                                |
| 20        | C      | entral governments   |              | 21,691           | 3                | 12               | -  | 5 0  | 5  | 40.00%   | 21,679           | 3                  | 23               | 3 5  | 0  | 9  | 40.00%                               | 21,665               | 3                 | 37            | ′   | 0  | 15   | 40.00%                               |
| 21        |        | nstitutions  |              | 4,939            | -/               | 35               | ;  | 2 16   | 13   | 36.37%   | 4,857            | -/                 | 72               | 2 1  | 15   | 24   | 33.66%                               | 4,827                | 1,130             | 100           | 1   | 13   | 32   | 31.57%                               |
| 22        |        | Corporates   |              | 74,663           | 27,422           | 3,852            | 50   | 7 555  | 1,827  | 47.44%   | 67,601           | . 30,995           | 7,341            | 1 205  | 490  | 2,987  | 40.68%                               | 64,612               | 32,044            | 9,281         | . 170   | 385  | 3,599  | 38.77%                               |
| 23        |        | Corporates - Of Which: Specialised Lending                   |              | 7,429            | 2,764            | 300              | 2  | 5 30   | 52   | 17.36%   | 6,790            | 3,157              | 547              | 7 10   | 29   | 119  | 21.79%                               | 6,516                | 3,266             | 711           | . 8   | 26   | 162  | 22.83%                               |
| 24        |        | Corporates - Of Which: SME                                   |              | 12,846           | 4,967            | 1,212            | . 7  | 7 171  | 757  | 62.42%   | 11,938           | 5,286              | 1,801            | 1 30   | 146  | 952  | 52.86%                               | 11,662               | 5,189             | 2,174         | 26  | 109  | 1,052  | 48.40%                               |
| 25        | R      | letail   |              | 109,297          | 29,366           | 6,177            | ' 17   | 9 821  | 2,438  | 39.47%   | 101,708          | 34,383             | 8,749            | 9 136  | 900  | 2,961  | 33.85%                               | 97,062               | 36,401            | 11,378        | 120   | 886  | 3,443  | 30.26%                               |
| 26        |        | Retail - Secured on real estate property                     |              | 72,974           | 19,028           | 1,785            | 5 2  | 3 293  | 126  | 5 7.05%  | 68,053           | 22,555             | 3,179            | 9 19   | 344  | 208  | 6.55%                                | 64,970               | 24,062            | 4,756         | 5 16  | 344  | 294  | 6.19%                                |
|           |        | Retail - Secured on real estate property - Of Which: SME     |              | 2,186            | 979              | 148              | 3  | 2 39   | 32   | 2 21.33% | 2,021            | 1,089              | 204              | 4 1  | 40   | 42   | 20.46%                               | 1,960                | 1,107             | 247           | ' 1   | 39   | 49   | 20.05%                               |
|           | ANCE – | Retail - Secured on real estate property - Of Which: non-SME |              | 70,787           | 18,049           | 1,637            | 2  | 1 253  | 94   | 5.76%    | 66,032           | 21,466             | 2,976            | 5 17   | 304  | 166  | 5.59%                                | 63,010               | 22,955            | 4,509         | 15  | 305  | 245  | 5.43%                                |
| 29        | Γ      | Retail - Qualifying Revolving                                |              | 6,070            | 1,491            | . 907            | ' 3  | 8 152  | 636  | 5 70.12% | 5,589            | 1,749              | 1,130            | 34   | 166  | 737  | 65.20%                               | 5,209                | 1,900             | 1,359         | 30  | 169  | 840  | 61.84%                               |
| 30        |        | Retail - Other Retail  |              | 30,253           | 8,848            | 3,484            | 11   | 7 376  | 1,676  | 6 48.11% | 28,067           | ' 10,079           | 4,440            | 0 83   | 390  | 2,016  | 45.42%                               | 26,883               | 10,439            | 5,264         | 74  | 373  | 2,308  | 43.86%                               |
| 31        |        | Retail - Other Retail - Of Which: SME                        |              | 13,100           | 3,909            | 1,426            | 3  | 8 111  | 437  | 30.66%   | 12,135           | 4,517              | 1,783            | 3 19   | 99   | 535  | 29.99%                               | 11,758               | 4,638             | 2,039         | 17  | 84   | 595  | 29.18%                               |
| 32        | Γ      | Retail - Other Retail - Of Which: non-SME                    |              | 17,153           | 4,939            | 2,058            | 8  | 0 265  | 1,239  | 60.20%   | 15,932           | 5,562              | 2,657            | 7 65   | 292  | 1,482  | 55.77%                               | 15,125               | 5,800             | 3,224         | 57  | 289  | 1,713  | 53.14%                               |
| 33        | E      | quity  |              | 0                | 0                | 0                |  | 0 0  | C  | ) -      | 0                | 0                  | (                | 0 0  | 0  | 0  | -                                    | 0                    | 0                 | 0             | 0   | 0  | C  | -                                    |
| 34        | S      | ecuritisation  |              |                  |                  |                  |  |  |  |          |                  |                    |                  |  |  |  |                                      |                      |                   |               |   |  |  |                                      |
| 35        | 0      | ther non-credit obligation assets                            |              | 76               | 0                | 0                |  | 0 0  | C  | ) -      | 76               | 0                  | (                | 0 0  | 0  | 0  | -                                    | 76                   | 0                 | C             | 0   | 0  | C  | -                                    |
| 36        |        | RB TOTAL   |              | 402,948          | 57,875           | 10,178           | 69   | 2 1,392  | 4,283  | 42.08%   | 388,099          | 66,509             | 16,394           | ¥ 347  | 1,406  | 5,982  | 36.49%                               | 380,301              | 69,577            | 21,123        | 296   | 1,284  | 7,088  | 33.56%                               |



|                                   |  |  |                  |                    |  |  |  |                                      |                  |                    |                  | Adverse Scenario                               |  |  |                                      |                       |                    |              |  |  |   |                                      |
|-----------------------------------|--|--|------------------|--------------------|--|--|--|--------------------------------------|------------------|--------------------|------------------|--|--|--|--------------------------------------|-----------------------|--------------------|--------------|--|--|---|--------------------------------------|
|                                   |  |  |                  |                    | 31/12/2021                                     |  |  |                                      |                  |                    |                  | 31/12/2022                                     |  |  |                                      |                       |                    |              | 31/12/2023                                     |  |   |                                      |
| RowN<br>um                        | (mln EUł   |  | Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | e Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Stag | e 2 exposure Stage | e 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposur | Coverage Ratio -<br>Stage 3 exposure |
| 55                                | Central banks  | 7,160  | ) (              | 0 1                | . (  | 0 0  | ) (  | 0.00%                                | 7,159            | 9 0                |                  | 2 0  | (  | 0 0  | 0.00%                                | 7,158                 | 0                  | 3            | 0  | )  |   | 0 0.00%                              |
| 56                                | Central governments  | 2,674  | 1 (              | 0 (                | ) (  | 0 0  | ) (  | 40.00%                               | 2,674            | 4 0                |                  | 1 0  | (  | 0 0  | 40.00%                               | 2,673                 | 0                  | 1            | 0  | <u>،</u>                                       | 1   | 0 40.00%                             |
| 57                                | Institutions   | 3,608  | 3 23:            | 1 124              | ł  | 2 3  | 3 94   | ł 76.18%                             | 3,490            | 0 335              | 137              | 7 1  | ļ  | 5 98   | 3 71.59%                             | 3,418                 | 397                | 148          | 1  | 5  | 1   | 68.53%                               |
| 58                                | Corporates   | 33,777   | 9,562            | 2 1,723            | 39   | 9 73   | 533  | 30.96%                               | 32,032           | 7 10,589           | 2,430            | 6 16   | 45   | 686  | 5 28.17%                             | 31,294                | 10,987             | 2,780        | 14   | 37   | 7′  | 2 27.42%                             |
| 59                                | Corporates - Of Which: Specialised Lending                   | 1,390  | 670              | 0 204              | ł  | 2 9  | 58   | 3 28.59%                             | 1,270            | 0 716              | 279              | 9 1  | ļ  | 5 73   | 3 26.17%                             | 1,222                 | 723                | 318          | 1  | 4  | 1   | 1 25.32%                             |
| 60                                | Corporates - Of Which: SME                                   | 259  | 9 1!             | 5 1                | . (  | 0 0  | ) (  | 12.58%                               | 247              | 7 25               |                  | 3 1  | (  | 0 0  | 14.30%                               | 240                   | 32                 | 4            | 0  | )  | 1   | 1 14.68%                             |
| 61                                | Retail   | 112  | 2 1:             | 1 7                | 7 (  | 0 0  | )  | ŧ 50.83%                             | 105              | 5 17               |                  | 8 0  |  | 4  | 48.71%                               | 100                   | 21                 | 10           | 0  | 11   | 1   | 5 46.75%                             |
| 62                                | Retail - Secured on real estate property                     | 33   | 3                | 5 2                | 2 (  | 0 0  | ) (  | 14.55%                               | 30               | 0 7                |                  | 2 0  | (  | 0 0  | 14.38%                               | 29                    | 8                  | 3            | 0  | )  | 1   | 0 14.21%                             |
| <sup>63</sup><br>64 UNITED STATES | Retail - Secured on real estate property - Of Which: SME     | (  | ) (              | 0 (                | ) (  | 0 0  | ) (  | 4.30%                                | (                | 0 0                | (                | 0 0  | (  | 0 0  | 4.30%                                | 0                     | 0                  | 0            | 0  | )  | 1   | 0 4.15%                              |
| 64 UNITED STATES                  | Retail - Secured on real estate property - Of Which: non-SME | 32   | 2                | 5 2                | 2 (  | 0 0  | ) (  | ) 14.58%                             | 30               | 0 7                |                  | 2 0  | (  | 0 0  | ) 14.42%                             | 29                    | 7                  | 3            | 0  | )  | 1   | 0 14.27%                             |
| 65                                | Retail - Qualifying Revolving                                |  | 5                | 1 (                | )  | 0 0  | ) (  | 73.94%                               |                  | 5 1                | (                | 0 0  | (  | 0 0  | ) 74.74%                             | 5                     | 1                  | 1            | 0  | )  | 1   | 0 75.45%                             |
| 66                                | Retail - Other Retail  | 75   | 5 6              | 6 5                | 5  | 0 0  | )  | 64.07%                               | 70               | 0 10               |                  | 5 0  | (  | ) 3  | 61.95%                               | 67                    | 12                 | 6            | 0  | 11   | 1   | 4 59.77%                             |
| 67                                | Retail - Other Retail - Of Which: SME                        | E CONTRACTOR OF CONTRACTOR | 5                | 1 1                | . (  | 0 0  | )  | l 61.80%                             |                  | 5 1                |                  | 1 0  | (  | ) 1  | . 58.44%                             | 4                     | 1                  | 1            | 0  | ) 1  | 1   | 1 55.48%                             |
| 68                                | Retail - Other Retail - Of Which: non-SME                    | 70   |                  | 5 4                | ł (  | 0 0  | )  | 64.75%                               | 66               | 6 9                | 4                | 4 0  | (  | ) 3  | 62.98%                               | 62                    | 11                 | 5            | 0  | 11   | 1   | 3 60.95%                             |
| 69                                | Equity   | (  | ) (              | 0 (                | )  | 0 0  | ) (  | ) -                                  | (                | 0 0                |                  | 0 0  | (  | 0 0  | ) -                                  | 0                     | 0                  | 0            | 0  | <u>۲</u>                                       | 1   | 0 -                                  |
| 70                                | Securitisation   |  |                  |                    |  |  |  |                                      |                  |                    |                  |  |  |  |                                      |                       |                    |              |  |  |   |                                      |
| 71                                | Other non-credit obligation assets                           | (  | ) (              | 0 0                | )  | 0 0  | ) (  | ) -                                  | (                | 0 0                | (                | 0 0  | (  | 0 0  | ) -                                  | 0                     | 0                  | 0            | 0  | 0  |   | 0 -                                  |
| 72                                | IRB TOTAL  | 47,331   | 9,804            | 4 1,855            | 41   | 1 77   | 631  | . 34.04%                             | 45,465           | 5 10,941           | 2,584            | 4 17   | 51   | 789 <b>7</b> 89                                | 30.52%                               | 44,644                | 11,404             | 2,941        | 15   | 43   | 8f  | <b>i9 29.53%</b>                     |

|             | 37                | 38               | 39               | 40   | 41   | 42   | 43                                   | 44                 | 45                | 46              | 47   | 48   | 49   | 50                                   | 51               | 52               | 53               | 54   | 55   | 56   | 57                                   |
|-------------|-------------------|------------------|------------------|--|--|--|--------------------------------------|--------------------|-------------------|-----------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
|             |                   |                  |                  |  |  |  |                                      |                    |                   |                 | Adverse Scenario                               |  |  |                                      |                  |                  |                  |  |  |  |                                      |
|             |                   |                  |                  | 31/12/2021                                     |  |  |                                      |                    |                   |                 | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                      |
| nln EUR, %) | Stage 1 exposure  | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure S | tage 2 exposure S | tage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|             | 297,497           | 376              | 209              | 0 0  | 0  | 0  | 0.00%                                | 297,167            | 534               | 381             | 0  | 0  | 0  | 0.00%                                | 296,971          | 532              | 579              | 0  | 0  | ) C  | 0.00%                                |
|             | 80,886            | 5,310            | 153              | 33   | 48   | 50   | 32.52%                               | 72,302             | 13,793            | 254             | 27   | 137  | 90   | 35.49%                               | 72,236           | 13,742           | 371              | 24   | 137  | ' 137  | 7 36.92%                             |
|             | 31,363            | 6,533            | 449              | ) 15   | 52   | 230  | 51.21%                               | 30,203             | 13,793<br>7,451   | 690             | 7  | 54   | 291  | 42.08%                               | 29,877           |                  | 869              | 6  | 48   | 331  | 7 36.92%<br>1 38.09%                 |
|             | 299,841           | 110,576          | 20,637           | 1,062  | 2,141  | 8,996  | 43.59%                               | 276,098            | 123,527           | 31,429          | 521  | 2,113  | 12,108   | 38.53%                               | 265,001          |                  | 38,742           | 445  | 1,653  | 14,179   |                                      |
|             | 32,634            |                  | 3,167            | 73   | 151  | 1,026  | 32.40%                               | 30,005             | 18,135            | 4,680           | 36   | 119  | 1,296  | 27.70%                               | 29,065           | 18,166           | 5,589            | 31   | 105  | 1,459  | <u>کو</u> 26.10%                     |
|             | 26,974            | 7,327            | 3,420            | ) 139  |  |  | 52.43%                               | 25,437             | 7,779             | 4,505           | 73   | 214  | 2,115  |                                      | 24,805           | 7,638<br>53,970  | 5,277            | 65   | 166  |  | 3 43.83%                             |
|             | 222,433           | 44,216           | 13,275           | 533  |  |  | 42.15%                               | 211,031            | 50,804<br>33,483  | 18,088          | 450  | 1,514  |  |                                      | 202,927          | 53,970           | 23,026           | 406  | 1,493  | 0,01   | 4 34.85%                             |
|             | 149,641           |                  |                  | 124  | 542  | 1,356  | 24.45%                               | 142,435            | 33,483            | 8,142           | 116  | 613  | 1,648  | 20.24%                               | 137,037          | 35,996           | 11,027           | 100  | 611  | 1,962  | 2 17.79%                             |
|             | 8,658             |                  | 808              | 3 16   | 77   | 193  | 23.90%                               | 8,379              | 2,016             | 1,123           | 13   | 72   | 233  | 20.74%                               | 8,225            | 1,914            | 1,380            | 12   | 67   | 266  | 6 19.31%                             |
|             | 140,983<br>10,602 | 26,823           | 4,736            |  |  | _/   | 24.54%                               | 134,056            | 31,467<br>2,194   | 7,020           | 102  | 540  |  | 20.16%                               | 128,812          | 34,082<br>2,358  | 9,648            | 88   | 544  | 1,055  |                                      |
|             |                   |                  | 1,257            | <sup>'</sup> 91                                | 263  |  | 67.82%                               | 9,904              | 2,194             | 1,663           | 80   | 288  | 1,058  |                                      | 9,341            | 2,358            | 2,062            | 73   | 292  | 1,260  | J 61.07%                             |
|             | 62,189            | ,                | ,                | 318  | 585  | 3,387  | 52.32%                               | 58,692             | 15,127            | 8,283           | 254  | 613  | 4,131  |                                      | 56,550           |                  | 9,936            | 233  | 590  | 4,802  |                                      |
|             | 23,117            | 5,617            | ,                | 104  | 161  | 1,332  | 44.22%                               | 21,666             | 6,347             | 3,732           | 71   | 148  | 1,553  | 41.62%                               | 20,971           | 6,448            | 4,327            | 65   | 128  | 1,723  |                                      |
|             | 39,073            | 7,822            | 3,462            | 214  | 424  | 2,055  | 59.37%                               | 37,026             | 8,780             | 4,550           | 183  | 465  | 2,577  | 56.64%                               | 35,579           | 9,169            | 5,609            | 168  | 462  | 3,079  | 9 54.89%                             |
|             | 0                 | 0                | C                | 0  | 0  | 0  | -                                    | 0                  | 0                 | 0               | 0  | 0  | 0  | -                                    | 0                | 0                | 0                | 0  | 0  | C  | )-                                   |
|             | 296               |                  | C                | 0  | 0  | 0  | -                                    | 296                | 0                 | 0               | 0  | 0  | 0  | -                                    | 296              |                  | 0                | 0  | 0  | 0  | J -                                  |
|             | 932,316           | 167,011          | 34,721           | 1,643  | 3,631  | 14,871   | 42.83%                               | 887,097            | 196,109           | 50,842          | 1,004  | 3,817  | 19,326   | 38.01%                               | 867,308          | 203,153          | 63,587           | 882  | 3,330  | 22,671   | 1 35.65%                             |

|              |         |                    |                  |  |  |  |                                      |                  |                  |                  | Adverse Scenario                               |  |  |                                      |                       |                  |                  |  |  |  |                                      |
|--------------|---------|--------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|-----------------------|------------------|------------------|--|--|--|--------------------------------------|
|              |         |                    |                  | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                       |                  |                  | 31/12/2023                                     |  |  |                                      |
| (mln EUR, %) |         | e Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Stag | ge 2 exposure Si | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|              | 39,174  |                    | 23               | 8 0  | 0  | 0  | 0.00%                                | 39,151           |                  | 46               | 0  | 0  | 0  | 0.00%                                | 39,127                | 0                | 71               | (  | 0  | 0  | 0.00%                                |
|              | 5,937   | 7 2                | 4                | 1  | 0  | 1  | 39.89%                               | 5,934            | 2                | 7                | 11   | 0  | 3  | 39.94%                               | 5,930                 | 2                | 11               | 1  | 0  | 4  | 39.96%                               |
|              | 5,691   | 1 802              | 31               | . 1  | 5  | 7  | 24.16%                               | 5,589            | 877              | 59               | 1  | 5  | 10   | 16.22%                               | 5,544                 | 900              | 80               | 1  | 5  | 11   | 13.64%                               |
|              | 34,515  |                    | 2,942            | 94   | 174  | 964  | 32.76%                               | 31,294           |                  |                  | . 68   | 188  | 1,207  | 26.52%                               | 29,463                | 11,429           | 6,051            | 59   | 185  | 1,416  | 23.40%                               |
|              | 2,721   |                    | 230              | ) 8  | 8  | 16   | 6.79%                                | 2,418            |                  | 351              | 7  | 11   | 34   | 9.68%                                | 2,254                 | 875              | 479              | e  | 11   | 53   | 11.11%                               |
|              | 7,146   |                    |                  | 2 18   | 13   | 120  | 24.92%                               | 7,007            |                  |                  | 13   | 9  | 145  | 20.29%                               | 6,904                 | 630              | 898              | 12   | . 7  | 164  | 18.26%                               |
|              | 66,611  |                    |                  | 93   | 183  | 537  | 20.47 /0                             | 64,971           |                  |                  |  | 192  | 725  | 23.63%                               | 63,022                | 10,104           | 4,192            | 78   | 190  | 919  | 21.93%                               |
|              | 52,059  |                    | 1,282            | 39   | 115  | 184  | 14.34%                               | 50,873           |                  |                  | 43   | 120  | 265  | 13.12%                               | 49,291                | 7,549            | 2,848            | 36   | 121  | 360  | 12.65%                               |
|              | 5,333   |                    | 515              | ) 7  | 6  | 48   | 13.89%                               | 5,266            |                  |                  | 6  | 4  | 59   | 11.13%                               | 5,210                 | 455              | 677              | Į.   | 3  | 68   | 10.00%                               |
|              | 46,726  | 6 5,688            | 933              | 3 31   | 109  | 135  | 14.50%                               | 45,608           |                  | 1,487            | 37   | 116  | 206  | 13.84%                               | 44,082                | 7,094            | 2,172            | 31   | 118  | 293  | 13.47%                               |
|              | 335     |                    | 21               | . 1  | 3  | 10   | 46.24%                               | 321              |                  | 20               | 1  | 3  | 12   | 43.48%                               | 310                   | 68               | 35               | 1  | 3  | 14   | 41.50%                               |
|              | 14,218  |                    |                  | 5 53   | 65   | 343  | 47.34%                               | ,                |                  |                  | 46   | 68   | 448  | 43.85%                               | 13,421                | 2,487            | 1,309            | 42   | 66   | 545  | 41.61%                               |
|              | 4,771   |                    |                  | ) 32   | 8  | 152  | 52.29%                               |                  | ÷ = :            |                  | 26   | 7  | 200  | 47.62%                               | 4,613                 | 486              | 527              | 24   | 6  | 238  | 45.17%                               |
|              | 9,447   | 7 1,708            | 435              | 5 21   | 57   | 192  | 44.04%                               | 9,097            | 1,892            | 601              | 20   | 61   | 248  | 41.22%                               | 8,808                 | 2,001            | 782              | 18   | 60   | 306  | 39.20%                               |
|              | (       | 00                 | 0                | 00   | 0  | 0  | -                                    | 0                | 0                | C                | 0  | 0  | 0  | -                                    | 0                     | 0                | 0                | (  | 0  | 0  | -                                    |
|              |         |                    |                  |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |                       |                  |                  |  |  |  |                                      |
|              | 196     |                    | 0                | 0 0  | 0  | 0  | -                                    | 196              | •                | 0                | 0  | 0  | 0  | -                                    | 196                   | 0                | 0                | (  | 0  | 0  | -                                    |
|              | 152,125 | 5 18,968           | 5,028            | 189  | 362  | 1,509  | 30.02%                               | o 147,134        | 21,256           | 7,732            | 160  | 385  | 1,944  | 25.15%                               | 143,281               | 22,434           | 10,405           | 139  | 379  | 2,351  | 22.59%                               |







| RowN |                |  |              |
|------|----------------|--|--------------|
| um   |                |  | (mln EUR, %) |
| 109  |                | Central banks  |              |
| 110  |                | Central governments  |              |
| 111  |                | Institutions   |              |
| 112  |                | Corporates   |              |
| 113  |                | Corporates - Of Which: Specialised Lending                   |              |
| 114  |                | Corporates - Of Which: SME                                   |              |
| 115  |                | Retail   |              |
| 116  |                | Retail - Secured on real estate property                     |              |
| 117  | UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME     |              |
| 118  |                | Retail - Secured on real estate property - Of Which: non-SME |              |
| 119  |                | Retail - Qualifying Revolving                                |              |
| 120  |                | Retail - Other Retail  |              |
| 121  |                | Retail - Other Retail - Of Which: SME                        |              |
| 122  |                | Retail - Other Retail - Of Which: non-SME                    |              |
| 123  |                | Equity   |              |
| 124  |                | Securitisation   |              |
| 125  |                | Other non-credit obligation assets                           |              |
| 126  |                | IRB TOTAL  |              |

| DowN       |             |  |      |
|------------|-------------|--|------|
| RowN<br>um |             |  |      |
| um         |             |  | (mlr |
| 127        |             | Central banks  |      |
| 128        |             | Central governments  |      |
| 129        |             | Institutions   |      |
| 130        |             | Corporates   |      |
| 131        |             | Corporates - Of Which: Specialised Lending                   |      |
| 132        |             | Corporates - Of Which: SME                                   |      |
| 133        |             | Retail   |      |
| 134        |             | Retail - Secured on real estate property                     |      |
| 135        | LUXEMBOURG  | Retail - Secured on real estate property - Of Which: SME     |      |
| 136        | LUALMIDUUKG | Retail - Secured on real estate property - Of Which: non-SME |      |
| 137        |             | Retail - Qualifying Revolving                                |      |
| 138        |             | Retail - Other Retail  |      |
| 139        |             | Retail - Other Retail - Of Which: SME                        |      |
| 140        |             | Retail - Other Retail - Of Which: non-SME                    |      |
| 141        |             | Equity   |      |
| 142        |             | Securitisation   |      |
| 143        |             | Other non-credit obligation assets                           |      |
| 144        |             | IRB TOTAL  |      |

|             | 37                       | 38               | 39               | 40   | 41   | 42   | 43                                   | 44               | 45               | 46               | 47   | 48   | 49   | 50                                   | 51                      | 52               | 53               | 54   | 55   | 56   | 57                                   |
|-------------|--------------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|-------------------------|------------------|------------------|--|--|--|--------------------------------------|
|             |                          |                  |                  |  |  |  |                                      |                  |                  |                  | Adverse Scenario                               |  |  |                                      |                         |                  |                  |  |  |  |                                      |
|             |                          |                  |                  | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                         |                  |                  | 31/12/2023                                     |  |  |                                      |
| mln EUR, %) | Stage 1 exposure         | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure        | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|             | 6,758                    | 3 0              | 16               | 5 0  | 0  | ) C  | 0.00%                                | 6,677            | 62               | 35               | 0  | 0  | C  | 0.00%                                | 6,651                   | 62               | 60               | 0  | 0  | 0  | 0.00%                                |
|             | 10,561                   | L 0              | 24               | 4 12   | 0  | ) 10   | 40.00%                               | 3,144            | 7,387            | 54               | 5  | 73   | 22   | 40.00%                               | 3,132<br>1,000          | 7,359            | 94               | 4  | 72   | 38   | 40.00%                               |
|             | 1,022                    | 2 531            | 12               | 2 1  | 3  | 3 3  | 3 24.51%                             | 999              | 542              | 24               | 0  | 3  | 5  | 5 22.24%                             |                         |                  | 34               | 0  | 3  | 7  | 21.08%                               |
|             | 36,284<br>2,594<br>4,314 | 1 7,049          | 3,343            | 1 156  | 820  | 1,679  | 50.27%                               | 33,233           | 8,941            | 4,500            | 100  | 984  | 2,194  |                                      | 31,438                  | 9,495            | 5,741            | 87   | 688  | 2,735  | 47.64%                               |
|             | 2,594                    | 1 556            |                  |  | 10   | ) 58   | 39.96%<br>51.18%                     | 2,414            | 689              | 192              | 2  | 11   | 67   | 7 34.80%                             | 2,314<br>2,314<br>3,871 | 751              | 230              | 2  | 12   | 74   | 32.18%                               |
|             | 4,314                    | 4 830            |                  |  | 44   | 665  |                                      | 4,021            | 943              | 1,480            | 22   | 39   | 730  | ) 49.31%                             |                         |                  |                  |  | 33   | 783  | 47.84%                               |
|             | 29,555                   | 5 3,701          |                  |  | 141  | 1,975  |                                      |                  | 4,000            |                  | 88   | 139  | 2,178  |                                      |                         | 4,000            |                  | 80   | 129  | 2,373  | 43.98%                               |
|             | 18,506                   | 5 2,224          | 2,320            | 52   | 84   | 1,003  | 43.22%                               | 18,089<br>904    | 2,289            | 2,673            | 46   | 82   | 1,101  | 41.19%                               | 17,783                  | 2,250<br>249     | 3,018            | 42   | 76   | 1,196  | 39.62%<br>33.31%                     |
|             |                          |                  |                  | · ·  | 30   | 106  |                                      |                  |                  | 354              | 5  | 26   | 123  | 3 34.80%                             |                         |                  | 416              | -  | 22   | 139  | 33.31%                               |
|             | 17,571                   | l 1,903          | 2,035            | 5 46   | 55   | 5 897  | 44.08%                               | 17,185           | 2,005            | 2,319            | 41   | 56   | 978  | 42.16%                               | 16,906                  | 2,001            | 2,602            | . 37   | 54   | 1,057  | 40.63%                               |
|             | 2                        | 2 0              | (                | 0 0  | 0  | 0 0  | ) 73.79%                             | 2                | 0                | 0                | 0  | 0  | C  | ) 74.45%                             | o 2                     | 1                | 0                | 0  | 0  | 0  | 75.06%                               |
|             | 11,047                   |                  | ,                |  | 56   | 5 972<br>                                      | 2 55.60%<br>7 56.86%                 | 10,496           | 1,711            | 2,063            | 42   | 58   | 1,077  | 7 52.18%                             | 10,145                  |                  | 2,377            |  | 53   | 1,176  | 49.49%<br>50.11%                     |
|             | 4,925                    |                  | 1,26:            | 1 32   | 37   | 7 717  | 7 56.86%                             | 4,543            | 1,140            | 1,483            | 25   | 38   | 788  | 3 53.10%                             | 4,298                   |                  | 1,705            | 23   | 34   | 855  | 50.11%                               |
|             | 6,122                    | 2 495            | 487              | 7 20   | 19   | 255  | 52.35%                               | 5,953            | 571              | 580              | 16   | 20   | 289  | 9 49.85%                             | 5,846                   | 586              | 671              | 15   | 20   | 322  | 47.92%                               |
|             | (                        | 0                | (                | 0  | 0  | 0 0  | ) -                                  | 0                | 0                | 0                | 0  | 0  | C  | ) -                                  | C                       | 0                | 0                | C  | 0  | 0  | -                                    |
|             | ſ                        |                  | (                | 0  | 0  | )  | ) –                                  | 0                | 0                | 0                | 0  | Ο  | ſ  | ) -                                  | 0                       | 0                | 0                | 0  | 0  | 0  |                                      |
|             | 84,180                   | 11,281           | 7,461            | L 272  | 963  | 3,667  | ,<br>49.15%                          | 72,640           | 20,932           | 9,349            | 192  | 1,199  | 4,398  | 3 47.05%                             | 70,151                  | 21,446           | 11,325           | 172  | 892  | 5,152  | 45.50%                               |

|         |            |                  |                  |  |  |  |                                      |                  |                  |                  | Adverse Scenario                               |  |  |                                      |                                 |                  |                  |  |  |  |                                      |
|---------|------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|---------------------------------|------------------|------------------|--|--|--|--------------------------------------|
|         |            |                  |                  | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                                 |                  |                  | 31/12/2023                                     |  |  |                                      |
| Stage 1 | L exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure                | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|         | 7,401      | 0                | 1                | . (  | 0 0  | 0  | 0.00%                                | 7,400            |                  | 2                | 0  | 0  | ) 0  | 0.00%                                | 7,399                           | 0                | 3                | 0  | 0  | 0  | 0.00%                                |
|         | 7,495      | 0                | 1                | . (  | 0 0  | 0  | 40.00%                               | 7,494            | 0                | 2                | 0  | 0  | ) 1  | 40.00%                               | 7,493<br>2,598<br>10,557<br>265 | 0                | 3                | 0  | 0  | 1  | 40.00%                               |
|         | 2,905      | 254              | 13               | 2  | 2 1  | . 4  | 31.04%<br>52.36%                     | 2,713            | 428              | 32               | 1  | 2  | 2 9  | 26.87%                               | 2,598                           | 527              | 47               | 1  | 2  | . 12   | 25.24%<br>47.46%                     |
|         | 11,966     | 2,960            | 608              | 25   | 5 27   | 318  | 52.36%                               | 11,056<br>280    | 3,646            | 833              | 12   | 21   | . 408  | 48.96%                               | 10,557                          | 3,992            | 986              | 10   | 19   | 468  | 47.46%                               |
|         | 307        | 48               | 7                | , (  | 0 0  | 1  | 10.38%                               | 280              | 68               | 14               | 0  | 1  | . 1  | 11.01%                               | 265                             | 79               | 18               | 0  | 1  | 2  | 11.46%                               |
|         | 184        | 48               | 13               | ;<br>(   | 0 1  | . 4  | 30.94%                               | 165              | 59               | 20               | 0  | 1  | . 5  | 26.77%                               | 157                             | 62               | 26               | 0  | 1  | 6  | 24.97%                               |
|         | 159        | 36               | 8                | ; (  | 0 1  | 4  | 46.03%                               | 146              | 46               | 12               | 0  | 1  | . 5  | 42.02%                               | 137                             | 51               | 15               | 0  | 1  | 6  | 39.07%                               |
|         | 113        | 24               | 3                | ; (  | 0 1  | 1  | . 27.41%                             |                  | 32               | 6                | 0  | 1  | . 1  | 25.75%                               | 96                              | 36               | 8                | 0  | 1  | 2  | 24.69%                               |
|         | 3          | 1                | C                | ) (  | 0 0  | 0  | 7.14%                                | 3                | 1                | 0                | 0  | 0  | 0 0  | 9.22%                                | 3                               | 1                | 0                | 0  | 0  | 0  | 10.98%                               |
|         | 110        | 23               | 3                | C  | 0 1  | 1  | . 28.91%                             | 99               | 31               | 5                | 0  | 1  | . 1  | 26.67%                               | 93                              | 36               | 8                | 0  | 1  | 2  | 25.31%                               |
|         | 2          | 0                | 0                | 0 0  | 0 0  | 0  | 74.06%                               | 2                | 0                | 0                | 0  | 0  | 0  | 74.50%                               | 2                               | 1                | 0                | 0  | 0  | 0  | 74.96%                               |
|         | 44         | 12               | 4                | · (  | 0 0  | 3  | 58.86%                               | 41               | 14               | 6                | 0  | 0  | ) 3  | 56.65%                               | 40                              | 14               | 7                | 0  | 0  | 4  | 54.73%                               |
|         | 9          | 3                | 2                | C (  | 0 0  | 1  | . 62.42%                             | 8                | 3                | 2                | 0  | 0  | ) 1  | 60.01%                               | 8                               | 3                | 3                | 0  | 0  | 1  | 57.41%                               |
|         | 35         | 10               | 3                | (  | 0 0  | 1  | . 56.23%                             | 33               | 11               | 3                | 0  | 0  | ) 2  | 54.39%                               | 32                              | 11               | 4                | 0  | 0  | 2  | 53.06%                               |
|         | 0          | 0                | C                | ) (  | 0 0  | 0  | ) -                                  | 0                | 0                | 0                | 0  | 0  | ) 0  | -                                    | 0                               | 0                | 0                | 0  | 0  | 0  | -                                    |
|         |            |                  |                  |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |                                 |                  |                  |  |  |  |                                      |
|         | 0          | 0                | C                | ) (  | 0 0  | 0  | -                                    | 0                | 0                | 0                | 0  | 0  | 0  | -                                    | 0                               | 0                | 0                | 0  | 0  | 0  | -                                    |
|         | 29,926     | 3,251            | 632              | 28   | 3 29   | 327  | 51.74%                               | 28,809           | 4,120            | 880              | 14   | 24   | 422  | 47.96%                               | 28,185                          | 4,570            | 1,054            | 12   | 22   | 487  | 46.21%                               |

| Stage 1 exposure         Stage 2 exposure         Stage 3 exposure         Stock of provisions for Stage 1 exposure         Stoge 2 exposure           2,980         0         3         0         1           3,032         0         10         1         1           19,730         5,743         1,083         30         1           2,055         4         15         0         1           19,730         5,743         1,083         30         1           10,735         683         257         4         1           10,705         683         257         4         1           11,00         0         0         0         0         1           11,00         0         0         0         0         1         1           11,00         0         0         0         0         0         1         1         0         1 |   |  | Adverse Scenario   |   |
|--|---|--|--|---|
| . %)   | 31/12/2021  |  | 31/12/2022   | 31/12/2023  |
| 3,032       0       10       1         735       306       8       1         19,730       5,743       1,083       30         2,705       683       257       4         55       4       15       0   | ge 3 exposure Stock of provisions for Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure | atio -<br>osure Stage 1 exposure Stage 2 exposure Stage 3 exposu | re Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure | tio -<br>sure Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 1 exposure Stage 2 exposure Stage 3 expo |
| 3,032       0       10       1         735       306       8       1         19,730       5,743       1,083       30         2,705       683       257       4         55       4       15       0   | 3 0 0 0   | 0.00% 2,977 0  | 5 0 0 0.0  | .00% 2,974 0 8 0 0 0  |
| 19,730       5,743       1,083       30         2,705       683       257       4         55       4       15       0  | 10 1 0 4  | 0.00% 3,030 0  | 12 1 0 5 40.0  | .00% 3,027 0 15 1 0 6 4   |
| 2,705         683         257         4           55         4         15         0  | 8 1 3 4   | 2.22% 712 320  | 17 0 3 6 35.:  |   |
| 55 4 15 0  | 1,083 30 90 511   | 18,364 6,721 1,4   | 71 15 67 625 42.5  |   |
|  | 257 4 14 58   | 2,48% 2,483 832 3  | 30 2 10 73 22.:  | .16% 2,369 909 368 2 9 81 2   |
| 160       23       8       1         30       4       4       0         1       0       0       0         29       4       4       0         6       1       1       0         124       18       3       1         122       17       3       1         0       0       0       0   | 15 0 0 0  | 1.92% 51 7   |  | .00% 49 9 16 0 0 1  |
| 30       4       4       0         1       0       0       0         29       4       4       0         6       1       1       0         124       18       3       1         11       1       0       0         122       17       3       1         0       0       0       0   | 8 1 1 3   | 35.98% 147 33  |  | .91% 140 37 14 0 2 6 4  |
| 1       0       0         29       4       4       0         6       1       1       0         124       18       3       1         1       1       0       0         122       17       3       1         0       0       0       0   | 4 0 0 1   | .3.89% 29 5  | 4 0 0 1 13.3   |   |
| 29       4       4       0         6       1       1       0         124       18       3       1         1       1       0       0         122       17       3       1         0       0       0       0   | 0 0 0   | 9.66% 1 0  | 0 0 0 11.5   |   |
| 6       1       1       0         124       18       3       1         1       1       0       0         122       17       3       1         0       0       0       0  | 4 0 0 1   | .3.96% 28 5  | 4 0 0 1 13.3   |   |
| 124       18       3       1         1       1       0       0         122       17       3       1         0       0       0       0         1       1       0       0  | 1 0 0 1   | 72.87% 6 1   | 1 0 0 1 73.3   |   |
| 1       1       0       0         122       17       3       1         0       0       0       0         ••••••••••••••••••••••••••••••••••••  | 3 1 1 2   | 5.85% 113 27   |  | .03%         106         30         8         0         2         4         5           .05%         1         1         0         0         0         0         2  |
| 122     17     3     1       0     0     0     0   |   | 7.55% 1 1  | 0 0 0 20.0   |   |
|  |   | 9.53% 111 26   | 5 0 2 3 57.3   | .18% 105 30 8 0 2 4 5   |
|  | 0 0 0 -   | 0 0  | 0 0 0 -  |   |
|  |   |  |  |   |
| <b>26,637 6,072 1,111 32</b>   | 0 0 0 0<br>1,111 32 95 522  | 0 0<br>5.95% 25,230 7,074 1,5                                    | 0 0 0 0-<br>.6 17 72 640 42.2  | 22% 24,490 7,547 1,783 14 63 724 40   |

|              |        |                                   |  |   |                                      |                                   |                    | Adverse Scenario   |  |                                      |                  |                  |                  |  |  |  |                                      |
|--------------|--------|-----------------------------------|--|---|--------------------------------------|-----------------------------------|--------------------|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
|              |        |                                   | 31/12/2021                                     |   |                                      |                                   |                    | 31/12/2022   |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                      |
| (mln EUR, %) |        | Stage 2 exposure Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of Stock of<br>provisions for provisions for<br>Stage 2 exposure Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Stage 2 exposure | e Stage 3 exposure | Stock of Stock of<br>provisions for provisions f<br>Stage 1 exposure Stage 2 expos | Stock of<br>or provisions for<br>sure Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|              | 17,611 | 0 3                               | 3 0  | 0   | 0.00%                                | 17,608                            | 0 5                | 0  | 0 (  | 0.00%                                | 17,605           | 0                | ) 8              | (  | ) 0  | 0  | 0.00%                                |
|              | 596    | 0 0                               | 0 0  | 0   | 0 40.00%                             | 596                               | 0 0                | 0  | 0 (  | 40.00%                               | 596              | 0                | ) 0              |  | 0 0  | 0  | 40.00%                               |
|              | 379    | 10 0                              | 0 0  | 0   | 0 15.07%                             | 372 1                             | 7 1                | 0  | 0 (  | 0 13.55%                             | 368              | 21               | . 2              |  | 0 0  | 0  | 12.97%                               |
|              | 12,697 | 3,782 374                         | 4 39   | 70 14   | 5 38.81%                             | 11,683 4,44                       | 6 724              | 22   | 71 253   | 3 35.03%                             | 11,183           | 4,676            | i 994            | - 20   | ) 68   | 335  | 33.66%                               |
|              | 2,058  | 852 96                            | 5 6  | 10 2  | 3 24.31%                             | 1,885 91                          | 8 202              | 3  | 10 47  | 7 23.02%                             | 1,824            | 904              | 278              |  | 3 10   | 63   | 22.72%                               |
|              | 1,235  | 302 68                            | 3 10   | 11 4  | 0 59.45%                             | 1,132 36                          | 4 108              | 7  | 12 66  | 6 61.81%                             | 1,077            | 386              | 5 140            |  | 5 12   | 87   | 61.94%                               |
|              | 6,767  | 1,564 202                         | 2 13   | 56 8  | 5 42.36%                             | 6,064 2,13                        | 1 339              | 10   | 73 127   | 7 37.47%                             | 5,628            |                  |                  |  | 3 75   | 172  | 35.09%                               |
|              | 5,663  | 1,191 120                         | 9  | 47 3  | 6 29.99%                             | 5,003 1,74                        | 4 227              | 7  | 65 66  | 5 29.19%                             | 4,593            | 2,029            | 352              |  | 68   | 102  | 28.89%                               |
|              | 194    | 89 21                             | l 1  | 2   | 6 29.84%                             | 179 9                             | 6 28               | 0  | 2 8  | 8 28.37%                             | 169              | 100              | ) 34             | . (  | ) 2  | 10   | 27.77%                               |
|              | 5,469  | 1,102 99                          | 9 9  | 45 3  | 0 30.02%                             | 4,824 1,64                        | 8 199              | 7  | 62 58  | 8 29.30%                             | 4,424            | 1,929            | 317              | ,  | 5 66   | 92   | 29.01%                               |
|              | 3      | 1 0                               | 0 0  | 0   | 0 58.02%                             | 3                                 | 1 1                | 0  | 0 (  | 57.03%                               | 3                | 1                | . 1              |  | 0 0  | 0  | 55.88%                               |
|              | 1,101  | 373 81                            | 4  | 8 4   | 9 60.64%                             | 1,058 38                          | 6 111              | 3  | 8 60   | 54.24%                               | 1,032            | 384              | 139              |  | 3 7  | 71   | 50.62%                               |
|              | 176    | 141 25                            | 5 1  | 3 2   | 1 81.08%                             | 170 13                            | 9 34               | 1  | 2 25   | 5 72.91%                             | 167              | 136              | 40               |  | 2  | 28   | 68.64%                               |
|              | 925    | 232 56                            | 5 2  | 6 2   | 8 51.27%                             | 888 24                            | 7 78               | 2  | 5 36   | 6 46.17%                             | 865              | 248              | 99               |  | 2 5  | 43   | 43.28%                               |
|              | 0      | 0 0                               | 0 0  | 0   | 0 -                                  | 0                                 | 0 0                | 0  | 0 (  | D -                                  | 0                | 0                | 00               | (  | 0 0  | 0  | -                                    |
|              |        |                                   |  |   |                                      |                                   |                    |  |  |                                      |                  |                  |                  |  |  |  |                                      |
|              | 25     | 0 0                               | 00   | 0   | 0 -                                  | 25                                | 0 0                | 0  | 0 (  | 0 -                                  | 25               | 0                | 0                |  | 0 0  | 0  | -                                    |
|              | 38,075 | 5,357 579                         | 51   | 126 23  | 1 39.85%                             | 36,348 6,59                       | 3 1,069            | 33   | 143 381  | L 35.62%                             | 35,404           | 7,110            | 1,495            | 28   | B 143  | 507  | 33.93%                               |









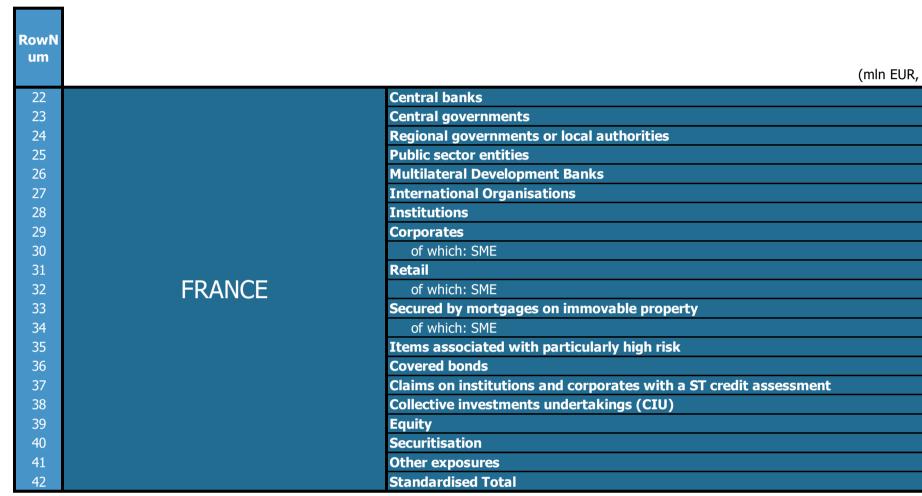
|         | 37               | 38                 | 39               | 40   | 41   | 42   | 43                                   | 44               | 45 46                       | 47  | 48  | 49   | 50                                   | 51                    | 52                  | 53           | 54   | 55   | 56   | 57                               |
|---------|------------------|--------------------|------------------|--|--|--|--------------------------------------|------------------|-----------------------------|---|---|--|--------------------------------------|-----------------------|---------------------|--------------|--|--|--|----------------------------------|
|         |                  |                    |                  |  |  |  |                                      |                  |                             | Adverse Scena                               | io  |  |                                      |                       |                     |              |  |  |  |                                  |
|         |                  |                    |                  | 31/12/2021                                     |  |  | -                                    |                  |                             | 31/12/2022                                  |   | 1  | -                                    |                       |                     |              | 31/12/2023                                     |  |  |                                  |
| EUR, %) | Stage 1 exposure | e Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 ex | Stock of<br>provisions fo<br>Stage 1 exposi | Stock of<br>provisions for<br>re Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Stag | ge 2 exposure Stage | : 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio<br>Stage 3 exposu |
|         | 66               | 50 0               | 1                |  | 0 0  | ) 0  | 0.00%                                | 659              | 0                           | 2   | 0 (   | 0 0  | 0.00%                                | 658                   | 0                   | 3            | C  | 0  | C  | 0.00                             |
|         | 9,45             | 52 0               | 13               |  | 6 (  | ) 5  | 40.00%                               | 9,436            | 0                           | 29  | 6   | ) 12   | 40.00%                               | 9,420                 | 0                   | 45           | 6  | 0  | 18   | 3 40.00                          |
|         | 34               | 19 40              | 1                |  | 0 1  | L 0  | 26.27%                               | 333              | 54                          | 3   | 0   | 1  | 23.55%                               | 325                   | 61                  | 5            | C  | ) 1  | 1  | 22.79                            |
|         | 7,83             | 31 1,720           | 271              | 1  | 9 19   | 82   | 30.19%                               | 7,400            | 2,006                       | 417   | 10 18   | 3 122  | 2 29.20%                             | 7,163                 | 2,141               | 519          | 8  | 3 17   | 149  | 28.72                            |
|         | 1,53             | 34 165             | 88               |  | 3 3  | 3 26   | 29.49%                               | 1,421            | 255                         | 112   | 1 '   | 1 31   | 27.60%                               | 1,352                 | 307                 | 129          | 1  | . 4  | 34   | 1 26.60                          |
|         | 17               | 77 21              | 3                |  | 0 0  | ) 1  | 40.67%                               | 161              | 34                          | 6   | 0   | ) 2  | 2 34.88%                             | 151                   | 43                  | 8            | C  | 0  | 3  | 31.57                            |
|         | 8,79             | 90 624             | 661              | 14   | 1 178  | 3 493  | 74.60%                               | 8,359            | 696                         | 1,020                                       | .24 198   | 3 771  | 75.59%                               | 7,996                 | 722                 | 1,357        | 116  | 202  | 1,031  | l 76.03                          |
|         | 1                | 10 2               | 1                |  | 0 0  | ) 0  | 15.10%                               | 10               | 2                           | 1   | 0   | 0 0  | 13.94%                               | 10                    | 2                   | 1            | C  | 0  | 0  | 12.88                            |
|         |                  | 0 0                | C                |  | 0 0  | ) 0  | 23.92%                               | 0                | 0                           | 0   | 0   | 0 0  | ) 21.83%                             | 0                     | 0                   | 0            | C  | 0  | 0  | 20.55                            |
|         | 1                | 10 2               | 1                |  | 0 0  | ) 0  | 14.85%                               | 10               | 2                           | 1   | 0   | 0 0  | 13.68%                               | 10                    | 2                   | 1            | C  | 0  | C  | 12.63                            |
|         | 3,87             | 71 289             | 287              | 5  | 1 105  | 5 183  | 63.71%                               | 3,678            | 317                         | 451   | 45 11   | 5 283  | 62.75%                               | 3,516                 | 326                 | 604          | 42   | . 117  | 376  | 62.32                            |
|         | 4,90             | )9 333             | 374              | 9  | 0 73   | 310  | 83.04%                               | 4,671            | 377                         | 568   | 79 83   | 3 488  | 85.86%                               | 4,470                 | 394                 | 752          | 74   | 85   | 655  | 5 87.11                          |
|         | 7                | 70 2               | 3                |  | 0 1  | 1 2  | 69.75%                               | 68               | 2                           | 3   | 0   | 2 2  | 64.20%                               | 67                    | 3                   | 4            | C  | 2  | 2  | 60.37                            |
|         | 4,83             | 39 332             | 371              | 9  | 0 72   | 2 309  | 83.13%                               | 4,602            | 375                         | 565   | 79 8  | 486  | 5                                    | 4,403                 | 392                 | 748          | 74   | 83   | 653  | 87.26                            |
|         |                  | 0 0                | C                |  | 0 0  | ) 0  | -                                    | 0                | 0                           | 0   | 0   | 0 0  | ) -                                  | 0                     | 0                   | 0            | С  | 0  | 0  |                                  |
|         |                  | 0 0                | C                |  | 0 0  | ) 0  | -                                    | 0                | 0                           | 0   | 0   | ) 0  | ) -                                  | 0                     | 0                   | 0            | C  | 0  | 0  | ) -                              |
|         | 27,082           | 2 2,384            | 948              | 16   | 5 198  | 581  | 61.26%                               | 26,187           | 2,756                       | 1,471 1                                     | 40 216  | 905  | 61.52%                               | 25,562                | 2,924               | 1,929        | 130  | 219  | 1,200  | 62.20                            |

|              |         |                    |                    |  |  |  |                                      |                  |                  |                  | Adverse Scenario                               | )   |  |                                      |                  |                  |                  |  |  |  |                                      |
|--------------|---------|--------------------|--------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|---|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
|              |         |                    |                    | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |   |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                      |
| (mln EUR, %) |         | e Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposur | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|              | 3       | 1                  | 0 (                | 0  | 0 0  | ) 0  | 0.00%                                | 31               | 0                | 0                | (  | 0   | 0  | 0 0.00%                              | 31               | 0                | (                | ) (  | ) 0  | 0  | 0.00%                                |
|              | 33      | 1                  | 0                  | 1  | 0 C  | ) 0  | 40.00%                               | 331              | 0                | 1                | (  | ס   | 0  | 0 40.00%                             | 330              | 0                |                  | 2 (  | ) 0  | 1  | 40.00%                               |
|              |         | 5                  | 1 (                | 0  | 0 0  | 00   | 10.56%                               | 5                | 1                | 0                | (  | ס   | 0  | 0 9.81%                              | o 5              | 1                | (                | ) (  | 00   | 0  | 9.77%                                |
|              | 1,07    | 4 18               | 62 62              | 2  | 2 2  | 2 35   | 56.19%                               | 986              | 263              | 76               | 1  | 1   | 2 40   | 0 52.66%                             | 938              | 301              | 86               | 5  | . 2  | 44   | 50.33%                               |
|              | 4       | -3                 | 5 11               | 1 (  | 0 0  | ) 7  | 64.69%                               | 39               | 8                | 12               | (  | ס   | 0 8  | 8 61.95%                             | 37               | 10               | 13               | 3 (  | 0 0  | 8  | 60.19%                               |
|              |         | 4                  | 1 (                | 0  | 0 0  | 00   | 40.39%                               | 4                | 1                | 0                | (  | ס   | 0  | 0 37.30%                             | 9 4              | 1                | (                | ) (  | 0 0  | 0  | 35.32%                               |
|              |         | 3                  | 1 (                | 0  | 0 0  | 00   | 37.04%                               | 3                | 1                | 0                | (  | 0   | 0  | 0 34.04%                             | o 3              | 1                | (                | ) (  | 0 0  | 0  | 32.24%                               |
|              |         | 2                  | 0 (                | 0  | 0 0  | 00   | 19.91%                               | 2                | 0                | 0                | (  | 0   | 0  | 0 18.13%                             | . 2              | 0                | (                | ) (  | 0 0  | 0  | 16.45%                               |
|              |         | 0                  | 0 (                | 0  | 0 0  | 00   | 36.71%                               | 0                | 0                | 0                | (  | 0   | 0  | 0 36.71%                             | 0 0              | 0 0              | (                | ) (  | 0 0  | 0  | 36.69%                               |
|              |         | 2                  | 0 (                | 0  | 0 0  | 0 0  | 19.91%                               | 2                | 0                | 0                | (  | 0   | 0  | 0 18.13%                             | . 2              | . 0              | (                | ) (  | 0 0  | 0  | 16.45%                               |
|              |         | 0                  | 0 (                | 0  | 0 0  | 0 0  | 70.97%                               | 0                | 0                | 0                | (  | 0   | 0  | 0 71.69%                             | 0                | 0                | (                | ) (  | 0 0  | 0  | 72.42%                               |
|              |         | 1                  | 0 (                | 0  | 0 0  | 0 0  | 48.46%                               | 1                | 0                | 0                | (  | 0   | 0  | 0 46.59%                             | » <u>1</u>       | 0                | (                | ) (  | 0  | 0  | 45.19%                               |
|              |         | 0                  | 0 (                | 0  | 0 0  | 0 0  | 38.24%                               | 0                | 0                | 0                | (  | )   | 0  | 0 36.45%                             | 0                | 0                | (                | ) (  | 0 0  | 0  | 36.01%                               |
|              |         | 1                  | 0 0                | 0  |  | 0 0  | 49.16%                               | 1                | 0                | 0                | (  | )   | 0  | 0 48.23%                             | » <u>1</u>       | 0                | (                | ) (  | 0  | 0  | 47.33%                               |
|              |         | 0                  | 0 (                | 0  | U C  | 0  | -                                    | 0                | 0                | 0                | (  |   | 0  | 0 -                                  | 0                | 0                | (                | ) (  | 0  | 0  | -                                    |
|              |         | 0                  | 0                  | 0  | 0  |  |                                      |                  | 0                | 0                |  |   | 0  | 0                                    |                  |                  |                  |  |  | 0  |                                      |
|              | 1,44    | 0<br>5 19          |                    | 3  | 0 (<br><b>) ) )</b>                            | 25   | -<br>55.91%                          | <b>1,357</b>     | <b>265</b>       | 0<br>78          | 1  |   |  | 0-<br>1                              | <b>1,307</b>     | <b>303</b>       | )<br>            |  | 0  | 0<br>•••                                       | -<br><b>49.91%</b>                   |
|              | <b></b> | 5 19               | - 03               |  | ۲ ۲  | . 33   | 55.91%                               | 1,337            | 205              | 70               |  | <b>-</b>                                      |  | 52.29%                               | , I,307          | 303              | 03               | <u>'</u>                                       | · <b>Z</b>                                     |  | 49.9170                              |

|              |                  |                  |                  |  |  |  |                                      |                  |                                   | Adverse Scenario                               | )  |  |                                      |                  |                  |                  |  |  |  |                                      |
|--------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|-----------------------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
|              |                  | _                |                  | 31/12/2021                                     |  |  |                                      |                  |                                   | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                      |
| (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|              | 1,343            | 0                | ) 0              | 0  | 0  | 0  | 0.00%                                | 1,343            | 0 0                               |  | 0  | 0 (  | 0.00%                                | 1,343            | 0                | (                | ) (  | ) 0  | 0  | 0.00%                                |
|              | 42               | 0                | ) 0              | 0  | 0  | 0  | 40.00%                               | 42               | 0 0                               |  | D  | 0 (  | 40.00%                               | 42               | 0                | ) (              | ) (  | 0 0  | 0  | 40.00%                               |
|              | 1,124            | 35               | 5 2              | 0  | 0  | 1  | 32.33%                               | 1,096            | 61 5                              |  | 0  | 1 1  | 24.64%                               | 1,078            | 77               | -                | 7 (  | ) 1  | 1  | 21.94%                               |
|              | 12,166           | 3,161            | 249              | 27   | 37   | 100  | 40.15%                               | 11,276           | 3,838 461                         | 14   | 4 3  | 6 167  | 36.14%                               | 10,796           | 4,159            | 62:              | 12   | 2 35   | 216  | 34.81%                               |
|              | 488              | 79               | ) 11             | 2  | 1  | 3  | 25.91%                               | 449              | 106 23                            |  | 1  | 2 6  | 5 26.58%                             | 426              | 120              | 32               | 2 1  | . 2  | 8  | 26.62%                               |
|              | 202              | . 23             | 3 19             | 0  | 0  | 11   | 61.11%                               | 187              | 34 22                             |  | 0  | 0 12   | 2 54.03%                             | 178              | 40               | 25               | 5 (  | 00   | 13   | 50.33%                               |
|              | 58               | 10               | ) 3              | 0  | 0  | 1  | 33.47%                               | 57               | 10 4                              |  | 0  | 0 1  | 29.02%                               | 56               | 10               | (                | 5 (  | 00   | 1  | 26.15%                               |
|              | 39               | 5                | 5 1              | 0  | 0  | 0  | 8.87%                                | 39               | 5 2                               |  | 0  | 0 (  | 8.54%                                | 38               | 5                |                  | 3  | 00   | 0  | 8.11%                                |
|              | 2                | 0                | 00               | 0  | 0  | 0  | 9.02%                                | 2                | 0 0                               |  | 0  | 0 (  | 8.88%                                | 1                | 0                | (                | ) (  | 00   | 0  | 8.43%                                |
|              | 38               | 5                | 5 1              | 0  | 0  | 0  | 8.87%                                | 37               | 5 2                               |  | 0  | 0 (  | 8.53%                                | 36               | 5                |                  | 3 (  | 0 0  | 0  | 8.10%                                |
|              | 1                | 0                | 00               | 0  | 0  | 0  | 65.67%                               | 1                | 0 0                               |  | 0  | 0 (  | 66.36%                               | 1                | 0                | (                | ) (  | 0 0  | 0  | 67.16%                               |
|              | 18               | 4                | 1 2              | 0  | 0  | 1  | 45.99%                               | 17               | 4 2                               |  | 0  | 1 0  | 43.49%                               | 17               | 4                |                  | 3  | 0 0  | 1  | 41.59%                               |
|              | 3                | 2                | 2 1              | 0  | 0  | 0  | 48.80%                               | 3                | 1 1                               |  | 0  | 0 (  | 45.17%                               | 3                | 1                |                  | (  | 0 0  | 0  | 42.68%                               |
|              | 15               | 3                | 3 1              | 0  | 0  | 1  | 44.28%                               | 15               | 3 1                               |  | 0  | 1 0  | 42.49%                               | 14               | 3                |                  | 2 (  | 0 0  | 1  | 40.97%                               |
|              | 0                | C                | 0 0              | 0  | 0  | 0  | -                                    | 0                | 0 0                               |  | 0  | 0 (  | ) -                                  | 0                | 0                | (                | ) (  | 0 0  | 0  | -                                    |
|              |                  |                  |                  |  |  |  |                                      |                  |                                   |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |
|              | 0                | 0                | 0                | 0  | 0  | 0  | -                                    | 0                | 0 0                               |  | 0  | 0 (  | ) -                                  | 0                | 0                | (                | ) (  | 0 0  | 0  | -                                    |
|              | 14,734           | 3,206            | i 254            | 27   | 37   | 102  | 39.98%                               | 13,815           | 3,909 470                         | 14   | + 3  | 7 169  | 35.94%                               | 13,314           | 4,246            | 633              | 12   | . 35   | 219  | 34.57%                               |







|            |         |   |               |           |               |            |                  | Actual           |                  |     |  |  |
|------------|---------|---|---------------|-----------|---------------|------------|------------------|------------------|------------------|-----|--|--|
|            |         |   |               |           |               |            |                  | 31/12/202        | 0                |     |  |  |
|            |         |   | Exposure      | values    | Risk exposu   | re amounts |                  |                  |                  |     |  |  |
| RowN<br>um |         | (mln EUR, %)  | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure |     | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposu |
| 43         |         | Central banks   | 579           | 0         | 0             | 0          | 579              | C                | ) (              | ) ( | 0  |  |
| 44         |         | Central governments   | 1,684         | 0         | 2,480         | 0          | 1,608            | C                | ) (              | ) ( | 0  |  |
| 45         |         | Regional governments or local authorities                         | 844           | 0         | 112           | 0          | 829              | 2                | 2 (              | ) ( | 0  |  |
| 46         |         | Public sector entities  | 23            | 4         | 5             | 6          | 22               | . 1              |                  | 1 C | 0  |  |
| 47         |         | Multilateral Development Banks                                    | 0             | 0         | 0             | 0          | C                | C                | ) (              | ) ( | 0  |  |
| 48         |         | International Organisations                                       | 0             | 0         | 0             | 0          | C                | C                | ) (              | ) ( | 0  |  |
| 49         |         | Institutions  | 413           | 0         | 84            | 0          | 413              |                  | ) (              | ) ( | 0  |  |
| 50         |         | Corporates  | 7,210         | 4         | 1,928         | 3          | 6,246            |                  |                  | 1 3 | 2  |  |
| 51         |         | of which: SME   | 280           | 1         | 271           | 1          | 242              |                  |                  | 2   | 0  |  |
| 52         |         | Retail  | 1,995         | 121       |               | 111        | 1,840            |                  |                  |     | 8  |  |
| 53         | BELGIUM | of which: SME   | 818           | 29        |               | 16         | /+5              |                  |                  | 9 2 | 2  |  |
| 54         |         | Secured by mortgages on immovable property                        | 2,263         | 18        | 862           | 15         | 2,107            | 156              | 5 18             | 3 2 | 4  |  |
| 55         |         | of which: SME   | 1             | 0         | 0             | 0          | 1                | C                | ) (              | ) ( | 0  |  |
| 56         |         | Items associated with particularly high risk                      | 0             | 0         | 0             | 0          | C                | C                | ) (              | ) ( | 0  |  |
| 57         |         | Covered bonds   | 0             | 0         | 0             | 0          | C                | C                | ) (              | ) ( | 0  |  |
| 58         |         | Claims on institutions and corporates with a ST credit assessment | 0             | 0         | 0             | 0          | C                | C                | ) (              | ) ( | 0  |  |
| 59         |         | Collective investments undertakings (CIU)                         | 0             | 0         | 0             | 0          | C                | C                | ) (              | ) ( | 0  |  |
| 60         |         | Equity  | 33            | 0         | 82            | 0          | C                | C                | ) (              | ) ( | 0  |  |
| 61         |         | Securitisation  |               |           |               |            |                  |                  |                  |     |  |  |
| 62         |         | Other exposures   | 2,407         | 1         | 2,406         | 1          | 2,407            |                  | ) 1              | L ( | 0  |  |
| 63         |         | Standardised Total  | 17,451        | 148       | 9,311         | 137        | 16,051           | 389              | 148              | 9   | 14   |  |

|            |               |   |               |           |               |             |                  | Actual           |                  |     |  |                                     |
|------------|---------------|---|---------------|-----------|---------------|-------------|------------------|------------------|------------------|-----|--|-------------------------------------|
|            |               |   |               |           |               |             |                  | 31/12/2020       | 0                |     |  |                                     |
|            | _             |   | Exposure      | values    | Risk exposu   | ire amounts |                  |                  |                  |     |  |                                     |
| RowN<br>um |               | (mln EUR, %)  | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure |     | Stock of<br>provisions for<br>Stage 2 exposure | Stock o<br>provision<br>Stage 3 exp |
| 64         |               | Central banks   | 3,598         | 0         | 0             | (           | 3,598            |                  | C                | 0   | 0  |                                     |
| 65         |               | Central governments   | 7,024         | 0         | 661           | (           | 7,006            |                  | C                | 0   | 0  |                                     |
| 66         |               | Regional governments or local authorities                         | 489           | 0         | 98            |             | ) 445            |                  | C                | 0   | 0  |                                     |
| 67         |               | Public sector entities  | 14,047        | 0         | 705           | (           | 7,973            | 3                | 0                | 0   | 0  | )                                   |
| 68         |               | Multilateral Development Banks                                    | 0             | 0         | 0             | (           | ) (              | 0                | C                | 0   | 0  |                                     |
| 69         |               | International Organisations                                       | 0             | 0         | 0             | (           | ) (              | 0                | 0                | 0   | 0  | )                                   |
| 70         |               | Institutions  | 9,257         | 0         | 375           |             | 882              |                  |                  | 0   | 1  |                                     |
| 71         |               | Corporates  | 21,138        | 163       |               |             |                  |                  |                  |     | 56   | <b>,</b>                            |
| 72         |               | of which: SME   | 3,235         | 25        | 2,206         |             |                  |                  |                  |     | 8 8  | 8                                   |
| 73         |               | Retail  | 14,115        | 88        | 9,870         |             | 1 12,005         |                  | 88               | 128 | 101  |                                     |
| 74         | UNITED STATES | of which: SME   | 2,875         | 38        | 1,522         |             | 5 2,804          |                  | 38               | 23  | 4  |                                     |
| 75         |               | Secured by mortgages on immovable property                        | 18,686        | 135       | '             |             |                  |                  |                  |     | 44   |                                     |
| 76         |               | of which: SME   | 10,941        | 64        | 5,600         |             | 10,429           |                  | 64               | 60  | 26   |                                     |
| 77         |               | Items associated with particularly high risk                      | 550           | 0         | 811           | (           | 546              | 4                | 0                | 2   | 0  |                                     |
| 78         |               | Covered bonds   | 0             | 0         | 0             | (           | ) (              | 0                | 0                | 0   | 0  | )                                   |
| 79         |               | Claims on institutions and corporates with a ST credit assessment | 0             | 0         | 0             | (           | ) (              | 0                | 0                | 0   | 0 0  |                                     |
| 80         |               | Collective investments undertakings (CIU)                         | 0             | 0         | 0             | (           | ) (              | 0                | 0                | 0   | 0 0  |                                     |
| 81         |               | Equity  | 5             | 0         | 13            | (           | ) (              | 0                | 0                | 0   | 0  |                                     |
| 82         |               | Securitisation  |               |           |               |             |                  |                  |                  |     |  |                                     |
| 83         |               | Other exposures   | 1,771         | 1         | 1,767         |             | 1,771            |                  | 1                | 0   | 0  | )                                   |
| 84         |               | Standardised Total  | 90,681        | 387       | 41,887        | 383         | <b>71,42</b> 2   | 3,802            | 387              | 262 | 202  |                                     |

|          | 1             | 2             | 3                               | 4            | 5                               | 6                | 7                | 8  | 9  | 10   |
|----------|---------------|---------------|---------------------------------|--------------|---------------------------------|------------------|------------------|--|--|--|
|          |               |               |                                 |              |                                 | Actual           |                  |  |  |  |
|          |               |               |                                 |              |                                 | 31/12/2020       | D                |  |  |  |
|          | Exposure      | values        | Risk exposu                     | re amounts   |                                 |                  |                  |  |  |  |
| UR, %)   | Non-defaulted | Defaulted     | Non-defaulted                   | Defaulted    | Stage 1 exposure                | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions fo<br>Stage 3 expos |
| 010, 70) | 13,476        | 0             | 2,939                           | 0            | 12,772                          | 700              | 0                | 11   | 5  |  |
|          | 26,511        | 2             | 10,789                          | 2            | 23,585                          |                  |                  | 26   | -  |  |
|          | 3,567         | 35            | 746                             | 40           |                                 | 307              |                  | 4  | 8  |  |
|          | 16,810        | 14            | 2,256                           | 13           | 9,717                           | 486              |                  | 6  | 2  |  |
|          | 192           | 0             | 0                               | 0            | 62                              | 0                |                  | 0  | 0  |  |
|          | 7             | 0             | 0                               | 0            | 7                               | 0                | 0                | 0  | 0  |  |
|          | 48,310        | 9             | 5,442                           | 4            | 13,054                          | 270              | 9                | 16   | 3  |  |
|          | 85,710        | 2,455         | 69,394                          | 1,320        | 72,720                          | 9,604            | 2,430            | 217  | 251  | 1,   |
|          | 14,497        | 661           | 12,078                          | 317          | 11,816                          | 2,637            | 645              | 51   | 77   |  |
|          | 91,861        | 5,170         | 61,923                          | 2,079        | 83,840                          | 8,010            | 5,170            | 1,044  | 1,061  | 3,   |
|          | 26,262        | 1,504         | 14,957                          | 678          | 23,702                          | 2,549            |                  |  |  |  |
|          | 53,411        | 2,711         | 22,977                          | 1,654        | 46,052                          |                  |                  | 148  |  | 1,   |
|          | 20,574        | 1,390         | 10,571                          | 758          |                                 |                  |                  | 101  | 194  |  |
|          | 729           | 1             | 1,068                           | 0            | 701                             | 27               |                  | 2  | 2  |  |
|          | 0             | 0             | 0                               | 0            | 0                               | 0                |                  | 0  |  |  |
|          | 0             | 0             | 0                               | 0            | 0                               | 0                |                  | 0  | 0  |  |
|          | 171           | 0             | 61                              | 0            | 118                             |                  |                  | 0  |  |  |
|          | 4,032         | 0             | 9,885                           | 0            | 0                               | 0                | 0                | 0  | 0  |  |
|          | 27,586        | 196           | 20,521                          | 178          | 27,586                          | 0                | 196              | 0  | 0  |  |
|          | 372,372       | <b>10,592</b> | <b>20,321</b><br><b>208,001</b> | <b>5,291</b> | <b>27,500</b><br><b>293,415</b> | 27,003           |                  | <b>1,476</b>                                   | •  | 5,2  |

|        |               |           |               |            |                  | 31/12/2020       | D                |     |  |                                 |
|--------|---------------|-----------|---------------|------------|------------------|------------------|------------------|-----|--|---------------------------------|
|        | Exposure      | values    | Risk exposu   | re amounts |                  |                  |                  |     |  |                                 |
| JR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure |     | Stock of<br>provisions for<br>Stage 2 exposure | Stock<br>provisio<br>Stage 3 ex |
|        | 1,255         | 0         | 0             | 0          | 1,255            | 0                | 0                | 0   | 0  |                                 |
|        | 3,621         | 0         | 626           | 0          | 3,575            |                  |                  | 0   | 0  |                                 |
|        | 308           | 0         | 61            | 0          | 299              |                  | 0                | 1   | 0  |                                 |
|        | 415           | 2         | 38            | 1          | 366              | 3                | 2                | 0   | 0  |                                 |
|        | 0             | 0         | 0             | 0          | 0                | 0                | 0                | 0   | 0  |                                 |
|        | 0             | 0         | 0             | 0          | 0                | 0                | 0                | 0   | 0  |                                 |
|        | 6,014         | 3         | 1,123         | 2          | 5,116            | 82               | 3                | 1   | 1  |                                 |
|        | 15,325        | 344       | 10,912        | 184        | 13,427           | 1,635            | 341              | 13  | 26   |                                 |
|        | 1,721         | 57        | 1,475         | 41         | 1,441            | 249              | 57               | 5   | 4  |                                 |
|        | 9,089         | 866       | 5,880         | 323        | 7,890            | 1,199            | 866              | 103 | 118  |                                 |
|        | 5,355         | 327       | 3,084         | 158        | 4,662            | 692              | 327              | 29  | 46   |                                 |
|        | 7,598         | 402       | 3,275         | 272        | 5,470            | 2,128            | 402              | 4   | 33   |                                 |
|        | 2,607         | 57        | 1,388         | 42         | 1,838            | 770              | 57               | 2   | 12   |                                 |
|        | 0             | 0         | 0             | 0          | 0                | 0                | 0                | 0   | 0  |                                 |
|        | 0             | 0         | 0             | 0          | 0                | 0                | 0                | 0   | 0  |                                 |
|        | 0             | 0         | 0             | 0          | 0                |                  | _                | 0   | -  |                                 |
|        | 171           | 0         | 61            | 0          | 118              | 27               | 0                | 0   | 0  |                                 |
|        | 1,020         | 0         | 2,397         | 0          | 0                | 0                | 0                | 0   | 0  |                                 |
|        |               |           |               |            |                  |                  |                  |     |  |                                 |
|        | 14,447        |           | ,             | 23         | 14,447           |                  | 20               |     | 0  |                                 |
|        | 59,263        | 1,641     | 33,282        | 806        | 51,963           | 5,084            | 1,638            | 122 | 178  |                                 |

Actual

| 0                            | 11                                   |
|------------------------------|--------------------------------------|
| 0                            | 11                                   |
|                              |                                      |
|                              |                                      |
| ck of<br>ons for<br>exposure | Coverage Ratio -<br>Stage 3 exposure |
| 0                            | 0.00%                                |
| 0                            | 0.29%                                |
| 7<br>4                       | 21.71%                               |
|                              | 27.79%                               |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
| 3                            | 29.76%                               |
| 1,414                        | 58.22%                               |
| 400                          | 62.04%                               |
| 3,258                        | 63.02%                               |
| 945                          | 62.86%                               |
| 1,109                        | 40.92%                               |
| 679                          | 48.88%                               |
| 0                            | 56.10%                               |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
|                              |                                      |
| 0                            | 0.00%                                |
| 5,796                        | 54.86%                               |
|                              |                                      |

| Coverage Ratio -<br>Stage 3 exposure |
|--------------------------------------|
| 0.00%                                |
| 0.00%                                |
| 46.14%                               |
| 51.54%                               |
| 0.00%                                |
| 0.00%                                |
| 0.66%                                |
| 62.11%                               |
| 52.50%                               |
| 69.12%                               |
| 64.19%                               |
| 34.17%                               |
| 30.02%                               |
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
|                                      |
| 0.00%                                |
| 57.88%                               |
|                                      |

| tock of<br>⁄isions for<br>3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|--------------------------------------|--------------------------------------|
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 3.93%                                |
| 0                                    | 7.57%                                |
| 37                                   | 30.57%                               |
| 14                                   | 48.49%                               |
| 3                                    | 15.47%                               |
| 0                                    | 15.04%                               |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
|                                      |                                      |
| 0                                    | 0.00%                                |
| 40                                   | 26.82%                               |
|                                      |                                      |

| of<br>ns for<br>posure | Coverage Ratio -<br>Stage 3 exposure |
|------------------------|--------------------------------------|
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 2                      | 1.44%                                |
| 1                      | 5.61%                                |
| 28                     | 31.86%                               |
| 14                     | 37.18%                               |
| 33                     | 24.58%                               |
| 4                      | 6.46%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
|                        |                                      |
| 0                      | 0.00%                                |
| 64                     | 16.47%                               |





|            |         |   | Actual<br>31/12/2020 |                         |               |             |                  |                  |                  |     |  |  |
|------------|---------|---|----------------------|-------------------------|---------------|-------------|------------------|------------------|------------------|-----|--|--|
|            |         |   |                      |                         |               |             |                  |                  |                  |     |  |  |
|            |         |   |                      | Exposure values Risk ex |               | ire amounts |                  |                  |                  |     |  |  |
| Rowl<br>um | Ν       | (mln EUR, %)  | Non-defaulted        | Defaulted               | Non-defaulted | Defaulted   | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure |     | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions fo<br>Stage 3 expos |
| 106        |         | Central banks   | 509                  | 0                       | 0             | C           | 509              | C                | ) 0              | C   | ) (  | )  |
| 107        |         | Central governments   | 121                  | 0                       | 102           | C           | 121              | 0                | ) 0              | C   | ) (  | )  |
| 108        |         | Regional governments or local authorities                         | 8                    | 0                       | 1             | C           | 7                | ' 1              | . 0              | C   | ) (  | )  |
| 109        |         | Public sector entities  | 23                   | 0                       | 4             | C           | 13               | 10               | ) 0              | C   | ) (  | )  |
| 110        |         | Multilateral Development Banks                                    | 0                    | 0                       | 0             | C           | ) (              | 0                | ) 0              | C   | ) (  | )  |
| 111        |         | International Organisations                                       | 0                    | 0                       | 0             | C           | ) (              | 0                | ) 0              | C   | ) (  | )  |
| 112        |         | Institutions  | 9,575                |                         | 305           | C           | 551              |                  | 2 0              | C   | ) (  | )  |
| 113        |         | Corporates  | 4,616                |                         | 2,875         | 48          | 3,976            |                  |                  | 8   | 8 8  | 3  |
| 114        |         | of which: SME   | 998                  |                         | 880           |             | 858              |                  |                  | 4   |  | ł  |
| 115        |         | Retail  | 9,958                |                         |               |             | · · · ·          |                  |                  | 119 | ) 134  | ł  |
| 116        | GERMANY | of which: SME   | 2,613                |                         | 1,482         | 76          | 2,395            |                  |                  | 11  | . 13   | 3  |
| 117        |         | Secured by mortgages on immovable property                        | 1,281                | 183                     | 652           | 72          | 1,040            | 242              | 2 183            | 1   | . 14   | ł  |
| 118        |         | of which: SME   | 3                    | 0                       | 2             | C           | )                | 0                | ) 0              | C   | ) (  | )  |
| 119        |         | Items associated with particularly high risk                      | 0                    | 0                       | 0             | C           | ) (              | C                | ) 0              | C   | ) (  | )  |
| 120        |         | Covered bonds   | 0                    | 0                       | 0             | C           | ) (              | C                | ) 0              | C   | ) (  | )  |
| 121        |         | Claims on institutions and corporates with a ST credit assessment | 0                    | 0                       | 0             | C           | ) (              | C                | ) 0              | C   | ) (  | )  |
| 122        |         | Collective investments undertakings (CIU)                         | 0                    | 0                       | 0             | C           | ) (              | 0                | ) 0              | C   | ) (  | )  |
| 123        |         | Equity  | 318                  | 0                       | 796           | C           | ) (              | 0                | ) 0              | C   | ) (  | )  |
| 124        |         | Securitisation  |                      |                         |               |             |                  |                  |                  |     |  |  |
| 125        |         | Other exposures   | 1,460                |                         | 841           |             | 1,460            |                  | ) 0              | C   | ) (  | )  |
| 126        |         | Standardised Total  | 27,870               | 824                     | 12,447        | 417         | 16,695           | 1,835            | 824              | 129 | 156  | j  |

|            |                |   | Actual                                |           |               |           |                            |              |     |  |  |                                  |
|------------|----------------|---|---------------------------------------|-----------|---------------|-----------|----------------------------|--------------|-----|--|--|----------------------------------|
|            |                |   |                                       |           |               |           | 31,                        | /12/2020     |     |  |  |                                  |
|            |                |   | Exposure values Risk exposure amounts |           |               |           |                            |              |     |  |  |                                  |
| RowN<br>um |                | (mln EUR, %)  | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure Stage 2 e | exposure Sta |     | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock<br>provision<br>Stage 3 ex |
| 127        |                | Central banks   | 0                                     | 0         | 0             | (         | 0                          | 0            | 0   | 0  | C  | )                                |
| 128        |                | Central governments   | 101                                   | 0         | 220           | 0         | 101                        | 0            | 0   | 0  | C  | J                                |
| 129        |                | Regional governments or local authorities                         | 7                                     | 0         | 1             | (         | ) 7                        | 1            | 0   | 0  | C  | J                                |
| 130        |                | Public sector entities  | 44                                    | 1         | 8             | (         | ) 44                       | 1            | 1   | 1  | C  | J                                |
| 131        |                | Multilateral Development Banks                                    | 0                                     | 0         | 0             | (         | 0                          | 0            | 0   | 0  | C  | J                                |
| 132        |                | International Organisations                                       | 0                                     | 0         | 0             | (         | 0                          | 0            | 0   | 0  | C  | J                                |
| 133        |                | Institutions  | 6,758                                 | 0         | 297           |           | ) 438                      | 2            | 0   | 1  | C  | )                                |
| 134        |                | Corporates  | 2,302                                 | 56        |               | 38        | 3 1,469                    | 832          | 56  | 4  | 6  | <u>ز</u>                         |
| 135        |                | of which: SME   | 291                                   | 14        | 262           |           | 3 206                      | 85           | 14  | 1  | 1  | L                                |
| 136        |                | Retail  | 5,880                                 | 303       |               |           | 5,481                      | 399          | 303 | 87   |  | L                                |
| 137        | UNITED KINGDOM | of which: SME   | 2,668                                 | 67        | 1,509         |           | 5 2,431                    | 237          | 67  | 11   | 8  | \$                               |
| 138        |                | Secured by mortgages on immovable property                        | 1,214                                 | 39        | 437           | 30        | ) 890                      | 324          | 39  | 0  | 8  | \$                               |
| 139        |                | of which: SME   | 20                                    | 13        | 10            | 11        | 20                         | 0            | 13  | 0  | C  | J                                |
| 140        |                | Items associated with particularly high risk                      | 0                                     | 0         | 0             | (         | 0                          | 0            | 0   | 0  | C  | )                                |
| 141        |                | Covered bonds   | 0                                     | 0         | 0             | (         | 0                          | 0            | 0   | 0  | C  | J                                |
| 142        |                | Claims on institutions and corporates with a ST credit assessment | 0                                     | 0         | 0             | 0         | 0                          | 0            | 0   | 0  | C  | J                                |
| 143        |                | Collective investments undertakings (CIU)                         | 0                                     | 0         | 0             | (         | 0                          | 0            | 0   | 0  | C  | Ĵ                                |
| 144        |                | Equity  | 328                                   | 0         | 819           | (         | 0                          | 0            | 0   | 0  | C  | )                                |
| 145        |                | Securitisation  |                                       |           |               |           |                            |              |     |  |  |                                  |
| 146        |                | Other exposures   | 1,036                                 | 8         | 593           |           | 7 1,036                    | 0            | 8   | 0  | C  | )                                |
| 147        |                | Standardised Total  | 17,670                                | 408       | 8,467         | 158       | 9,466                      | 1,559        | 408 | 93   | 55   | ,                                |

|            |            |   | Actual                                |           |               |           |                  |                  |                  |  |  |                                 |
|------------|------------|---|---------------------------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|---------------------------------|
|            |            |   |                                       |           |               |           |                  | 31/12/202        | 0                |  |  |                                 |
|            |            |   | Exposure values Risk exposure amounts |           |               |           |                  |                  |                  |  |  |                                 |
| RowN<br>um |            |   | Non-defaulted                         | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock<br>provisio<br>Stage 3 ex |
|            |            | (mln EUR, %)  |                                       |           |               |           |                  |                  |                  |  |  |                                 |
| 148        |            | Central banks   | 0                                     | С         | 0 0           | (         | 0 0              | (                | ) (              | 0 0  | 0  | נ                               |
| 149        |            | Central governments   | 25 0                                  |           | 34            | . (       | ) 25             | (                | ) (              | 0 0  | 0  | )                               |
| 150        |            | Regional governments or local authorities                         | 0 0                                   |           | 0             | (         | 0 0              | (                | ) (              | 0 0  | 0  | נ                               |
| 151        |            | Public sector entities  | 0 0                                   |           | 0             | (         | 0 0              | (                | ) (              | 0 0  | 0  | נ                               |
| 152        |            | Multilateral Development Banks                                    | 0 0                                   |           | 0             | (         | 0 0              | (                | ) (              | 0 0  | 0  | נ                               |
| 153        |            | International Organisations                                       | 0 0                                   |           | 0             | (         | 0 0              | (                | ) (              | 0 0  | 0  | נ                               |
| 154        |            | Institutions  | 85 0                                  |           | 16            |           | ) 85             |                  | ) (              | 0 0  | 0  | נ                               |
| 155        |            | Corporates  | 1,403 11                              |           | . 1,095       |           | 3 1,258          | 28               | 3 11             | l 1  | 0  | J                               |
| 156        |            | of which: SME   | 186                                   | 3         | 186           |           | 183              |                  | 1 3              | 3 0  | 0  | נ                               |
| 157        |            | Retail  | 39                                    | 1         | 1 27          |           | 1 30             | 8                | 3 1              | L 0  | 0  | J                               |
| 158        | LUXEMBOURG | of which: SME   | 9 (                                   |           | 6             | (         | 7                | 7 2              |                  | 0 0  | C  | J                               |
| 159        |            | Secured by mortgages on immovable property                        | 57                                    | 1         | 1 25          |           | ) 48             | 0                | 9 1              | L 0  | C  | J                               |
| 160        |            | of which: SME   | 31                                    | C         | 16            | . (       | ) 31             | (                | ) (              | 0 0  | 0  | J                               |
| 161        |            | Items associated with particularly high risk                      | 0                                     | C         | 0             | (         | 0 0              | (                | ) (              | 0 0  | 0  | J                               |
| 162        |            | Covered bonds   | 0                                     | C         | 0             | (         | 0 0              | (                | ) (              | 0 0  | C  | J                               |
| 163        |            | Claims on institutions and corporates with a ST credit assessment | 0                                     | C         | 0 0           | (         | 0 0              | (                | ) (              | 0 0  | 0  | J                               |
| 164        |            | Collective investments undertakings (CIU)                         | 0                                     | C         | 0 0           | (         | 0 0              | (                | ) (              | 0 0  | 0  | ັ                               |
| 165        |            | Equity  | 44                                    | C         | 68            | (         | 0 0              | (                | ) (              | 0 0  | 0  | ر<br>د                          |
| 166        |            | Securitisation  |                                       |           |               |           |                  |                  |                  |  |  |                                 |
| 167        |            | Other exposures   | 557                                   | C         | 557           | (         | ) 557            | (                | ) (              | 0 0  | 0  | <u>ז</u>                        |
| 168        |            | Standardised Total  | 2,209                                 | 13        | 1,822         | 14        | 2,003            | 45               | 5 13             | 8 1  | 1  | 1                               |

|         | 1             | 2         | 3             | 4         | 5                | 6                | 7                | 8  | 9  | 10   |
|---------|---------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|
|         |               |           |               |           |                  | Actual           |                  |  |  |  |
|         |               |           |               |           |                  | 31/12/2020       | )                |  |  |  |
|         | Exposure      | values    | Risk exposur  | e amounts |                  |                  |                  |  |  |  |
| EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions fo<br>Stage 3 expos |
|         | 291           | 0         | 0             | 0         | 291              | 0                | 0                | 0  | 0  |  |
|         | 2,890         | 0         | 2,825         | 0         |                  | 0                | 0                | 0  | 0  |  |
|         | 1,585         | 31        |               | 35        |                  |                  | 31               | 2  | 5  |  |
|         | 1,365         | 7         | 1,095         | 5         | 1,186            |                  | 7                | 1  | 1  |  |
|         | 0             | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |
|         | 0             | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |
|         | 531           | 0         | 258           | 1         | 397              | 2                | 0                | 0  | 0  |  |
|         | 6,964         | 628       |               | 208       | :                |                  | 622              | 17   |  |  |
|         | 1,893         | 201       | 1,490         | 67        | 1,598            |                  | 201              | 8  | 15   |  |
|         | 24,933        | 1,243     |               | 414       |                  |                  |                  |  | 352  |  |
|         | 4,107         | 173       |               | 55        |                  |                  | 173              | 46   |  |  |
|         | 1,080         | 731       | 510           | 303       |                  |                  | 731              | 8  | 14   |  |
|         | 1,064         | 730       | 504           | 303       | 854              | 209              | 730              | 8  | 13   |  |
|         | 0             | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |
|         | 0             | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |
|         | 0             | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |
|         | 0             | 0         | -             | 0         | 0                | 0                | 0                | 0  | 0  |  |
|         | 34            | 0         | 86            | 0         | 0                | 0                | 0                | 0  | 0  |  |
|         |               |           |               |           |                  |                  |                  |  |  |  |
|         | 3,605         |           | ,             | 130       | -                |                  | 160              |  | 0  |  |
|         | 43,279        | 2,800     | 30,254        | 1,096     | 39,966           | 2,668            | 2,794            | 330  | 398  | 1,   |

| 0                            | 11                                   |
|------------------------------|--------------------------------------|
|                              |                                      |
|                              |                                      |
| ck of<br>ons for<br>exposure | Coverage Ratio -<br>Stage 3 exposure |
| 0                            | 0.00%                                |
| 0                            | 62.35%                               |
| 7                            | 21.74%                               |
| 2                            | 34.06%                               |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
| 453                          | 72.80%                               |
| 149                          | 74.29%                               |
| 828                          | 66.60%                               |
| 126                          | 72.95%                               |
| 444                          | 60.78%                               |
| 444                          | 60.80%                               |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
| 0                            | 0.00%                                |
|                              |                                      |
| 0                            | 0.00%                                |
| 1,734                        | 62.05%                               |
| •                            |                                      |

| Coverage Ratio -<br>Stage 3 exposure |
|--------------------------------------|
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
| 83.77%                               |
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
| 28.54%                               |
| 39.34%                               |
| 55.50%                               |
| 37.39%                               |
| 52.81%                               |
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
| 0.00%                                |
|                                      |
| 0.00%                                |
| 53.43%                               |
|                                      |

| of<br>s for<br>posure | Coverage Ratio -<br>Stage 3 exposure |
|-----------------------|--------------------------------------|
| 0                     | 0.00%                                |
| 0                     | 0.00%                                |
| 0                     | 99.27%                               |
| 0                     | 76.82%                               |
| 0                     | 0.00%                                |
| 0                     | 0.00%                                |
| 0                     | 41.44%                               |
| 26                    | 45.81%                               |
| 2                     | 12.88%                               |
| 232                   | 76.42%                               |
| 34                    | 51.25%                               |
| 12                    | 29.95%                               |
| 4                     | 29.09%                               |
| 0                     | 0.00%                                |
| 0                     | 0.00%                                |
| 0                     | 0.00%                                |
| 0                     | 0.00%                                |
| 0                     | 0.00%                                |
|                       |                                      |
| 0                     | 0.00%                                |
| 270                   | 66.16%                               |
|                       |                                      |

| tock of<br>/isions for<br>3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|--------------------------------------|--------------------------------------|
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 3                                    | 25.33%                               |
| 3                                    | 99.33%                               |
| -                                    | 34.32%                               |
| 0                                    | 43.27%                               |
| 0                                    | 38.93%                               |
| 0                                    | 39.74%                               |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
| 0                                    | 0.00%                                |
|                                      |                                      |
| 0                                    | 0.00%                                |
| 3                                    | 26.73%                               |





|            |        |   | Actual        |           |               |            |                  |                  |                  |  |  |   |
|------------|--------|---|---------------|-----------|---------------|------------|------------------|------------------|------------------|--|--|---|
|            |        |   |               |           |               |            |                  | 31/12/202        | 0                |  |  |   |
|            | _      |   | Exposure      | values    | Risk exposu   | re amounts |                  |                  |                  |  |  |   |
| RowN<br>um |        |   | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions fo<br>Stage 3 expose |
|            |        | (mln EUR, %)  |               |           |               |            |                  |                  |                  |  |  |   |
| 190        |        | Central banks   | 4             | 0         | 0             | 0          | 4                | (                | ) (              | 0  | C  | )   |
| 191        |        | Central governments   | 5,296         | 0         | 365           | 0          | 4,268            | 3 (              | ) (              | 0 0  | C  | )   |
| 192        |        | Regional governments or local authorities                         | 31            | 3         | 6             | 4          | 31               | . (              | ) (              | 0  | C  | )   |
| 193        |        | Public sector entities  | 559           | 0         | 280           | 0          | 70               | ) (              | ) (              | ) 3  | C  | )   |
| 194        |        | Multilateral Development Banks                                    | 0             | 0         | 0             | 0          | C                | ) (              | ) (              | 0  | C  | )   |
| 195        |        | International Organisations                                       | 0             | 0         | 0             | 0          | C                | ) (              | ) (              | 0 0  | C  | )   |
| 196        |        | Institutions  | 1,776         | 0         | 858           | 0          | 1,084            |                  | S (              | ) 3  | C  | )   |
| 197        |        | Corporates  | 6,340         | 118       | 6,022         | 57         | 5,289            | 642              | 2 101            | . 25   | 8  | 3   |
| 198        |        | of which: SME   | 2,155         | 63        | 1,902         | 22         | 1,717            |                  |                  | ' 9  | 6  | 5   |
| 199        |        | Retail  | 4,439         | 252       | 3,016         | 150        | 4,177            |                  |                  | . 64   | 37   | 7   |
| 200        | POLAND | of which: SME   | 1,804         | 111       | 1,044         |            | _/ • • •         |                  |                  | . 18   |  | 2   |
| 201        |        | Secured by mortgages on immovable property                        | 8,666         | 426       | 3,781         | 299        |                  |                  |                  |  | 127  | 7   |
| 202        |        | of which: SME   | 3,798         | 298       | 1,808         |            | '                |                  | ) 298            | 3 16   | 111  | L   |
| 203        |        | Items associated with particularly high risk                      | 160           | 0         | 230           | 0          | 155              | 5                | ) C              | ) 1  | C  | )   |
| 204        |        | Covered bonds   | 0             | 0         | 0             | 0          | C                | ) (              | ) (              | 0  | C  | )   |
| 205        |        | Claims on institutions and corporates with a ST credit assessment | 0             | 0         | 0             | 0          | C                | ) (              | ) (              | 0 0  | C  | )   |
| 206        |        | Collective investments undertakings (CIU)                         | 0             | 0         | 0             | 0          | C                | ) (              | ) (              | 0 0  | C  | )   |
| 207        |        | Equity  | 7             | 0         | 18            | 0          | C                | ) (              | ) (              | 0  | C  | )   |
| 208        |        | Securitisation  |               |           |               |            |                  |                  |                  |  |  |   |
| 209        |        | Other exposures   | 570           | 0         | 570           | 0          | 570              |                  | ) (              | 0  | C  | )   |
| 210        |        | Standardised Total  | 27,849        | 799       | 15,147        | 511        | 23,546           | 1,689            | 780              | 118  | 173  | 3 3   |

|            |  |   | Actual   |           |                         |         |                  |                  |                |                                    |           |  |
|------------|--|---|----------|-----------|-------------------------|---------|------------------|------------------|----------------|------------------------------------|-----------|--|
|            |  |   |          |           |                         |         | 31/12/2020       | 0                |                |                                    |           |  |
|            |  |   | Exposure | values    | Risk exposure amounts   |         |                  |                  | Stock of       | Stock of                           | Stock o   |  |
| RowN<br>um |  | (mln EUR, %)  |          | Defaulted | Non-defaulted Defaulted |         | Stage 2 exposure | Stage 3 exposure | provisions for | provisions for<br>Stage 2 exposure | provision |  |
| 211        |  | Central banks   | 1,965    | 0         | 0                       | 0 1,965 | 5 0              | (                | 0 (            | ) (                                | Ĵ         |  |
| 212        |  | Central governments   | 603      | 0         | 10                      | 0 603   | 3 0              | (                | 0 (            | ) (                                | J         |  |
| 213        |  | Regional governments or local authorities                         | 6        | 0         | 1                       | 0 6     | 6 0              | (                | 0 (            | ) (                                | J         |  |
| 214        |  | Public sector entities  | 4        | 0         | 1                       | 0       | 0                | (                | 0 (            | ) (                                | J         |  |
| 215        |  | Multilateral Development Banks                                    | 0        | 0         | 0                       | 0 (     | 0                | (                | 0 (            | ) (                                | J         |  |
| 216        |  | International Organisations                                       | 0        | 0         | 0                       | 0 (     | 0 0              | (                | 0 (            | ) (                                | J         |  |
| 217        |  | Institutions  | 62       | 0         | 23                      | 0 60    |                  | (                | 0 (            | ) (                                | J         |  |
| 218        |  | Corporates  | 800      | 4         | 769                     | 3 712   |                  |                  | 4 2            | 2 2                                | <u>/</u>  |  |
| 219        |  | of which: SME   | 298      | 1         | 276                     | 1 253   |                  |                  | 1 1            | 1 1                                | <u>_</u>  |  |
| 220        |  | Retail  | 1,144    | 18        | 698 1                   | 1 1,077 |                  |                  | 8 3            | 3 1                                | <u>_</u>  |  |
| 221        | NETHERLANDS                            | of which: SME   | 899      | 13        | 515                     | 8 858   |                  |                  | 3 2            | 2 0                                | J         |  |
| 222        | ······································ | Secured by mortgages on immovable property                        | 2,699    | 19        | 949 1                   | 6 2,201 | . 497            | 19               | 9 1            | 5                                  | <u>ن</u>  |  |
| 223        |  | of which: SME   | 14       | 0         | 10                      | 0 14    | 0                | (                | 0 (            | ) (                                | J         |  |
| 224        |  | Items associated with particularly high risk                      | 0        | 0         | 0                       | 0 (     | 0 0              | (                | 0 (            | ) (                                | J         |  |
| 225        |  | Covered bonds   | 0        | 0         | 0                       | 0 (     | 0 0              | (                | 0 (            | ) (                                | J         |  |
| 226        |  | Claims on institutions and corporates with a ST credit assessment | 0        | 0         | 0                       | 0 (     | 0 0              | (                | 0 0            | 0 0                                | J         |  |
| 227        |  | Collective investments undertakings (CIU)                         | 0        | 0         | 0                       | 0 (     | ) 0              | (                | 0 0            | 0 0                                | J         |  |
| 228        |  | Equity  | 4        | 0         | 11                      | 0 (     | ) 0              | (                | 0 (            | ) (                                | Ĵ         |  |
| 229        |  | Securitisation  |          |           |                         |         |                  |                  |                |                                    |           |  |
| 230        |  | Other exposures   | 182      | 1         | 134                     | 0 182   |                  | 1                | 1 (            | ) (                                |           |  |
| 231        |  | Standardised Total  | 7,469    | 41        | 2,596 30                | 6,810   | 655              | 41               | 6              | 8                                  | 3         |  |

|         | 1             | 2         | 3             | 4           | 5                | 6                | 7                | 8  | 9  | 10   |
|---------|---------------|-----------|---------------|-------------|------------------|------------------|------------------|--|--|--|
|         |               |           |               |             |                  | Actual           |                  |  |  |  |
|         |               |           |               |             |                  | 31/12/2020       | )                |  |  |  |
|         | Exposure      | e values  | Risk exposu   | ire amounts |                  |                  |                  |  |  |  |
| EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted   | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions fo<br>Stage 3 expos |
|         | 221           | 0         | 0             | 0           | 221              | 0                | 0                | 0  | 0  |  |
|         | 100           | 0         | 232           | 0           | 100              | 0                | 0                | 0  | 0  |  |
|         | 78            | 0         | 13            | 0           | 5                | 74               | 0                | 0  | 0  |  |
|         | 6             | 0         | 3             | 0           | 6                | 0                | 0                | 0  | 0  |  |
|         | 0             | 0         | 0             | 0           | 0                | 0                | 0                | 0  | 0  |  |
|         | 0             | 0         | 0             | 0           | •                | 0                | 0                | 0  | 0  |  |
|         | 449           | 0         | 162           | 0           | 382              | 1                | 0                | 0  | 0  |  |
|         | 1,663         |           |               | 15          | 1,472            | 191              | 23               | 3  | 2  |  |
|         | 749           |           | 612           | 5           | 638              | 112              | 8                | 1  | 1  |  |
|         | 1,601         | 57        | :             | 16          |                  |                  | 57               |  | 16   |  |
|         | 850           |           |               | 8           | 801              | 49               | 25               |  | 0  |  |
|         | 4,478         | 424       | 1,633         | 329         | 3,476            | 1,002            | 424              | 13   | 1  |  |
|         | 5             | 0         | 2             | 0           | 0                | 5                | 0                | 0  | 0  |  |
|         | 0             | Ű         | 0             | 0           | •                | 0                |                  | 0  | 0  |  |
|         | 0             | 0         | 0             | 0           | 0                | 0                |                  | 0  | 0  |  |
|         | 0             | 0         | 0             | 0           | -                | 0                |                  | 0  | 0  |  |
|         | 0             | 0         | 0             | 0           | 0                | 0                | 0                | 0  | 0  |  |
|         | 198           | 0         | 495           | 0           | 0                | 0                | 0                | 0  | 0  |  |
|         |               |           |               |             |                  |                  |                  |  |  |  |
|         | 266           |           | 265           | 1           | 266              | 0                | 1                | 0  | 0  |  |
|         | 9,059         | 506       | 5,357         | 361         | 7,447            | 1,349            | 506              | 29   | 19   |  |

| 10                                | 11                                   |
|-----------------------------------|--------------------------------------|
|                                   |                                      |
|                                   |                                      |
| ock of<br>sions for<br>3 exposure | Coverage Ratio -<br>Stage 3 exposure |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 11                                | 47.13%                               |
| 4                                 | 48.70%                               |
| 41                                | 71.83%                               |
| 17                                | 68.68%                               |
| 95                                | 22.31%                               |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
| 0                                 | 0.00%                                |
|                                   |                                      |
| 0                                 | 0.00%                                |
| 147                               | 29.04%                               |
|                                   |                                      |

| Stock of<br>visions for<br>3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|---------------------------------------|--------------------------------------|
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 70                                    | 69.15%                               |
| 38                                    | 79.17%                               |
| 133                                   | 52.87%                               |
| 71                                    | 63.61%                               |
| 135                                   | 31.66%                               |
| 110                                   | 36.91%                               |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
| 0                                     | 0.00%                                |
|                                       |                                      |
| 0                                     | 0.00%                                |
| 339                                   | 43.40%                               |
|                                       |                                      |

| of<br>Is for<br>posure | Coverage Ratio -<br>Stage 3 exposure |
|------------------------|--------------------------------------|
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 33.02%                               |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 1                      | 14.11%                               |
| 0                      | 2.07%                                |
| 8                      | 45.07%                               |
| 6                      | 46.12%                               |
| 3                      | 17.13%                               |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
| 0                      | 0.00%                                |
|                        |                                      |
| 0                      | 0.00%                                |
| 12                     | 28.56%                               |
|                        |                                      |







|         |   |               |                              |                 |  |  |                                  |   |                    | Baseline Scenario                              | )   |  |                                      |                  |                  |                  |  |   |  |
|---------|---|---------------|------------------------------|-----------------|--|--|----------------------------------|---|--------------------|--|---|--|--------------------------------------|------------------|------------------|------------------|--|---|--|
|         |   |               |                              |                 | 31/12/2021   |  |                                  |   |                    | 31/12/2022                                     |   |  |                                      |                  |                  |                  | 31/12/2023                                     |   |  |
|         | (n  | Stage 1 expos | ure Stage 2 exposure Stage 3 | 3 exposure<br>S | Stock of Stock of<br>provisions for<br>Stage 1 exposure Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio<br>Stage 3 exposu | -<br>e Stage 1 exposure Stage 2 exposur | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure St | Stock of<br>provisions for<br>age 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of Sto<br>provisions for provis<br>Stage 2 exposure Stage 3 | ock of<br>Sions for<br>exposure Stage 3 expo |
|         | Central banks   |               | 579 0                        | 0               | 0 0  |  | 0.00                             | % 579                                   | 0 (                | ) (  | 0 0   | 0  | 0.00%                                | 578              | 3 0              |                  | 1 0  | 0   | 0  |
|         | Central governments   | 1,            | 608 0                        | 1               | 0 0  |  | 0 35.62                          | % 1,607                                 | 0                  | 1 (  | 0 0   | 1  | 37.30%                               | 1,607            | 7 0              |                  | 2 0  | 0   | 1  |
|         | Regional governments or local authorities                         |               | 828 2                        | 1               | 0 0  |  | 0 27.73                          | % 828                                   | 2 1                | 1 (  | 0 0   | 0  | 31.32%                               | 828              | 3 2              |                  | 1 0  | 0   | 0  |
|         | Public sector entities  |               | 21 2                         | 4               | 0 0  |  | 0 2.69                           | % 21                                    | 2                  | 1 (  | 0 0   | 0  | 3.28%                                | 20               | 2                |                  | 5 0  | 0   | 0  |
|         | Multilateral Development Banks                                    |               | 0 0                          | 0               | 0 0  |  | 0.00                             | % 0                                     | 0 (                | ) (  | 0 0   | 0  | 0.00%                                | 6                | 0 0              | (                | 0 0  | 0   | 0  |
|         | International Organisations                                       |               | 0 0                          | 0               | 0 0  |  | 0.00                             | % 0                                     | 0 (                | ) (  | 0 0   | 0  | 0.00%                                | 6                | 0 0              | (                | 0 0  | 0   | 0  |
|         | Institutions  |               | 360 53                       | 1               | 0 8  |  | 0 45.34                          |   | 9                  | 1 (  | 0 6   | 0  | 42.96%                               | 366              | 6 <b>4</b> 6     |                  | 2 0  | 6   | 1 4  |
|         | Corporates  | 5,            | 599 706                      | 20              | 3 45   |  | 7 37.04                          | -,                                      | 1 44               | 1  | 2 69  | 13   | 30.36%                               | 4,698            | 3 1,554          | 7.               | 3 2  | 87  | 19 26  |
|         | of which: SME   |               | 236 38                       | 7               | 1 0  |  | 4 53.04                          | % 232 3                                 | 7 12               | 2  | 1 0   | 6  | 54.40%                               | 229              | 9 36             | 1!               | 5 1  | . 0   | 8 54<br>69 33                                |
|         | Retail  | 1,            | 767 191                      | 158             | 6 5  | 5  | 31.89                            | % 1,759 17                              | 2 184              | 4  | 4   | 60   | 32.66%                               | 1,746            | 5 162            | 207              | 7 4  | 4   |  |
| BELGIUM | of which: SME   |               | 727 74                       | 45              | 1 1  | 1  | .9 41.12                         | 729 6                                   | 5 52               | 2  | 1 1   | 21   | 39.42%                               | b 724            | 4 63             | 59               | 9 1  | . 1   | 22 38  |
|         | Secured by mortgages on immovable property                        | 2,            | 050 168                      | 63              | 5 3  | 1  | .3 20.31                         | % 2,048 12                              | 9 104              | 4  | 1 2   | 22   | 20.87%                               | 2,048            | 3 96             | 137              | 7 4  | 2   | 29 21  |
|         | of which: SME   |               | 1 0                          | 0               | 0 0  |  | 0 15.42                          | % 1                                     | 0 (                | ) (  | 0 0   | 0  | 15.69%                               | 5 1              | 1 0              | (                | 0 0  | 0   | 0 1  |
|         | Items associated with particularly high risk                      |               | 0 0                          | 0               | 0 0  |  | 0.00                             | % 0                                     | 0 (                | ) (  | 0 0   | 0  | 0.00%                                | 6 0              | 0 0              | (                | 0 0  | 0   | 0 (  |
|         | Covered bonds   |               | 0 0                          | 0               | 0 0  |  | 0.00                             | % 0                                     | 0 (                | ) (  | 0 0   | 0  | 0.00%                                | 6                | 0 0              | (                | 0 0  | 0   | 0 0  |
|         | Claims on institutions and corporates with a ST credit assessment |               | 0 0                          | 0               | 0 0  |  | 0.00                             | % 0                                     | 0 (                | ) (  | 0   | 0  | 0.00%                                | 6 0              | 0 0              | (                | 0 0  | 0   | 0 0  |
|         | Collective investments undertakings (CIU)                         |               | 0 0                          | 0               | 0 0  |  | 0.00                             | % 0                                     | 0 (                |  | 0   | 0  | 0.00%                                | b ()             | 0 0              |                  | 0 0  | 00  | 0 0  |
|         |   |               | 0 0                          | 0               | 0 0  |  | 0.00                             | % 0                                     | 0 (                |  | 0   | 0  | 0.00%                                | 0                | 0 0              |                  | 0 0  | 0 0   | 0 0  |
|         | Equity<br>Securitisation  |               |                              |                 |  |  |                                  |   |                    |  |   |  |                                      |                  |                  |                  |  |   |  |
|         | Other exposures   | 2,            | 407 0                        | 1               | 0 0  |  | 0.00                             | % 2,407                                 | 0                  | 1 (  | 0   | 0  | 0.00%                                | 2,407            | 7 0              |                  | 1 0  | 0 0   | 0 0<br><b>118 27.</b> 0                      |
|         | Standardised Total  | 15,           | 218 1,122                    | 249             | 14 61  | 7  | 2 28.75 <sup>o</sup>             | % 14,711 1,53                           | 6 341              | 11   | 82  | 97   | 28.32%                               | 14,298           | 3 1,862          | 428              | 3 11   | 99  | 118 27.                                      |

|            |                |   |                  |                                   |  |  |                                      |                                   | Baseline Scena  | nrio   |                                   |                                       |                                   |  |  |                                      |                                      |
|------------|----------------|---|------------------|-----------------------------------|--|--|--------------------------------------|-----------------------------------|---|--|-----------------------------------|---------------------------------------|-----------------------------------|--|--|--------------------------------------|--------------------------------------|
|            |                |   |                  |                                   | 31/12/2021   |  |                                      |                                   | 31/12/202   | 2  |                                   |                                       |                                   | 31/12/2023   |  |                                      |                                      |
|            |                |   |                  |                                   |  |  |                                      |                                   |   |  |                                   |                                       |                                   |  |  |                                      |                                      |
| RowN<br>um |                | (mln EUR, %)  | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Stage 2 exposure | Stock of<br>Stage 3 exposure provisions fo<br>Stage 1 expos | Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure | Coverage Ratio<br>Stage 3 exposur | -<br>re Stage 1 exposure              | Stage 2 exposure Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure Sta | Stock of S<br>provisions for pro<br>age 2 exposure Stage | tock of<br>visions for<br>3 exposure | Coverage Ratio -<br>Stage 3 exposure |
| 64         |                | Central banks   | 3,598            | 0 0                               | 0 0  | (  | 0.00%                                | - /                               | ) 1   | 0 0 0  | 0.00                              | ,                                     | <u>'</u> 0                        | 1 0  | 0  | 0                                    | 0.00%                                |
| 65         |                | Central governments   | 7,006            | 6 16 1                            | 0 0  | (  | 0 40.00%                             | ,                                 | 5 1   | 0 0 0  | 40.00                             | · · · · · · · · · · · · · · · · · · · | 16                                | 2 0  | 0  | 1                                    | 40.00%                               |
| 66         |                | Regional governments or local authorities                         | 445              | 6 <u>0</u> 0                      | 0 0  | (  | 0 40.00%                             |                                   | 0   | 0 0 0  | 40.00                             |                                       | 0 0                               | 0 0  | 0  | 0                                    | 40.00%<br>15.48%                     |
| 67         |                | Public sector entities  | 7,922            | 52 2                              | 0 3  | (  | 0 17.34%                             | 7,889 8                           | 3   |  | 15.979                            | % 7,857                               | / 113                             | 5 0  | 5  | 1                                    | 15.48%                               |
| 68         |                | Multilateral Development Banks                                    | 0                | 0 0                               | 0 0  | (  | 0.00%                                | 0                                 | 0   | 0 0 0  | 0.00                              | % (                                   | 0 0                               | 0 0  | 0  | 0                                    | 0.00%                                |
| 69         |                | International Organisations                                       | 0                |                                   | 0 0  | (  | 0.00%                                | 0                                 | 0   |  | 0.00                              | %                                     |                                   | 0 0  | 0  | 0                                    | 0.00%                                |
| /0         |                | Institutions  | 868              |                                   |  |  | 2 35.43%                             | 86/ 20                            | 9   |  | 33.969                            | 70 000                                | 26 1                              | 1 0  | 1  | 4                                    | 33.59%                               |
| /1         |                | Corporates  | 17,469           | <u> </u>                          | 33 60  | <u> </u>                                       | 1 15.51%                             | 17,073 2,43                       |   | 30 57 142  | 17.439                            | 20/051                                |                                   | 4 29   | 55   | 198                                  | 12.27%                               |
| 72         |                | of which: SME<br>Retail   | 2,030            | 5 539 82<br>1 612 240             | 3 8  | 12/  | 0 12.09%<br>4 29.49%                 |                                   |   | 3 / IO<br>2E 179 22E   | 12.90                             | % Z,55/<br>0/ 11.97                   | 531 1/.<br>1 546 790              | 1 3  | 160  | 23                                   | 13.25%                               |
| 73         | LINITED CTATEC | of which: SME   | 2 725            |                                   | 19 7   | 13-  | - 55 37%                             | 2.676                             | 5 131   | 35         178         225           16         7         76       | 57.52                             | <sup>70</sup> 11,877                  | 1,540 760                         | 0 3 <del>4</del><br>8 15                           | 7  | 300                                  | 38.40%<br>59.13%                     |
| 74         | UNITED STATES  | Secured by mortgages on immovable property                        | 16.542           |                                   | 28 84  |  | 2 23.53%                             | 16.002 2.200                      | 5 151<br>5 614  | 10         7         70           24         01         137        | 22.30                             | ,                                     | 2 365 81 <sup>2</sup>             | 3 23   | 96   | 178                                  | 21.87%                               |
| 75         |                | of which: SME   | 9,544            | _,                                | 26 51  | 56   | 2 <u>2</u> 3.33 %<br>6 22.43%        | -, , -                            | 398   | 27 51 157  | 22.30                             | % 13,04<br>% 8,00                     | 1 474 53                          | 5 25<br>5 22                                       | 58   | 170                                  | 21.07 %                              |
| 70         |                | Items associated with particularly high risk                      | 485              | 58 7                              |  | 50   | 2 26.58%                             | =,=                               | 7 12  |  | 25.93                             | % 0,55                                | 74 10                             | 9 1  | 1  | 5                                    | 24.32%<br>25.64%                     |
| 78         |                | Covered bonds   | 185              |                                   |  | (  | 0.00%                                |                                   |   |  | 0.00                              | %<br>%                                |                                   | 0 0  | 0  | 0                                    | 0.00%                                |
| 79         |                | Claims on institutions and corporates with a ST credit assessment | 0                |                                   | 0 0  | (  | 0.00%                                | 0                                 |   |  | 0.00                              | %                                     |                                   | 0 0  | 0  | 0                                    | 0.00%                                |
| 80         |                | Collective investments undertakings (CIU)                         | 0                |                                   | 0 0  | (  | 0.00%                                |                                   |   |  | 0.00                              | -                                     |                                   | 0 0  | 0  | 0                                    | 0.00%                                |
| 81         |                | Equity  | 0                | 0 0                               | 0 0  | (  | 0.00%                                | 0                                 | 0   | 0 0 0  | 0.00                              |                                       | 0                                 | 0 0  | 0  | 0                                    | 0.00%                                |
| 82         |                | Securitisation  |                  |                                   |  |  |                                      |                                   |   |  |                                   |                                       |                                   |  |  |                                      |                                      |
| 83         |                | Other exposures   | 1,771            | . 0 1                             | 0 0  |  | 0.00%                                | 1,771                             | 1   | 0 0 0  | 0.00                              | % 1,771                               | 0                                 | 1 0  | 0  | 0                                    | 0.00%                                |
| 84         |                | Standardised Total  | 68,348           | 5,981 1,282                       | 105 327  | 312  | 2 24.36%                             | 67,096 6,474                      | 2,041   | 90 331 511   | 25.05%                            |                                       | 6,685 2,716                       | 5 88   | 328  | 686                                  | 25.25%                               |

| 12          | 13                   | 14  | 15         | 16   | 17   | 18                                   | 19                   | 20 2                    | 21            | 22   | 23   | 24   | 25                                   | 26               | 27               | 28               | 29   | 30   | 31   | 32                                   |
|-------------|----------------------|---|------------|--|--|--------------------------------------|----------------------|-------------------------|---------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
|             |                      |   |            |  |  |                                      |                      |                         | E             | Baseline Scenario                              |  |  |                                      |                  |                  |                  |  |  |  |                                      |
|             |                      |   | 31/12/2021 |  |  |                                      |                      |                         |               | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                      |
| Stage 1 exp | osure Stage 2 exposu | re Stage 3 exposure                         |            | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Sta | ge 2 exposure Stage 3 d | exposure<br>S | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|             |                      | 99 8  | 8 (        | 0 0  | C  | 0.00%                                | 12,757               | 698                     | 17            | 0  | 0  | 0  | 0.00%                                | 12,751           | 697              |                  | 0  | 0  | 0  | 0.00%                                |
|             |                      | 13 19                                       | 9 (        | 5 0  | 7  | 39.25%                               | 23,552               | 213                     | 35            | 6  | 0  | 14   | 39.60%                               | 23,537           | 213              | 51               | 6  | 0  | 20   | 39.72%                               |
|             |                      | 14 3!                                       | 5          | 1 1  | 8  | 23.50%                               | 3,190                | 313                     | 38            | 1  | 1  | 9  | 24.73%                               | 3,188            | 313              |                  | 1  | 1  | 10   | 25.76%<br>28.26%<br>40.00%           |
|             | 9,207 9              | 62 47                                       | 7          | L 19   | 14   | 30.22%                               | 9,249                | 902                     | 65            | 1  | 15   | 19   | 29.04%                               | 9,279            | 856              | 81               | 1  | 16   | 23   | 28.26%                               |
|             | 62                   | 0   | 0 (        | 0 0  | C  | 40.00%                               | 62                   | 0                       | 0             | 0  | 0  | 0  | 40.00%                               | 62               | 0                | 0                | 0  | 0  | 0  | 40.00%                               |
|             | 7                    | 0   | 0 (        | 0 0  | C  | 40.00%                               | 7                    | 0                       | 0             | 0  | 0  | 0  | 40.00%                               | 7                | 0                | 0                | 0  | 0  | 0  | 40.00%                               |
|             | 11,562 1,6           |   |            | ) 66   | 43   | 40.08%                               | 11,492               | 1,675                   | 165           | 8  | 55   | 64   | 38.97%                               | 11,458           | 1,658            |                  | 8  | 54   | 83   | 38.53%                               |
|             | 65,898 15,1          | 14 3,74                                     | 1 120      |  | ,  | 48.83%                               | 63,465               | 16,507                  | 4,782         | 94   | 398  |  | 44.68%                               | 61,898           | 17,154           | 5,701            | 92   | 413  | 2,400  | 42.10%                               |
|             | 10,901 3,1           |   | 0 38       |  | 542  | 54.26%                               | 10,630               | 3,185                   | 1,283         | 29   | 81   | 649  | 50.59%                               | 10,532           | 3,048            |                  | 28   | 75   | 735  | 48.42%                               |
|             | 75,734 13,6          | 51 7,634                                    | 4 495      | 5 1,565  |  | 59.55%                               | 73,865               | 13,573                  | 9,581         | 474  | 1,575  |  | 58.24%                               | 72,038           | 13,524           |                  | 460  | 1,633  | 6,580  | 57.43%                               |
|             | 21,043 4,5           | 30         2,182           61         3,788 | 2 86       |  | 1,212  | 55.55%                               | 20,536               | 4,549                   | 2,670         | 70   | 202  |  | 52.31%                               | 20,190           | 4,474            |                  | 69   | 200  | 1,557  | 50.39%                               |
|             | 43,373 8,9           | 61 3,788                                    |            | 3 352  | 1,302  | 34.37%                               | 42,882               | 8,654                   | 4,586         | 54   | 353  | 1,442  | 31.45%                               | 42,103           | 8,679            | -                | 53   | 362  | 1,575  | 29.50%                               |
|             | 16,250 3,8           |   | 6 39       | 9 212  | . 792  | 43.34%                               | 15,732               | 4,074                   | 2,157         | 33   | 206  | 874  | 40.51%                               | 15,437           | 4,081            |                  | 33   | 206  | 945  | 38.66%<br>30.60%                     |
|             | 619 1                | 00 1  | 1          | 1 3  | 4  | 33.30%                               | 592                  | 118                     | 19            | 1  | 3  | 6  | 31.69%                               | 573              | 128              | 28               | 1  | 3  | 9  | 30.60%                               |
|             | 0                    | 0   | 0 (        | 0 0  | C  | 0.00%                                | 0                    | 0                       | 0             | 0  | 0  | 0  | 0.00%                                | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
|             | 0                    | 0   | 0 (        | 0 0  | C  | 0.00%                                | 0                    | 0                       | 0             | 0  | 0  | 0  | 0.00%                                | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
|             | 114                  | 28  | 3          | 1 2  | 2  | 68.81%                               | 113                  | 27                      | 4             | 0  | 1  | 3  | 65.69%                               | 113              | 25               | 6                | 0  | 1  | 4  | 64.28%<br>0.00%                      |
|             | 0                    | 0 (   | 0 (        | 00   | C  | 0.00%                                | 0                    | 0                       | 0             | 0  | 0  | 0  | 0.00%                                | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
|             |                      |   |            |  |  |                                      |                      |                         |               |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |
|             | 27,586               | 0 190                                       |            | 0 0  | C  | 0.00%                                | 27,586               | 0                       | 196           | 0  | 0  | 0  | 0.00%                                | 27,586           | 0                | 196              | 0  | 0  | 0  | 0.00%                                |
| 27          | 3,687 41,70          | 15,591                                      | L 692      | 2 2,403  | 7,754  | 49.73%                               | 268,813              | 42,682                  | 19,488        | 638  | 2,401  | 9,274  | 47.59%                               | 264,593          | 43,249           | 23,140           | 622  | 2,483  | 10,705   | 46.26%                               |

|                  |                  |                  |  |   |  |                  |                  |                  | Baseline Scenario                              |  |  |                                      |                  |                  |                  |  |  |  |                                      |
|------------------|------------------|------------------|--|---|--|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
|                  |                  |                  | 31/12/2021                                     |   |  |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |                                      |
| Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of Stoc<br>provisions for provisi<br>Stage 2 exposure Stage 3 | ck of<br>ions for<br>exposure Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
| 1,254            | 0                | 0                | 0  | 0   | 0 0.00%  | 6 1,254          | 0                | 1                | 0  | 0  | 0  | 0.00%                                |                  |                  | 1                | 0  | 0  | 0  | 0.00%                                |
| 3,574            | 0                | 1                | 0  | 0   | 1 40.00%                                       | 6 3,572          | 0                | 3                | 0  | 0  | 1  | 40.00%                               | 3,571            | 0                | 4                | 0  | 0  | 2  | 40.00%                               |
| 299              | 9                | 0                | 0  | 0   | 0 43.84%                                       | 6 299            | 9                | 0                | 0  | 0  | 0  | 42.81%                               | 299              | 9                | 1                | 0  | 0  | 0  | 42.23%                               |
| 301              | 67               | 4                | C  | 0   | 2 41.72%                                       | 6 306            | 61               | 5                | 0  | 0  | 2  | 38.29%                               | 310              | 56               | 6                | 0  | 0  | 2  | 36.17%                               |
| 0                | 0                | 0                | 0  | 0   | 0 0.00%  | 6 0              | 0                | 0                | 0  | 0  | 0  | 0.00%                                | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 0                | 0                | 0                | 0  | 0   | 0 0.00%  | 6 0              | 0                | 0                | 0  | 0  | 0  | 0.00%                                | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 4,951            |                  |                  | 1  | 5   | 3 25.61%                                       | 6 4,897          |                  |                  | 1  | 5  | 4  | 27.68%                               | 4,857            |                  |                  | 1  | 6  | 6  | 28.93%                               |
| 11,619           | 3,259            | 525              | 6  | 32  | 244 46.56%                                     | 6 11,094         | 3,658<br>387     | 652              | 5  | 33   | 264  | 40.56%                               | 10,731           | 3,903<br>375     | 770              | 5  | 33   | 282  | 36.67%                               |
| 1,275            |                  |                  | 2  | 6   | 37 40.49%                                      |                  |                  |                  | 1  | 5  | 43   | 35.90%                               | 1,231            | 375              |                  | 1  | 5  | 47   | 36.67%<br>33.27%<br>57.52%           |
| 6,708            | 2,132            | 1,115            | 29   | 224   | 700 62.77%                                     |                  | 2,127            | 1,298            | 24   | 241  | 773  | 59.58%                               | 6,405            | 2,093            |                  | 23   | 254  | 838  | 57.52%                               |
| 4,121            |                  |                  | 14   | 57  | 262 53.52%                                     |                  |                  |                  | 10   | 52   | 292  | 48.90%                               | 3,898            | 1,100            |                  | 10   | 52   | 316  | 46.21%                               |
| 5,135            |                  |                  | 2  | 38  | 159 27.73%                                     |                  | 2,010            | 671              | 3  | 37   | 171  | 25.55%                               | 5,179            |                  | 783              | 3  | 37   | 186  | 23.72%                               |
| 1,723            | 827              | 115              | 1  | 12  | 25 21.33%                                      |                  | 793              | 154              | 1  | 11   | 28   | 18.50%                               | 1,730            | 748              | 186              | 1  | 9  | 32   | 16.96%                               |
| 0                | 0                | 0                | 0  | 0   | 0 0.00%  |                  | 0                | 0                | 0  | 0  | 0  | 0.00%                                |                  | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 0                | 0                | 0                | 0  | 0   | 0 0.00%  | _                | 0                | 0                | 0  | 0  | 0  | 0.00%                                | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 0                | 0                | 0                | 0  | 0   | 0 0.00%  |                  | 0                | 0                | 0  | 0  | 0  | 0.00%                                | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 114              | 28               | 3                | 1  | 2   | 2 68.81%                                       |                  | 27               | 4                | 0  | 1  | 3  | 65.69%                               | 113              | 25               | 6                | 0  | 1  | 4  | 64.28%                               |
| 0                | 0                | 0                | 0  | 0   | 0 0.00%  | 6 0              | 0                | 0                | 0  | 0  | 0  | 0.00%                                | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |
|                  |                  |                  |  |   |  |                  |                  |                  |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |
| 14,447           |                  | 25               | 0  | 0   | 0 0.00%  | ,                |                  | 25               | 0  | 0  | 0  | 0.00%                                | 14,447           | 0                | 25               | 0  | 0  | 0  | 0.00%                                |
| 48,401           | 8,026            | 2,259            | 39   | 302   | 1,110 49.16%                                   | <b>47,831</b>    | 8,180            | 2,675            | 34   | 317  | 1,219  | 45.59%                               | 47,165           | 8,448            | 3,073            | 33   | 331  | 1,320  | 42.95%                               |



|       | BNP Paribas   | 12                   | 13             | 14                       | 15  | 16   | 17   | 18                                   | 19               | 20                   | 21             | 22   | 23   | 24   | 25                                   | 26     | 27               | 28                 | 29   | 30   | 31   | 3               |
|-------|---|----------------------|----------------|--------------------------|---|--|--|--------------------------------------|------------------|----------------------|----------------|--|--|--|--------------------------------------|--------|------------------|--------------------|--|--|--|-----------------|
|       |   |                      |                |                          |   |  |  |                                      |                  |                      |                | <b>Baseline Scenario</b>                       |  |  |                                      |        |                  |                    |  |  |  |                 |
|       |   |                      |                |                          | 31/12/2021                                    |  |  |                                      |                  |                      |                | 31/12/2022                                     |  |  |                                      |        |                  |                    | 31/12/2023                                     |  |  |                 |
|       | (mln EU   | Stage 1 exposure Sta | age 2 exposure | e Stage 3 exposure<br>Si | Stock of<br>provisions for<br>tage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Sta | ige 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |        | Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Covera<br>Stage |
|       | Central banks   | 290                  |                | 0 0                      | 0   | 0  |  | 0.00%                                | 290              | 0                    | 1              | 0  | 0  |  | 0.00%                                | 290    | C                | 0 1                | 0  | 0  | 0  | )               |
|       | Central governments   | 2,886                | (              | 0 4                      | 1   | 0  | -  | 40.04%                               | 2,882            | 0                    | 8              | 1  | 0  |  | 3 40.02%                             | 2,878  | C                | 0 11               | 1  | 0  | 5  | 5               |
|       | Regional governments or local authorities                         | 1,410                | 172            | 2 34                     | 1   | 0  | 8  | 3 22.94%                             | 1,409            | 172                  | 36             | 1  | 0  |  | 9 23.92%                             | 1,407  | 172              | 2 38               | 1  | 0  | 9  | )               |
|       | Public sector entities  | 830                  | 520            | 6 16                     | 0   | 9  | ļ  | 5 29.03%                             | 854              | 498                  | 21             | 0  | 8  |  | 5 27.10%                             |        | 469              | 9 26               | 0  | 7  | 7  | 7               |
|       | Multilateral Development Banks                                    | 0                    |                | 0 0                      | 0   | 0  |  | 40.00%                               | 0                | 0                    | 0              | 0  | 0  |  | 40.00%                               | 0      | C                | 0 0                | 0  | 0  | 0 0  | )               |
|       | International Organisations                                       | 0                    |                | 0 0                      | 0   | 0  |  | 0.00%                                | 0                | 0                    | 0              | 0  | 0  |  | 0.00%                                | 0      | 0                | 0 0                | 0  | 0  | 0  | )               |
|       | Institutions  | 373                  | 2:             | 5 1                      | 0   | 0  |  | . 34.86%                             | 361              | 37                   | 2              | 0  | 0  |  | 1 34.56%                             | 352    | 45               | 5 3                | 0  | 0  | 1  | _               |
|       | Corporates  | 5,438                | 912            | 2 760                    | 14  | 34   | 507  | 66.62%                               | 5,318            | 900                  | 892            | 9  | 24   | 54   | 9 61.53%                             | 5,295  | 823              | 3 993              | 9  | 19   | 580  | )               |
|       | of which: SME   | 1,507                | 317            | 7 269                    | 8   | 15   | 182  | 67.73%                               | 1,475            | 250                  | 329            | 5  | 10   | 202  | 7 62.95%                             | 1,469  |                  | 0 374              | - 5  | 8  | 224  | ł               |
|       | Retail  | 22,042               | 2,272          | 2 1,860                  | 219   | 463  | 1,25   | 67.47%                               | 21,455           | 2,276                | 2,443          | 193  | 430  | 1,662  | 2 68.03%                             | 20,994 | 2,199            | 9 2,981            | 188  | 415  | 2,043  | 3               |
| ITALY | of which: SME   | 3,351                | 623            | 3 304                    | 15  | 37   | 184  | 60.67%                               | 3,276            | 604                  | 398            | 11   | 27   | 22   | 2 55.72%                             | 3,245  | 562              | 2 470              | 11   | 23   | 251  | _               |
|       | Secured by mortgages on immovable property                        | 830                  | 208            | 8 772                    | 1   | 11   | 449  | 58.19%                               | 826              | 182                  | 802            | 1  | 9  | 45.  | 3 56.41%                             | 830    | 157              | 7 823              | 1  | 7  | 455  | 5               |
|       | of which: SME   | 822                  | 200            | 0 771                    | 1   | 10   | 449  | 58.23%                               | 817              | 175                  | 801            | 1  | 8  | 452  | 2 56.45%                             | 822    | 150              | 0 822              | . 1  | 7  | <sup>'</sup> 455                               | 5               |
|       | Items associated with particularly high risk                      | 0                    | (              | 0 0                      | 0   | 0  | (  | 0.00%                                | 0                | 0                    | C              | 0  | 0  |  | 0.00%                                | 0      | C                | 0 0                | 0  | 0  | 0  | )               |
|       | Covered bonds   | 0                    | (              | 0 0                      | 0   | 0  | (  | 0.00%                                | 0                | 0                    | C              | 0  | 0  |  | 0.00%                                | 0      | C                | 0 0                | 0  | 0  | 0  | )               |
|       | Claims on institutions and corporates with a ST credit assessment | 0                    | (              | 0 0                      | 0   | 0  | (  | 0.00%                                | 0                | 0                    | C              | 0  | 0  |  | 0.00%                                | 0      | C                | 0 0                | 0  | 0  | 0  | )               |
|       | Collective investments undertakings (CIU)                         | 0                    | (              | 0 0                      | 0   | 0  | (  | 0.00%                                | 0                | 0                    | C              | 0  | 0  |  | 0.00%                                | 0      | C                | 0 0                | 0  | 0  | 0  | )               |
|       | Equity  | 0                    | (              | 0 0                      | 0   | 0  | (  | 0.00%                                | 0                | 0                    | C              | 0  | 0  |  | 0.00%                                | 0      | C                | 0 0                | 0  | 0  | 0  | )               |
|       | Securitisation  |                      |                |                          |   |  |  |                                      |                  |                      |                |  |  |  |                                      |        |                  |                    |  |  |  |                 |
|       | Other exposures   | 3,605                |                | 0 160                    | 0   | 0  |  | 0.00%                                | 3,605            | 0                    | 160            | 0  | 0  |  | 0.00%                                | 3,605  |                  | 0 160              | 0  | 0  | 0  | )               |
|       | Standardised Total  | 37,705               | 4,116          | 6 <b>3.608</b>           | 236   | 518  | 2,226  | 61.68%                               | 36,999           | 4,065                | 4,365          | 205  | 472  | 2,682  | 61.44%                               | 36,527 | 3,865            | 5 5,036            | 201  | 449  | 3,099  | )               |







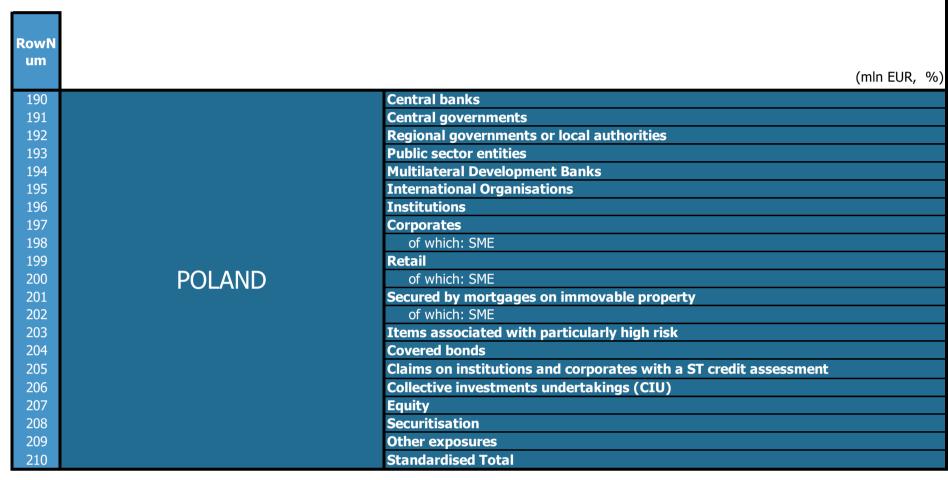
|    |                |       |                  |  |  |  |        |                     |                  |                  | <b>Baseline Scenario</b>                       |  |  |        |        |       |                  |  |  |  |                                    |
|----|----------------|-------|------------------|--|--|--|--------|---------------------|------------------|------------------|--|--|--|--------|--------|-------|------------------|--|--|--|------------------------------------|
|    |                |       |                  | 31/12/2021                                     |  |  |        |                     |                  |                  | 31/12/2022                                     |  |  |        |        |       |                  | 31/12/2023                                     |  |  |                                    |
| %) |                |       | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |        | Stage 1 exposure St | age 2 exposure S | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |        |        |       | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                                    |
|    | 509            |       | 0                | (  | 0 (  | 0 (  | 0.00%  | 509                 | 0                | 0                | 0  | 0  | 0  | 0.00%  | 509    | 0     | 0                | (  | 0 0  | 0  | 0.00%                              |
|    | 121            | 0     | 0                | (  | ) (  | 0 (  | 40.00% | 121                 | 0                | 0                | 0  | 0  | 0  | 40.00% | 121    | 0     | 0                | (  | 0 0  | 0  | 40.00%                             |
|    | 7              | 1     | 0                | (  | ) (  | 0 (  | 40.00% | 7                   | 1                | 0                | 0  | 0  | 0  | 40.00% | 7      | 1     | 0                | (  | 0 0  | 0  | 40.00%                             |
|    | 6              | 16    | 0                | (  | ) (  | 0 (  | 39.61% | 8                   | 15               | 1                | 0  | 0  | 0  | 36.95% | 9      | 13    | 1                | (  | 0 0  | 0  | 35.70%                             |
|    | 0              | 0     | 0                | (  | ) (  | 0 (  | 0.00%  | 0                   | 0                | 0                | 0  | 0  | 0  | 0.00%  | 0      | 0     | 0                | (  | 0 0  | 0  | 0.00%<br>0.00%<br>34.12%<br>31.21% |
|    | 0              | 0     | 0                | (  | ) (  | 0 (  | 0.00%  | 0                   | 0                | 0                | 0  | 0  | 0  | 0.00%  | 0      | 0     | 0                | (  | 0 0  | 0  | 0.00%                              |
|    | 474            |       | 3                | (  | 6  | 6 1  | 36.53% | 471                 | 77               | 5                | 0  | 5  | 2  | 35.00% | 470    |       | 7                | (  | 0 5  | 2  | 34.12%                             |
|    | 3,774          |       |                  |  | 5 10   | 0 30   | 31.19% | 3,653               | 862              | 146              | 4  | 10   | 46   | 31.46% | 3,558  | 913   | 189              | 2  | 4 10   | 59   | 31.21%                             |
|    | 837            | 142   |                  |  | 2 5  | 5 13   | 46.03% | 825                 | 138              | 45               | 2  | 5  | 21   | 47.10% | 815    |       |                  |  | 2 5  | 28   | 47.73%                             |
|    | 8,509<br>2,231 | 1,219 |                  | 2  | 5 197  | 7 423  | 51.17% | 8,436               | 1,136            | 983              | 40   | 216  | 486  | 49.45% | 8,117  | 1,264 | 1,173            | 38   | 3 262  | 566  | 48.28%                             |
|    |                | 345   | 124              |  | 3 18   | 8 41   | 33.25% | 2,196               | 349              | 155              | 2  | 20   | 48   | 31.11% | 2,170  | 350   | 179              |  | 2 21   | 53   | 29.81%                             |
|    | 930            | 308   | 226              |  | 2 20   | 0 108  | 47.61% | 934                 | 277              | 253              | 3  | 21   | 115  | 45.47% | 872    |       | 291              |  | 3 24   | 126  | 43.30%                             |
|    | 3              | 0     | 0                | (  | ) (  | 0 (  | 26.46% | 2                   | 0                | 0                | 0  | 0  | 0  | 26.04% | 2      | 0     | 0                | (  | 0 0  | 0  | 25.83%                             |
|    | 0              | 0     | 0                | (  | ) (  | 0 0  | 0.00%  | 0                   | 0                | 0                | 0  | 0  | 0  | 0.00%  | 0      | 0     | 0                | (  | 0 0  | 0  | 0.00%                              |
|    | 0              | 0     | 0                | (  | ) (  | 0 (  | 0.00%  | 0                   | 0                | 0                | 0  | 0  | 0  | 0.00%  | 0      | 0     | 0                | (  | 0 0  | 0  | 0.00%                              |
|    | 0              | 0     | 0                |  | ) (  | 0 (  | 0.00%  | 0                   | 0                | 0                | 0  | 0  | 0  | 0.00%  | 0      | 0     | 0                | (  | 0 0  | 0  | 0.00%                              |
|    | 0              | 0     | 0                |  | ) (  | 0 (  | 0.00%  | 0                   | 0                | 0                | 0  | 0  | 0  | 0.00%  | 0      | 0     | 0                | (  | 0 0  | 0  | 0.00%                              |
|    | 0              | 0     | 0                | (  | ) (  | 0 0  | 0.00%  | 0                   | 0                | 0                | 0  | 0  | 0  | 0.00%  | 0      | 0     | 0                | (  | 00   | 0  | 0.00%                              |
|    |                |       |                  |  |  |  |        |                     |                  |                  |  |  |  |        |        |       |                  |  |  |  |                                    |
|    | 1,460          |       | 0                | (  | ) (  | 0 (  | 0.00%  | 1,460               | 0                | 0                | 0  | 0  | 0  | 0.00%  | 1,460  | 0     | 0                | (  | 0 0  | 0  | 0.00%                              |
|    | 15,790         | 2,411 | 1,153            | 32   | 2 232  | 2 562  | 48.74% | 15,599              | 2,368            | 1,387            | 47   | 252  | 649  | 46.78% | 15,123 | 2,570 | 1,661            | 45   | 5 301  | 754  | 45.39%                             |

|         |                                 |                    |  |  |  |          |                  |                  |                  | <b>Baseline Scenario</b>                       | l i i i i i i i i i i i i i i i i i i i        |  |          |                       |                          |   |  |  |  |
|---------|---------------------------------|--------------------|--|--|--|----------|------------------|------------------|------------------|--|--|--|----------|-----------------------|--------------------------|---|--|--|--|
|         |                                 |                    | 31/12/2021                                     |  |  |          |                  |                  |                  | 31/12/2022                                     |  |  |          |                       |                          | 31/12/20                                      | 23   |  |  |
| s<br>%) | age 1 exposure Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |          | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |          | Stage 1 exposure      | Stage 2 exposure Stage 3 | Stock o<br>exposure provisions<br>Stage 1 exp | f Stock of<br>for provisions for<br>osure Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |  |
|         | 0                               | 0 0                | 0  | 0 0  |  | 0.00%    | 0                | 0                | 0                | 0  | ) (  | 0 0  | 0.00%    | 0                     | 0                        | 0   | 0  | 0 0  | 0.00%  |
|         | 101                             | 0 0                | C  | 0 0  |  | 0 40.00% | 101              | 0                | 0                | 0  | ) (  | 0 0  | ) 40.00% | 100                   | 0                        | 0   | 0  | D C  | 40.00%   |
|         | 7                               | 10                 | 0  | 0 0  |  | 0 93.94% | 7                | 1                | 0                | 0  | ) (  | 0 0  | ) 89.15% | 7                     | 1                        | 0   | 0  | D C  | 85.13%   |
|         | 13 3                            | 1 1                | C  | ) 1  |  | 1 61.11% | 17               | 26               | 2                | 0  | ) 1  | . 1  | 56.70%   | 20                    | 22                       | 2   | 0  | 1 1  | 54.12%   |
|         | 0                               | 0 0                | C  | 0 0  |  | 0 0.00%  | 0                | 0                | 0                | 0  | ) (  | 0 0  | 0.00%    | 0                     | 0                        | 0   | 0  | D C  | 0.00%  |
|         | 0                               | 0 0                | C  | 0 0  |  | 0 0.00%  | 0                | 0                | 0                | 0  | ) (  | 0 0  | 0.00%    | 0                     | 0                        | 0   | 0  | D C  | 0.00%  |
|         | 420 1                           | 9 1                |  | 0 1  |  | 0 34.03% | 412              |                  | 2                | 0  | )1   | . 1  | 32.07%   | 405                   |                          | 3   | 0  | 1 1  | 31.05%   |
|         | 1,473 77                        | 5 110              |  | 8 8  | 3  | 5 31.69% | 1,526            | 678              | 154              | 2  | 2 7  | ² <u>41</u>                                    | 26.73%   | 1,568                 |                          | 192   | 2  | 5 47   | 24.23%   |
|         | 192 9                           | 1 22               | . 1  | 1  |  | 4 20.32% | 190              |                  | 29               | 1  | . 1  | . 6  | 5 22.41% | 189                   |                          | 34  | 1  | 1 8  | 3 23.47%   |
|         | 4,140 1,57                      |                    | 25   | 5 63   | 30   | 0 64.37% | 4,001            | 1,599            | 583              | 26   | 65 65  | 5 347  | 7 59.62% | 3,862<br>1,685        | 1,621                    | 700   | 25 7.  | 1 395  | 5 56.43%   |
|         | 1,790 82                        | 5 120              | 7  | 7 14   | 5  | 5 45.92% | 1,730            | 843              | 161              | 6  | 5 15   | 5 70   | ) 43.10% |                       |                          | 197   | 5 1  | 5 82   | 41.35%   |
|         | 848 33                          | 7 68               | C  | ) 7  | 1  | 5 21.71% | 896              | 275              | 83               | 1  | . 8  | 3 17   | 7 20.07% | 855                   | 295                      | 103   | 1  | 8 19   | 9 18.56%   |
|         | 20                              | 0 13               | 0  | 0 0  |  | 4 29.09% | 20               | 1                | 13               | 0  | ) (  | ) 4  | 1 29.24% | 19                    | 1                        | 13  | 0  | 0 4  | ł 29.41%   |
|         | 0                               | 0 0                | 0  | 0 0  |  | 0 0.00%  | 0                | 0                | 0                | 0  | ) (  | 0 0  | 0.00%    | 0                     | 0                        | 0   | 0  | D C  | 0.00%  |
|         | 0                               | 0 0                | 0  | 0 0  |  | 0 0.00%  | 0                | 0                | 0                | 0  | ) (  | 0 0  | 0.00%    | 0                     | 0                        | 0   | 0  | D C  | 0.00%  |
|         | 0                               | 0 0                | 0  | 0 0  |  | 0.00%    | 0                | 0                | 0                | 0  | ) (  | 0 0  | 0.00%    | 0                     | 0                        | 0   | 0  | D C  | 0.00%  |
|         | 0                               | 0 0                | C  | 0 0  |  | 0 0.00%  | 0                | 0                | 0                | 0  | ) (  | 0 0  | 0.00%    | 0                     | 0                        | 0   | 0  | D C  | 85.13%           54.12%           0.00%           0.00%           1.05%           24.23%           23.47%           56.43%           241.35%           18.56%           29.41%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00% |
|         | 0                               | 0 0                | C  | 0 0  |  | 0 0.00%  | 0                | 0                | 0                | 0  | ) (  | 0 0  | 0.00%    | 0                     | 0                        | 0   | 0  | D C  | 0.00%  |
|         |                                 |                    |  |  |  |          |                  |                  |                  |  |  |  |          |                       |                          |   |  |  |  |
|         | 1,036                           | 0 8                | C  | 0  |  | 0 0.00%  | 1,036            |                  | 8                | 0  | ) (  | 00   | 0.00%    | 1,036<br><b>7,855</b> | 0                        | 8   | 0  |  | 0 0.00%<br>45.89%  |
|         | 8,037 2,74                      | 656                | 28   | 80   | 35   | 1 53.55% | 7,995            | 2,606            | 832              | 29   | 81   | . 407  | 48.92%   | 7,855                 | 2,570                    | 1,008   | 28 87  | 7 463  | 45.89%   |

|          |                |                  |                  |  |  |  |  |                                   |                    | <b>Baseline Scenario</b>                       |  |  |                      |                        |                  |                                       |  |  |  |   |
|----------|----------------|------------------|------------------|--|--|--|--|-----------------------------------|--------------------|--|--|--|----------------------|------------------------|------------------|---------------------------------------|--|--|--|---|
|          |                |                  |                  | 31/12/2021                                     |  |  |  |                                   |                    | 31/12/2022                                     |  |  |                      |                        |                  |                                       | 31/12/2023                                     |  |  |   |
| St<br>%) | age 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |  | Stage 1 exposure Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                      |                        | Stage 2 exposure | Stage 3 exposure                      | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure  |
|          | 0              | 0                | 0                | (  | 0  | 0 C  | 0.00%  | 0                                 | 0 (                | 00   | 0  | (  | 0.00%                | 0                      | 0                | 00                                    |  | 0 0  | 0  | 0.00%<br>40.00%<br>0.00%<br>0.00%<br>0.00%<br>34.99%<br>37.88%<br>85.31%<br>39.93%<br>30.55%<br>34.68%<br>34.73%<br>0.00% |
|          | 25             | 0                | 0                | (  | 0  | 0 0  | 40.00%   | 25                                | 0 (                | 0 0  | 0  | (  | 40.00%               | 25                     | 0                | 0                                     |  | 0 0  | 0  | 40.00%  |
|          | 0              | 0                | 0                | (  | 0  | 0 0  | 0.00%  | 0                                 | 0 (                | 0 0  | 0  | (  | 0.00%                |                        | 0                | 0                                     |  | 0 0  | 0  | 0.00%   |
|          | 0              | 0                | 0                | (  | 0  |  | 0.00%  | 0                                 |                    | 0 0  | 0  | (  | 0.00%                |                        | 0                | 0 0                                   |  | 0 0  | 0  | 0.00%   |
|          | 0              | 0                | 0                | (  | 0  |  | 0.00%  | 0                                 |                    | 0  | 0  |  | 0.00%                |                        | 0                | 0 0                                   | )  | 0 0  | 0  | 0.00%   |
|          | 0              | 0                | 0                |  | 0  |  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.36.83%<br>0.35.46%<br>0.35.46%<br>0.00% |                                   |                    | 0  | 0  | (  | 0.00%                | 0 0                    | 0                | 0 0                                   |  | 0 0  | 0  | 0.00%   |
|          | /8             | 164              | 14               |  | 0  |  | 36.83%   | /5                                |                    | 0  | 0  | (  | 0 35.53%<br>5 36.97% | ) /3                   | 12               |                                       |  |  | 0  | 34.99%  |
|          | 1,119          | 104              | 14               |  | 0  |  | 0 35.40%<br>0 04 2006  | 1,058 22                          | 2 1/               | 0  | 1  |  | 4 89.20%             | 1,015                  | 262              | 20                                    | :  | 0 <u> </u>                                     | 8  | 37.88%  |
|          | 31             | 21               |                  |  | 0  | 0 3<br>0 1                                     | 39.02%   | 31                                | 5 5                |  | 1  |  | 1 39.88%             | 32<br>1 <del>1</del> 0 | 59               | · · · · · · · · · · · · · · · · · · · | 2  |  |  | 30 03%  |
|          | 7              | 2                | 2                |  | 0  |  | ) 34.74%   | 7                                 | 2 (                | 0  | 0  |  | 32.04%               | )<br>                  |                  | ) J                                   | ,  |  | 1  | 30 55%  |
|          | 46             | 11               | 1                |  | 0  |  | 34.72%   | 45 1                              | 2                  | 0  | 0  |  | 34.49%               | 43                     | 13               | 1                                     |  | 0 0  | 0  | 34 68%  |
|          | 29             | 2                | 1                | (  | 0  |  | ) 37.77%   | 28                                | 2                  | 0  | 0  | (  | 36.23%               | 28                     | 3                | 1                                     | ·  | 0 0  | 0  | 34,73%  |
|          | 0              | 0                | 0                | (  | 0  |  | 0.00%  | 0                                 | 0 (                | 0  | 0  | (  | 0.00%                | 0                      | 0                |                                       | )  | 0 0  | 0  | 0.00%   |
|          | 0              | 0                | 0                | (  | 0  | 0 0  | 0.00%  | 0                                 | 0 (                | 0 0  | 0  | (  | 0.00%                | 0                      | 0                | 0                                     | )  | 0 0  | 0  | 0.00%   |
|          | 0              | 0                | 0                | (  | 0  | 0 0  | 0.00%  | 0                                 | 0 (                | 0  | 0  | (  | 0.00%                | 0                      | 0                | 0                                     | )  | 0 0  | 0  | 0.00%   |
|          | 0              | 0                | 0                | (  | 0  | 0 0  | 0.00%  | 0                                 | 0 (                | 0 0  | 0  | (  | 0.00%                | 0                      | 0                | 0                                     | )  | 0 0  | 0  | 0.00%   |
|          | 0              | 0                | 0                | (  | 0  | 0 0  | 0.00%  | 0                                 | 0 (                | 0 0  | 0  | (  | 0.00%                | 0                      | 0                | 0                                     | )  | 0 0  | 0  | 0.00%<br>0.00%<br>0.00%   |
|          |                |                  |                  |  |  |  |  |                                   |                    |  |  |  |                      |                        |                  |                                       |  |  |  |   |
|          | 557            | 0                | 0                | (  | 0  | 0 C  | 0.00%  | 557                               | 0 (                | 0 0  | 0  | (  | 0.00%                | 557                    | 0                | 0 0                                   | )  | 0 0  | 0  | 0.00%   |
|          | 1,855          | 188              | 18               | 1  | 1 2  | 2 6  | 35.88%   | 1,790 24                          | 22                 | 1  | 2  | 8  | 37.18%               | 1,744                  | 291              | 26                                    |  | L 2  | 10   | 37.88%  |









| 12               | 13                 | 14                 | 15   | 16   | 17   | 18                                   | 19               | 20               | 21               | 22   | 23   | 24   | 25                                   | 26               | 27               | 28               | 29   | 30   | 31   | 32   |
|------------------|--------------------|--------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--|
|                  |                    |                    |  |  |  |                                      |                  |                  |                  | <b>Baseline Scenario</b>                       |  |  |                                      |                  |                  |                  |  |  |  |  |
|                  |                    |                    | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |  |
| Stage 1 exposure | e Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>e Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure   |
| 22               | 1                  | 0 0                | )  | 0  | 0 (  | 0.00%                                | 221              |                  | 0                | C  | 0  | C  | 0.00%                                |                  | 0                | ) C              | (  | D C  | ) (  | 0.00%  |
| 10               | 0                  | 0 0                |  | 0  | 0 (  | 37.40%                               | 100              | 0                | 0                | C  | ) 0  | 0  | ) 38.51%                             | 100              | 0                | 0 0              | (  | 0 0  | ) (  | 38.95%   |
|                  | 5 7                | 4 C                |  | 0  | 0 (  | 37.44%                               | 5                | 74               | 0                | C  | 0 0  | C  | ) 38.54%                             | 5                | 73               | 3 C              | (  | 0 0  | ) (  | 38.97%   |
|                  | 6                  | 0 0                |  | 0  | 0 (  | 29.78%                               | 6                | 0                | 0                | C  | 0 0  | C  | ) 29.83%                             | 6                | 1                | L C              | (  | 0 0  | ) (  | 29.85%   |
|                  | 0                  | 0 0                |  | 0  | 0 (  | 0.00%                                | 0                | 0                | 0                | C  | 0 0  | C  | 0.00%                                | 0                | 0                | ) C              | (  | 0 0  | ) (  | 0.00%  |
|                  | 0                  | 0 0                |  | 0  | 0 (  | 0.00%                                | 0                | C                | 0 0              | C  | 0 0  | C  | 0.00%                                | 0                | 0                | ) C              | (  | D C  | ) (  | 0.00%  |
| 36               |                    | 6 1                |  | 0  | 0 (  | 34.96%                               | 359              | 23               | 1                | C  | 0 0  | C  | 33.50%                               | 353              | 28               | 3 1              | (  | ) (C   | ) (  | 32.76%   |
| 1,42             |                    | 7 47               | ,<br>  | 4  | 3 22   | 47.12%                               | 1,407            |                  |                  | 4  | 3  | 32   | 46.74%                               | 1,398            |                  |                  | 2  | 1 3  | 3 43   | 46.42%   |
| 63               | -                  |                    |  | 3  | 1 10   | 52.94%                               | 635              | 93               |                  | 3  | 1  | 16   | 53.94%                               | 632              |                  |                  |  | 3 1  | 2  | 2 54.48%   |
| 1,44             |                    | 7 94               |  | 8 1  | 8 61   | 64.55%                               | 1,419            |                  |                  | 8  | 3 20   | 76   | 63.08%                               | 1,393            |                  |                  | 8  | 3 22   | 92   | 62.34%   |
| 78               |                    | 8 41               |  | 2  | 2 22   | 54.72%                               | 782<br>3,600     | 44               | 15               | 2  | 3  | 25   | 5 51.12%                             | 777              |                  |                  | 4  | 2 3  | 3 2  | / 48./9%   |
| 3,55             | 5 79               | 9 548              | 5  | 2  | 4 10/  | 19.49%                               | 3,600            | 654              | 649              | 2  | /  |  | 17.96%                               | 3,618            | 550              | /34              | 4  | 2 8  | 3 12   | 16.98%   |
|                  | 0                  | 4 (                |  | 0  |  | 3.73%<br>0.00%                       | 1                | 4                | 0                |  |  |  | ) 3.72%<br>) 0.00%                   | 1                | 3                |                  |  |  |  | 3.71%  |
|                  | 0                  |                    |  | 0  |  | 0.00%                                | 0                | 0                | 0                |  |  |  | 0.00%                                | 0                | 0                |                  |  |  |  | 0.00%  |
|                  |                    |                    | <u></u>  | 0  |  | 0.00%                                | 0                |                  |                  |  |  |  | 0.00%                                | 0                | 0                |                  |  |  |  | 0         0.00%           0         38.95%           0         38.97%           0         29.85%           0         0.00%           0         0.00%           0         0.00%           0         32.76%           1         46.42%           2         54.48%           2         62.34%           7         48.79%           5         16.98%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00% |
|                  | 0                  |                    |  | 0  |  | 0.00%                                | 0                |                  | 0                |  |  |  | 0.00%                                | 0                | 0                |                  |  |  |  |  |
|                  | 0                  |                    |  | 0  |  | 0.00%                                | 0                |                  | 0                |  |  |  | 0.00%                                | 0                | 0                |                  |  |  |  |  |
|                  |                    |                    |  |  |  | 0.00%                                | 0                | 0                | 0                |  | 0  |  | 0.00%                                | 0                | 0                |                  |  |  |  | 0.00%  |
| 26               | 6                  | 1                  |  | 0  | 0  | 0.00%                                | 266              | 0                | 1                | ſ  |  | ſ  | 0.00%                                | 266              | 0                | 1                | (  |  |  | 0.00%  |
| 7,38             | <b>3 1,22</b>      | <b>3</b> 691       | 1  | 4 2  | 6 <b>190</b>                                   |                                      | <b>7,381</b>     |                  | 840              | 14   | 30   | 225  |                                      | 7,359            | 970              | 973              | 14   | J 33   | 258  | 0 0.00%<br><b>3 26.54%</b>   |

|                      |                     |                    |  |  |  |                     |                      |                    |                                | <b>Baseline Scenario</b>                       |  |  |                  |                    |                 |                  |  |  |  |   |
|----------------------|---------------------|--------------------|--|--|--|---------------------|----------------------|--------------------|--------------------------------|--|--|--|------------------|--------------------|-----------------|------------------|--|--|--|---|
|                      |                     |                    | 31/12/2021                                     |  |  |                     |                      |                    |                                | 31/12/2022                                     |  |  |                  |                    |                 |                  | 31/12/2023                                     |  |  |   |
| Stage 1 exposu<br>%) | re Stage 2 exposure | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>e Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                     | Stage 1 exposure Sta | age 2 exposure Sta | ge 3 exposure                  | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                  | Stage 1 exposure S | tage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure  |
|                      | 4                   | 0 0                |  | 0  | 0 (  | 0.00%               | 4                    | 0                  | 0                              | 0  | 0  | 0  | 0.00%            | 4                  | 0               | 0                | 0  | 0  |  | 0       0.00%         5       40.00%         0       40.00%         1       46.99%         0       0.00%         0       0.00%         3       48.75% |
| 4,2                  | 64                  | 0 5                |  | 2  | 0 2  | 2 40.00%            | 4,260                | 0                  | 9                              | 2  | 0  | 3  | 40.00%           | 4,256              | 0               | 13               | 2  | 0  |  | 5 <u>40.00%</u>   |
|                      | 31                  |                    |  | 0  |  | 40.00%              | 31                   | 0                  | 0                              | 0  | 0  | 0  | 40.00%           | 31                 | 0               | 0                | 0  | 0  |  | 0 40.00%  |
|                      | 37 3                | 3 0                |  | 0  | 4 (  | ) 50.38%<br>) 0.00% | 40                   | 29                 | 1                              | 0  | 2  | 0  | 47.85%<br>0.00%  | 42                 | 26              | 1                | 0  | 1  |  | L 46.99%  |
|                      | 0                   |                    |  | 0  |  | 0.00%               | 0                    | 0                  | 0                              | 0  | 0  | 0  | 0.00%            | 0                  | 0               | 0                | 0  | 0  |  | 0.00%   |
|                      | 01 70               |                    |  | 0 2  |  | 52.29%              | 0                    | 0                  | 0                              | 0  | 0  | 0  | 49.89%           | 464                | 617             | 0                |  | 0  |  | 0.00%   |
| 4,(                  | 12 1,79             | /<br>۲ کار         | 1  | 0 3.   | / 123  | sz.29%              | 3,602                | 2,106              | 12                             | 0  | 30   | 0  | 49.89%<br>51.64% |                    | 2,113           | 10               | 10   | 28   | 10   | 3 48.75%<br>3 49.95%  |
| 4,0                  | ,                   |                    | I  | 19 5 <sup>4</sup>                                |  | 55.50%<br>56.29%    | 1,311                | 735                | 52 <del>4</del><br>1 <i>44</i> | 10   |  | 100  | 49.62%           | 3,523<br>1,304     | 2,113           | 39/              | 10   | 33   | 190  | 1 46.84%  |
| 3,6                  |                     |                    | 1  |  | 2 57   | 50.29%              | 3,674                | 551                | 1 <del>44</del><br>467         | 4  | <br>   | 71   | 49.78%           | 2 557              | 576             | 550              |  | 11<br>63                                       | ס<br>דכ  | 5 49.29%  |
| 1,3                  |                     |                    |  | 4 2  | 6 80   | 53.19%              | 1,367                | 352                | 196                            | 24   | 25   | 233  | 50.00%           | 3,557<br>1,333     | 370             | 230              |  | 27   | 10   | 9 47.53%  |
| 7,3                  |                     |                    | 1  | 11 12  | 5 175  | 28.98%              | 7,237                | 1,135              | 720                            | 11   | 118  | 202  | 28.07%           | 7,128              | 1,133           | 832              | 11   | 117  | 22   | 5 27.18%  |
| 2,8                  |                     |                    |  | 9 10   | 9 140  | ) 34.38%            | 2,674                | 936                | 486                            | 8  | 104  | 162  | 33.21%           | 2,639              | 906             |                  | 8  | 102  | 17   | 32 39%  |
|                      | 33 2                | 5 2                |  | 0  | 0 1  | 46.24%              | 119                  | 37                 | 4                              | 0  | 0  | 2  | 41.98%           | 112                | 42              | 6                | 0  | 0  | 1,   | 39.48%  |
|                      | 0                   | 0 0                |  | 0  | 0 (  | 0.00%               | 0                    | 0                  | 0                              | 0  | 0  | 0  | 0.00%            | 0                  | 0               | 0                | 0  | 0  |  | 2 32.39%<br>2 39.48%<br>0 0.00%   |
|                      | 0                   | 0 0                |  | 0  | 0 (  | 0.00%               | 0                    | 0                  | 0                              | 0  | 0  | 0  | 0.00%            | 0                  | 0               | 0                | 0  | 0  |  | 0 0.00%<br>0 0.00%<br>0 0.00%   |
|                      | 0                   | 0 0                |  | 0  | 0 0  | 0.00%               | 0                    | 0                  | 0                              | 0  | 0  | 0  | 0.00%            | 0                  | 0               | 0                | 0  | 0  |  | 0.00%   |
|                      | 0                   | 0 0                |  | 0  | 0 (  | 0.00%               | 0                    | 0                  | 0                              | 0  | 0  | 0  | 0.00%            | 0                  | 0               | 0                | 0  | 0  |  | 0.00%   |
|                      |                     |                    |  |  |  |                     |                      |                    |                                |  |  |  |                  |                    |                 |                  |  |  |  |   |
| r.                   | 70                  | 0 0                |  | 0  | 0 (  | 0.00%               | 570                  | 0                  | 0                              | 0  | 0  | 0  | 0.00%            | 570                | 0               | 0                | C  | 0  |  | 0.00%   |
| 20,3                 | 92 4,38             | 5 1,238            | 4  | 6 253  | 3 506  | 40.87%              | 19,926               | 4,553              | 1,537                          | 47   | 239  | 614  | 39.93%           | 19,686             | 4,505           | 1,824            | 46   | 245  | 710  | <b>39.25%</b>   |

|    |                  |                                   |  |  |  |                                      |                  |                  |                  | Baseline Scenario                              |  |  |                                      |                  |                                |  |  |  |   |
|----|------------------|-----------------------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|--------------------------------|--|--|--|---|
|    |                  |                                   | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                  |                                | 31/12/2023   |  |  |   |
| %) | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>e Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 expos | Stock of<br>ure provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure  |
|    | 1,965            | 0 0                               | )  | 0 0  | ) (  | 0.00%                                | 1,965            | 5 C              | ) (              | ) 0  | 0  | 0  | 0.00%                                | 1,964            | 0                              | 0  | 0 0  | C  | 0.00%   |
|    | 603              | 0 0                               | )  | 0 0  | 0 (  | 40.00%                               | 603              | S 0              | ) (              | ) 0  | 0  | 0 0  | 40.00%                               | 603              | 0                              | 0  | 0 0  | C  | 40.00%  |
|    | 6                | 0 0                               | )  | 0 0  | ) (  | 3.36%                                | 6                | 6 C              | ) (              | 0 0  | 0  | 0  | 4.78%                                | 6                | 0                              | 0  | 0 0  | C  | 6.06%   |
|    | 0                | 3 (                               | )  | 0 0  | ) (  | ) 33.47%                             | 1                | . 3              | 3 (              | ) 0  | 0  | 0  | 32.95%                               | 1                | 2                              | 0  | 0 0  | C  | 32.59%  |
|    | 0                | 0 0                               | )  | 0 0  | ) (  | 0.00%                                | 0                | 00               | ) (              | 00   | 0  | 0  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%   |
|    | 0                | 0 0                               | )  | 0 0  | 0 (  | 0.00%                                | 0                | 0 0              | ) (              | 0 0  | 0  | 0  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%   |
|    | 57               | 6 0                               | )  | 0 0  | ) (  | ) 33.97%                             | 55               | 5 7              | ' (              | 0 0  | 0  | 0  | 32.34%                               | 54               | 0                              | 0  | 0 0  | 0  | 31.61%  |
|    | 680              | 106 18                            | 3  | 2 2  | 2  | 7 39.99%                             | 674              |                  | 3 27             | 72   | 2  | 11   | 41.19%                               | 670              |                                | 36   | 2 2  | 15   | 41.36%  |
|    | 241              | 51 8                              | 3  | 1 1  | 4  | 45.02%                               | 238              |                  | ) 12             | 2 1  | 1  | . 6  | 46.79%                               | 237              |                                | 16   | 1 1  | 7  | 46.88%  |
|    | 776              | 346 39                            | )  | 2 6  | 5 17   | 7 45.31%                             | 779              |                  |                  | 3 2  | . 5  | 22   | 44.81%                               | 783              |                                | 56   | 2 5  | 25   | 44.51%  |
|    | 720              | 162 30                            | )  | 2 1  | 1 12   | 2 40.43%                             | 718              |                  |                  | 3 2  | 1  | . 15   | 39.39%                               | 717              | 150                            | 45   | 2 1  | 18   | 38.77%  |
|    | 2,232            | 393 93                            | 3  | 0 4  | 1  | 5 4.94%                              | 2,254            | 312              | 2 153            | 3 0  | 3  | 6  | 3.69%                                | 2,256            | 259                            | 203  | 0 2  | 7  | 3.21%   |
|    | 8                | 5 0                               | )  | 0 0  | 0 (  | 0 60.84%                             | 6                | 6                | 5 1              | 0  | 0  | C C  | 59.16%                               | 7                | 6                              | 1  | 0 0  | 1  | 58.31%  |
|    | 0                | 0 0                               | )  | 0 0  | ) (  | 0.00%                                | 0                | 0 0              | ) (              | 00   | 0  | 0 0  | 0.00%                                | 0                | 0                              | 0  | 0 0  | C  | 0.00%   |
|    | 0                | 0 0                               | )  | 0 0  | ) (  | 0.00%                                | 0                | 0 0              | ) (              | 00   | 0  | 0 0  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%   |
|    | 0                | 0 0                               | )  | 0 0  | 0 (  | 0.00%                                | 0                | 0 0              | ) (              | 00   | 0  | 0  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%   |
|    | 0                | 0 0                               | )  | 0 0  | ) (  | 0.00%                                | 0                | 0 0              | ) (              | 00   | 0  | 0  | 0.00%                                | 0                | 0                              | 0  | 0 0  | C  | 0.00%<br>40.00%<br>6.06%<br>32.59%<br>0.00%<br>31.61%<br>41.36%<br>46.88%<br>44.51%<br>38.77%<br>3.21%<br>58.31%<br>0.00%<br>0.00%<br>0.00% |
|    | 0                | 0 0                               | )  | 0 0  |  | 0.00%                                | 0                | C                | ) (              | 00   | 0  | C  | 0.00%                                | 0                | 0                              | 0  | 0 0  | C  | 0.00%   |
|    | 102              |                                   |  |  |  | 0.000/                               | 102              |                  |                  |  |  |  | 0.000/                               | 102              |                                | 1  |  |  | 0.000/  |
|    | 182              |                                   |  |  |  | 0.00%                                | 182              |                  |                  | 0  | 0  |  | 0.00%                                | 182              | 0                              |  |  |  | 0.00%<br><b>15.70%</b>  |
|    | 6,501            | 854 151                           |  | 4 11   | 29   | 9 19.51%                             | 6,518            | 758              | 230              | 4  | 9  | 39   | 16.83%                               | 6,519            | 690                            | 297  | + 8  | 47   | 15.70%  |







|         |   |              |                  |                                   |   |  |   |                                   |                   | Adverse Scenario                                 | )   |                                      |                              |                   |                      |  |  |                               |
|---------|---|--------------|------------------|-----------------------------------|---|--|---|-----------------------------------|-------------------|--|---|--------------------------------------|------------------------------|-------------------|----------------------|--|--|-------------------------------|
|         |   |              |                  |                                   | 31/12/2021  |  |   |                                   |                   | 31/12/2022                                       |   |                                      |                              |                   |                      | 31/12/2023                                       |  |                               |
|         |   | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of Stock of<br>provisions for provisions for<br>Stage 1 exposure Stage 2 exposure | Stock of<br>provisions for<br>e Stage 3 exposu | , Coverage Ratio -<br>re Stage 3 exposure | Stage 1 exposure Stage 2 exposure | e Stage 3 exposur | Stock of<br>e provisions for<br>Stage 1 exposure | Stock of Stock of provisions for provisions<br>Stage 2 exposure Stage 3 exp | f<br>for Coverage Ra<br>Stage 3 expo | tio -<br>sure Stage 1 exposu | re Stage 2 exposi | ure Stage 3 exposure | Stock of<br>e provisions for<br>Stage 1 exposure | Stock of Stock of<br>provisions for provisions fo<br>Stage 2 exposure Stage 3 expose | or Coverage<br>ure Stage 3 ex |
|         | Central banks   |              | 579              | 0 0                               | 0   | 0  | 0 0.00%                                   | 6 578                             | 0                 | 1  | 0   | 0 (                                  | .00%                         | 78                | 0                    | 1  | 0 0  | 0                             |
|         | Central governments   |              | 1,607            | 0 1                               | 0   | 0  | 0 37.79%                                  | 6 1,607                           | 0                 | 2  | 0   | 1 38                                 | .74% 1,6                     | 06                | 0                    | 3  | 0 0  | 1                             |
|         | Regional governments or local authorities                         |              | 828              | 2 1                               | 0   | 0  | 0 32.42%                                  | 6 828                             | 2                 | 1  | 0   | 0 35                                 | .14% 8                       | 27                | 2                    | 2  | 0 0  | 1                             |
|         | Public sector entities  |              | 20               | 3 4                               | 0   | 0  | 0 5.11%                                   | 6 19                              | 3                 | 5  | 0   | 0 6                                  | .90%                         | 19                | 3                    | 5  | 0 0  | 0                             |
|         | Multilateral Development Banks                                    |              | 0                | 0 0                               | 0   | 0  | 0 0.00%                                   | 6 0                               | 0                 | 0  | 0   | 0 (                                  | .00%                         | 0                 | 0                    | 0  | 0 0  | 0                             |
|         | International Organisations                                       |              | 0                | 0 0                               | 0   | 0  | 0 0.00%                                   | 6 0                               | 0                 | 0  | 0   | 0 (                                  | .00%                         | 0                 | 0                    | 0  | 0 0  | 0                             |
|         | Institutions  |              | 349              | 63 2                              | 0   | 9  | 1 48.34%                                  | 6 346 6                           | 54                | 3  | 0 8   | 1 43                                 | .53%                         | 46                | 63                   | 5  | 0 6  | 2                             |
|         | Corporates  |              | 5,409            | 888 28                            | 7 9   | 0  | 12 43.82%                                 | 6 4,652 1,59                      | 92 8              | 3 <b>1</b>                                       | 4 153   | 28 34                                | .01% 4,1                     | .43 2,            | ,037 14              | 15   | 3 173  | 40                            |
|         | of which: SME   |              | 230              | 40 11                             | 3   | 0  | 7 62.47%                                  | 6 219 4                           | 41 2              | 21   | 2 1   | 13 63                                | .42%                         | :13               | 40 2                 | 28   | 1 1  | 17                            |
|         | Retail  |              | 1,730            | 214 171                           | 12  | 6  | 61 35.58%                                 | 6 1,678 22                        | 22 21             | .5 1   | 0 6   | 81 37                                | .49% 1,6                     | 41                | 218 25               | 56   | 9 6  | 99                            |
| BELGIUM | of which: SME   |              | 709              | 85 52                             | 4   | 1  | 24 46.38%                                 | 691 8                             | 37 6              | 58   | 2 1   | 30 43                                | .72% 6                       | 84                | 83 7                 | '9   | 2 1  | 34                            |
|         | Secured by mortgages on immovable property                        |              | 2,011            | 194 77                            | 11  | 5  | 19 24.74%                                 | 6 1,967 17                        | 73 14             | 1 1  | 0 4   | 36 25                                | .59% 1,9                     | 15                | 156 21               | .0   | 9 3  | 54                            |
|         | of which: SME   |              | 1                | 0 0                               | 0   | 0  | 0 29.10%                                  | 6 1                               | 0                 | 0  | 0   | 0 29                                 | .80%                         | 0                 | 0                    | 0  | 0 0  | 0                             |
|         | Items associated with particularly high risk                      |              | 0                | 0 0                               | 0   | 0  | 0 0.00%                                   | 6 0                               | 0                 | 0  | 0 0   | 0 (                                  | .00%                         | 0                 | 0                    | 0  | 0 0  | 0                             |
|         | Covered bonds   |              | 0                | 0 0                               | 0   | 0  | 0 0.00%                                   | 6 0                               | 0                 | 0  | 0   | 0 (                                  | .00%                         | 0                 | 0                    | 0  | 0 0  | 0                             |
|         | Claims on institutions and corporates with a ST credit assessment |              | 0                | 0 0                               | 0   | 0  | 0.00%                                     | 6 0                               | 0                 | 0  | 0 0   | 0 (                                  | .00%                         | 0                 | 0                    | 0  | 0 0  | 0                             |
|         | Collective investments undertakings (CIU)                         |              | 0                | 0 0                               | 0   | 0  | 0.00%                                     | 6 0                               | 0                 | 0  | 0 0   | 0 (                                  | .00%                         | 0                 | 0                    | 0  | 0 0  | 0                             |
|         | Equity  |              | 0                | 0 0                               | 0   | 0  | 0 0.00%                                   | 6 0                               | 0                 | 0  | 0 0   | 0 (                                  | .00%                         | 0                 | 0                    | 0  | 0 0  | 0                             |
|         | Securitisation  |              |                  |                                   |   |  |   |                                   |                   |  |   |                                      |                              |                   |                      |  |  |                               |
|         | Other exposures   |              | 2,407            | 0 1                               | 0   | 0  | 0.00%                                     |                                   | 0                 | 1  | 0   |                                      | .00% 2,4                     | 07                | 0                    | 1  | 0 0  | 0                             |
|         | Standardised Total  |              | 14,940           | 1,363 285                         | 30 110  | 0 9  | 94 32.93%                                 | 6 <b>14,082</b> 2,05              | 6 45              | 1 2  | 5 171   | 147 32.                              | 72% 13,4                     | 82 2,4            | 480 62               | 7 2  | 2 187 1  | 198                           |

|            |               |   |                       |                                   |   |  |        |  |                    | Adverse Scenario                               |   |                      |                     |                                   |  |  |                                      |
|------------|---------------|---|-----------------------|-----------------------------------|---|--|--------|--|--------------------|--|---|----------------------|---------------------|-----------------------------------|--|--|--------------------------------------|
|            |               |   |                       |                                   | 31/12/2021  |  |        |  |                    | 31/12/2022                                     |   |                      |                     |                                   | 31/12/2023   |  |                                      |
| RowN<br>um |               | (mln EUR, %   | )                     | Stage 2 exposure Stage 3 exposure | Stock of Stock of<br>provisions for provisions for<br>Stage 1 exposure Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |        |  | e Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of Stock of<br>provisions for provisions for<br>Stage 2 exposure Stage 3 exposure |                      | re Stage I exposure | Stage 2 exposure Stage 3 exposure | Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
| 64         |               | Central banks   | 3,598                 | 0 0                               | 0 0   | 0  | 0.00%  | 5/551  | 0 1                | 0  |   | 0.00                 | · · · · ·           | 0                                 | 1 0  | 0 0  | 0.00%                                |
| 65         |               | Central governments   | 7,002                 | 20 1                              | 0 0   | 0  | 40.00% | , , , , , , , , , , , , , , , , , , ,  | 0 2                | 0  |   | 40.00                | · /· · ·            | 20                                | 3 0  | 0 1  | 40.00%                               |
| 66         |               | Regional governments or local authorities                         | 445<br>7 <i>.</i> 904 | 0 0                               | 0 0   | 0  | 40.00% |  | 0 0                | 0  |   | 40.00                |                     |                                   |  | 0 0  | 40.00%<br>17.43%                     |
| 6/         |               | Public sector entities  | 7,904                 | 68 3                              | 0 4   | 1  | 19.68% | 7,839 12   | 8 9                | 0  |   | 18.20                |                     |                                   | 4 0  | 8 2  |                                      |
| 68         |               | Multilateral Development Banks<br>International Organisations     | 0                     |                                   | 0 0   | 0  | 0.00%  |  | 0 0                | 0  |   | 0.00                 | %<br>0/             |                                   |  | 0 0  | 0.00%                                |
| 69<br>70   |               | International Organisations                                       | 962                   |                                   |   | 0  | 0.00%  |  | 0 0<br>7 22        | 0  |   | 0.00                 | %<br>0/ 946         |                                   | 0  | 0 0  | 0.00%                                |
| 70         |               | Corporates  | 16 240                | 3 105 886                         | 111 97  | 0  | 29.99% | 0 032 2  | 7 ZS<br>0 1 724    | 0  |   | 7 40.55<br>5 23.50   | % 040<br>% 13 563   | 32 	 24                           | 4 0<br>0 75 s  | 7 603  | 40.74%                               |
| 71         |               | of which: SME   | 2 450                 | 661 148                           | 13 12   | 26   | 17 68% | 3 - 17,730 - 3,65 - 3 | 2 295              | 92   |   | 3 23.30              | /0 10,505           | γ,210 2,34<br>2 773 23            |  | 7 003  | 18 00%                               |
| 72         |               | Retail  | 11 956                | 1 821 427                         | 88 202  | 197  | 46 15% | 11 341 2 05  | 1 812              | 72   | 2 220 375   | 46.23                |                     | 2 068 1 16                        | 2 63 21  | 1 536  | 46.14%                               |
| 75         | UNITED STATES | of which: SME   | 2.642                 | 157 114                           | 43 11   | 76   | 66.50% | 2.525 18   | 5 202              | 36   | 5 11 141  | 69.44                |                     | 191 28                            | 4 31 1   | 0 200  | 70.27%                               |
| 75         | UNITED STATES | Secured by mortgages on immovable property                        | 15.865                | 2.357 600                         | 85 116  | 169  | 28.11% | 14.473 $3.17$  | 2 1.177            | 68   | 3 136 306   | 25.99                |                     | 3.615 1.74                        | 1 56 14  | 0 438  | 25.18%                               |
| 76         |               | of which: SME   | 9,037                 | 1,546 421                         | 79 76   | 124  | 29.53% | 8,185 1,98   | 3 837              | 64   | 4 87 247  | 29.53                | ,                   | 3 2,225 1,24                      | 1 52 8   | 9 365  | 29.38%                               |
| 77         |               | Items associated with particularly high risk                      | 441                   | 86 22                             | 6 2   | 7  | 31.23% | 383 11   | 3 53               | 4  | 4 2 17  | 31.21                | % 339               | 126 8                             | 5 3  | 2 26   | 31.00%                               |
| 78         |               | Covered bonds   | 0                     | 0 0                               | 0 0   | 0  | 0.00%  | 0  | 0 0                | 0  | 0 0   | 0.00                 | % 0                 | 0                                 | 0 0  | 0 0  | 0.00%                                |
| 79         |               | Claims on institutions and corporates with a ST credit assessment | 0                     | 0 0                               | 0 0   | 0  | 0.00%  | 0  | 0 0                | 0  | 0 0   | 0.00                 | % 0                 | ) 0                               | 0 0  | 0 0  | 0.00%                                |
| 80         |               | Collective investments undertakings (CIU)                         | 0                     | 0 0                               | 0 0   | 0  | 0.00%  | 0  | 0 0                | 0  | 0 0   | 0.00                 | % 0                 | 0                                 | 0 0  | 0 0  | 0.00%                                |
| 81         |               | Equity  | 0                     | 0 0                               | 0 0   | 0  | 0.00%  | 0  | 0 0                | 0  | 0 0   | 0.00                 | % 0                 | ) 0 (                             | 0 0  | 0 0  | 0.00%                                |
| 82         |               | Securitisation  |                       |                                   |   |  |        |  |                    |  |   |                      |                     |                                   |  |  |                                      |
| 83         |               | Other exposures   | 1,771                 | 0 1                               | 0 0   | 0  | 0.00%  | 1,771  | 0 1                | 0  | 0 0   | 0.00                 |                     | 0                                 | 1 0  | 0 0  | 0.00%                                |
| 84         |               | Standardised Total  | 66,084                | 7,566 1,962                       | 291 412   | 581  | 29.62% | <b>62,459</b> 9,35   | 1 3,801            | 237  | 458 1,115   | 5 29.32 <sup>0</sup> | % 59,790            | 10,251 5,570                      | D 197 44   | 9 1,617  | 29.03%                               |

| 33             | 34                   | 35                   | 36   | 37   | 38   | 39                                   | 40                   | 41 4                    | 12                | 43   | 44   | 45   | 46                                   | 47                       | 48               | 49               | 50   | 51   | 52   | 53                                   |
|----------------|----------------------|----------------------|--|--|--|--------------------------------------|----------------------|-------------------------|-------------------|--|--|--|--------------------------------------|--------------------------|------------------|------------------|--|--|--|--------------------------------------|
|                |                      |                      |  |  |  |                                      |                      |                         | Adv               | lverse Scenario                              |  |  |                                      |                          |                  |                  |  |  |  |                                      |
|                |                      |                      | 31/12/2021                                     |  |  |                                      |                      |                         | :                 | 31/12/2022                                   |  |  |                                      |                          |                  |                  | 31/12/2023                                     |  |  |                                      |
| Stage 1 exposu | ire Stage 2 exposui  | e Stage 3 exposure   | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Sta | ge 2 exposure Stage 3 e | exposure p<br>Sta | Stock of<br>provisions for<br>age 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure         | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
| 12,6           |                      | 11 14                | 1  | 0 0  | ) (  | 0.00%                                | 12,628               | 815                     | 29                | 0  | 0  | 0  | 0.00%                                | 12,614                   | 813              | 45               | 0  | 0  | C  | 0.00%                                |
| 21,2<br>2,7    | 280 2,4<br>799 6     | 39 31                | 1  | 9 7  | 12   | 39.74%                               | 19,459               | 4,278                   | 63                | 8  | 11   | 25   | 39.87%                               | 19,439<br>2,336<br>8,782 | 4,262            | 99               | 7  | 11   | 40   | 39.92%<br>38.24%<br>32.02%<br>40.00% |
| 2,7            | 799 6                |                      | 1  | 2 5  | 5 3:   | 37.96%                               | 2,339                | 4,278<br>1,116          | 87                | 1  | 31   | 33   | 38.09%                               | 2,336                    | 1,112            | 94               | 1  | 31   | 36   | 38.24%                               |
| 8,7            | 749 1,3              | 78 89                | Ð  | 2 34   | 32   | 35.95%                               | 8,749                | 1,320                   | 147               | 1  | 30   | 49   | 33.66%                               | 8,782                    | 1,250            | 185              | 1  | 26   | 59   | 32.02%                               |
|                | 62                   | 0 (                  | )  | 0 0  | ) (  | 40.00%                               | 62                   | 0                       | 0                 | 0  | 0  | 0  | 40.00%                               | 62                       | C                | 0                | 0  | 0  | C  | 40.00%                               |
|                | 7                    | 0 (                  | )  | 0 0  | ) (  | 40.00%                               | 7                    | 0                       | 0                 | 0  | 0  | 0  | 40.00%                               | 7                        | C                | 0                | 0  | 0  | C  | 40.00%                               |
| 9,8            |                      | 37 279               | 9 2  | 5 137  | 137  | 7 49.09%                             | 9,759                | 3,081                   | 493               | 12   | 115  | 235  | 47.60%                               | 9,800                    | 2,900            |                  | 11   | 92   | 293  | 46.30%                               |
| 61,5           | 581 18,6             | 25 4,548<br>97 1,177 | 303  | 2 555  | 5 2,252  |                                      | 56,288               | 21,510                  | 6,956             | 199  | 602  | 3,042  | 43.73%                               | 53,218                   | 22,529           |                  | 169  | 583  | 3,660  | 40.64%                               |
| 10,1           |                      | 97 1,177             | 7 84   | . 15   | 658  | 3 55.95%                             | 9,396                | 3,941                   | 1,762             | 52   | 111  | 888  | 50.43%                               | 9,040                    | 3,816            | 2,242            | 46   | 93   | 1,060  | 47.30%                               |
| 73,2           |                      |                      |  | ,  | 5 5,452  |                                      | 69,183               | 16,208                  | 11,628            | 717  | 1,927  | 1  | 63.00%                               | 66,544                   | 16,030           | 14,445           | 644  | 1,851  | 8,971  | 62.11%                               |
| 20,0           | 060 5,2 <sup>4</sup> | 48 2,446             | 5 184  |  | 1,48   |                                      | 18,930               | 5,475                   | 3,350             | 124  | 253  |  | 56.37%                               | 18,324                   | 5,370            |                  | 110  | 223  |  | 53.89%                               |
| 41,0           |                      | 99 4,330             | 16   | 1 461  | 1,553  |                                      | 38,634               | 11,401                  | 6,086             | 118  | 417  | 1,934  | 31.78%                               | 37,408                   | 11,156           |                  | 100  | 398  | 2,250  | 29.77%                               |
| 14,9           |                      |                      | 9 11   | 5 286  | 96   | 45.22%                               | 13,673               | 5,313                   | 2,977             | 83   | 241  | 1,210  | 40.64%                               | 12,929                   | 5,356            |                  | 69   | 224  | 1,407  | 38.25%                               |
| 5              | 545 1.               | 56 29                | Ð  | 7 4  | 10   | ) 34.91%                             | 469                  | 191                     | 69                | 5  | 4  | 23   | 34.03%                               | 416                      | 206              | 107              | 4  | 4  | 36   | 33.28%                               |
|                | 0                    | 0 (                  | )  | 0 0  | ) (  | 0.00%                                | 0                    | 0                       | 0                 | 0  | 0  | 0  | 0.00%                                | 0                        | C                | 0                | 0  | 0  | C  | 0.00%                                |
|                | 0                    | 0 (                  |  | 0 0  | )  | 0.00%                                | 0                    | 0                       | 0                 | 0  | 0  | 0  | 0.00%                                | 0                        | C                | 0                | 0  | 0  | C  | 0.00%                                |
| 1              | 112                  | 28                   | 5  | 2 2  | 2  | ł 78.79%                             | 107                  | 28                      | 9                 | 1  | 2  | 7  | 74.44%                               | 106                      | 27               | 12               | 1  | 2  | 8  | 70.90%                               |
|                | 0                    | 0 (                  | )  | 00   | ) (  | 0.00%                                | 0                    | 0                       | 0                 | 0  | 0  | 0  | 0.00%                                | 0                        | 0                | 0                | 0  | 0  | C  | 0.00%                                |
|                |                      |                      |  |  |  |                                      |                      |                         |                   |  |  |  |                                      |                          |                  |                  |  |  |  |                                      |
| 27,5           |                      | 0 196                | 5  | 0 0  | ) (  | 0.00%                                | 27,586               | 0                       | 196               | 0  | 0  | 0  | 0.00%                                | 27,586                   | C                | 196              | 0  | 0  | C  | 0.00%                                |
| 259,53         | <b>53,4</b> 3        | 18,009               | 1,393  | 3,071  | . <b>9,48</b> 3                                | 52.66%                               | 245,271              | 59,949                  | 25,761            | 1,060  | 3,140  | 12,674   | 49.20%                               | 238,317                  | 60,284           | 32,380           | 938  | 2,998  | 15,353   | 47.42%                               |

|                  |                  |                  |  |  |  |                                      |                  |                  |                  | Adverse Scenario                               |  |  |                                      |                  |                    |                  |  |  |  |                                      |
|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|--------------------|------------------|--|--|--|--------------------------------------|
|                  |                  |                  | 31/12/2021                                     |  |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                  |                    |                  | 31/12/2023                                     |  |  |                                      |
| Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure   | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
| 1,254            | 1 0              | 1                | 0  | ) C  | )  | 0.00%                                | 1,253            | 0                | 1                | C  | 0  | 0  | 0.00%                                |                  |                    | 2                | 0  | 0  | 0  | 0.00%                                |
| 3,573            | 3 0              | 2                | 1  | . C  | D  | 1 40.00%                             | 3,571            | 0                | 4                | 1  | . 0  | 2  | 40.00%                               | 3,569            | 9 0                | 6                | 1  | 0  | 2  | 40.00%                               |
| 284              | 1 25             | 0                | 0  | ) C  |  | 0 46.56%                             | 284              | 25               | 1                | C  | 0  | 0  | ) 44.43%                             | 283              | 3 25               | 1                | 0  | 0  | 0  | 43.23%                               |
| 296              | 5 70             | 5                | 0  | ) C  | )  | 2 43.19%                             | 294              | 68               | 9                | C  | 0  | 3  | 37.92%                               | 295              | 5 64               | 12               | 0  | 0  | 4  | 35.84%                               |
| 0                | 0 0              | 0                | 0  | ) C  | 0  | 0.00%                                | 0                | 0                | 0                | C  | 0  | 0  | 0.00%                                | 6                | 0 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 0                | 00               | 0                | 0  | ) C  | 0  | 0.00%                                | 0                | 0                | 0                | C  | 0  | 0  | 0.00%                                |                  | 0 0                | 0                | 0  | 0  | 0  | 0.00%<br>38.51%                      |
| 4,582            |                  |                  | 2  | . 12   | 2 1  | 0 37.08%                             | 4,533            |                  |                  | 1  | . 13   | 21   | . 38.66%                             |                  |                    | 72               | 1  | 11   | 28   | 38.51%                               |
| 11,057           |                  | 625              |  | 41   | 1 28   | 3 45.32%                             | 9,885            | 4,568            |                  | 8  | 42   | 346  | 36.38%                               |                  |                    |                  | 7  | 39   | 385  | 32.49%<br>32.83%                     |
| 1,229            |                  |                  | 4  | 8  | 3 43   | 3 41.09%                             | 1,150            |                  |                  | 2  | . 7  | 55   | 35.23%                               | 1,120            | ) 433              | 194              | 2  | 6  | 64   | 32.83%                               |
| 6,498            |                  |                  | 51   | . 268  | 3 77.  | 3 65.99%                             | 6,106            |                  | 1,464            | 42   | 305  | 907  | 61.96%                               | 5,862            | 2 2,377<br>9 1,325 | 1,716            | 37   | 315  | 1,022  | 59.56%<br>47.73%                     |
| 3,951            |                  |                  | 28   | 3 70   | 30   | 2 57.19%                             | 3,662            |                  |                  | 21   | . 68   | 364  | 51.12%                               | ,                | 9 1,325            |                  | 18   | 63   | 414  | 47.73%                               |
| 4,826            |                  |                  | 8  | 43   | 3 18   | 0 27.48%                             | 4,631            |                  |                  | 5  | 38   | 215  | 5 24.24%                             |                  |                    |                  | 4  | 35   | 238  | 22.81%                               |
| 1,671            | 855              | 138              | 3  | 15   | 5 3  | 2 23.13%                             | 1,597            | 854              | 213              | 2  | 13   | 42   | 19.95%                               | ,                | l 818              | 266              | 2  | 12   | 49   | 18.55%                               |
| 0                | ) 0              | 0                | 0  | ) C  | 0  | 0 0.00%                              | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |                  | 0 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 0                | 0 0              | 0                | 0  | ) C  | 0  | 0 0.00%                              | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |                  | 0 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 0                | 0 0              | 0                | 0  | ) C  | 0  | 0 0.00%                              | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                                |                  | 0 0                | 0                | 0  | 0  | 0  | 0.00%                                |
| 112              | 2 28             | 5                | 2  | 2 2  | 2  | 4 78.79%                             | 107              | 28               | 9                | 1  | . 2  | 7  | 74.44%                               | 5 106            | 5 27               | 12               | 1  | 2  | 8  | 70.90%                               |
| 0                | 0 0              | 0                | 0  | ) C  | )  | 00                                   | 0                | 0                | 0                | C  | 0  | 0  | 0.00%                                | b (              | 0 0                | 0                | 0  | 0  | 0  | 0.00%                                |
|                  |                  |                  |  |  |  |                                      |                  |                  |                  |  |  |  |                                      |                  |                    |                  |  |  |  |                                      |
| 14,447           |                  | 25               | 0  | ) C  | )  | 0 0.00%                              | 14,447           |                  | 25               | C  | 0  | 0  | 0.00%                                |                  |                    | 25               | 0  | 0  | 0  | 0.00%                                |
| 46,929           | 9,238            | 2,518            | 81   | 366  | 5 1,254  | 4 49.80%                             | 45,112           | 10,172           | 3,401            | 58   | 400  | 1,500  | 44.09%                               | 44,400           | 10,215             | 4,071            | 51   | 402  | 1,687  | 41.44%                               |



|       |   | 33                    | 34            | 35               | 36   | 37   | 38   | 39                                   | 40     | 41               | 42               | 43   | 44   | 45   | 46                                   | 47     | 48 49                        | 50  | 51   | 52   |               |
|-------|---|-----------------------|---------------|------------------|--|--|--|--------------------------------------|--------|------------------|------------------|--|--|--|--------------------------------------|--------|------------------------------|---|--|--|---------------|
|       |   |                       |               |                  |  |  |  |                                      |        |                  |                  | Adverse Scenario                               | )  |  |                                      |        |                              |   |  |  |               |
|       |   |                       |               |                  | 31/12/2021                                     |  |  |                                      |        |                  |                  | 31/12/2022                                     |  |  |                                      |        |                              | 31/12/2023  |  |  |               |
|       | (mln EUF  | Stage 1 exposure Stag | ge 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |        | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |        | Stage 2 exposure Stage 3 exp | Stock of<br>posure provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>re Stage 2 exposur | Stock of<br>provisions for<br>e Stage 3 exposure | Cove<br>Stage |
|       | Central banks   | 290                   | 0             | ) 1              | (  | 0  | C  | 0.00%                                |        | 7                | 1                | C  | 0 0  | (  | 0.00%                                | 281    | 7                            | 3   | 0  | 0 (  | 0             |
|       | Central governments   | 2,883                 | 0             | ) 7              | 3  | 3 0  | 3  | 40.04%                               |        | 1,798            | 15               | 2  | 2 2  |  | 5                                    | 1,073  | 1,791                        | 26  | 1  | 2 10   | .0            |
|       | Regional governments or local authorities                         | 1,102                 | 435           | 5 79             | 1  | 5  | 30   | 37.94%                               | 644    | 890              | 83               | 1  | 1 31   | 32   | 2 38.04%                             | 641    | 886                          | 89  | 1 3  | 34 34  | ,4            |
|       | Public sector entities  | 426                   | 913           | 3 34             | (  | ) 20   | 12   | 34.39%                               | 471    | 847              | 54               | C  | 0 17   | 17   | 7 30.57%                             | 527    | 777                          | 69  | 0  | .3 20  | .0            |
|       | Multilateral Development Banks                                    | 0                     | 0             | ) 0              | (  | ) 0  | C  | 40.00%                               | 0      | 0                | 0                | C  | 0 0  | (  | 40.00%                               | 0      | 0                            | 0   | 0  | 0 (  | 0             |
|       | International Organisations                                       | 0                     | 0             | ) 0              | (  | 0 0  | C  | 0.00%                                | 0      | 0                | 0                | C  | 0 0  | (  | 0.00%                                | 0      | 0                            | 0   | 0  | 0 (  | 0             |
|       | Institutions  | 305                   | 91            | 4                | . (  | ) 1  | 2  | 44.41%                               | 293    | 99               | 8                | C  | 0 1  |  | 42.23%                               | 288    | 101                          | 10  | 0  | 1  | 4             |
|       | Corporates  | 5,141                 | 1,177         | 7 792            | 25   | 5 44   | 555  | 70.03%                               | 4,786  | 1,323            | 1,002            | 17   | 7 40   | 63:  | 62.96%                               | 4,571  |                              | 1,196   | 15 3   | 692  | /2            |
|       | of which: SME   | 1,425                 | 390           | ) 278            | 13   | 3 19   | 199  | 71.42%                               |        | 396              | 362              | 0  | 9 16   | 239  | 66.06%                               | 1,289  |                              | 436   | 8  | .2 271   | 1             |
|       | Retail  | 21,708                | 2,482         | 2 1,984          | 350  | ) 554  | 1,457  | 73.45%                               | 20,646 | 2,705            | 2,823            | 313  | 3 585  | 2,08   | 5 73.88%                             | 19,830 | 2,707                        | 3,637 2   | 280 56   | 2,709  | 9ر            |
| ITALY | of which: SME   | 3,234                 | 709           | 9 335            | 30   | ) 46   | 216  | 64.64%                               | 3,067  | 726              | 484              | 18   | 3 39   | 289  | 9 59.75%                             | 2,980  | 695                          | 602   | 16   | 340  | 0             |
|       | Secured by mortgages on immovable property                        | 804                   | 229           | 778              | 2  | 2 12   | 497  | 63.82%                               | 776    | 215              | 819              | 1  | 1 10   | 502  | 61.32%                               | 763    | 196                          | 851   | 1  | 9 506  | 6ر            |
|       | of which: SME   | 796                   | 220           | ) 777            | 2  | 2 12   | 496  | 63.87%                               | 769    | 207              | 817              | 1  | 1 10   | 502  | 61.39%                               | 756    | 189                          | 849   | 1  | 9 506  | J6            |
|       | Items associated with particularly high risk                      | 0                     | 0             | 0 0              | (  | ) 0  | C  | 0.00%                                | 0      | 0                | 0                | C  | 0 0  | (  | 0.00%                                | 0      | 0                            | 0   | 0  | 0 (  | 0             |
|       | Covered bonds   | 0                     | 0             | 0 0              | (  | ) 0  | C  | 0.00%                                | 0      | 0                | 0                | C  | 0 0  | (  | 0.00%                                | 0      | 0                            | 0   | 0  | 0 (  | 0             |
|       | Claims on institutions and corporates with a ST credit assessment | 0                     | 0             | ) 0              | (  | ) 0  | C  | 0.00%                                | 0      | 0                | 0                | C  | 0 0  | (  | 0.00%                                | 0      | 0                            | 0   | 0  | 0 (  | 0             |
|       | Collective investments undertakings (CIU)                         | 0                     | 0             | ) 0              | (  | ) 0  | C  | 0.00%                                | 0      | 0                | 0                | C  | 0 0  | (  | 0.00%                                | 0      | 0                            | 0   | 0  | 0 (  | 0             |
|       | Equity  | 0                     | 0             | ) 0              | (  | ) 0  | C  | 0.00%                                | 0      | 0                | 0                | C  | 0 0  | (  | 0.00%                                | 0      | 0                            | 0   | 0  | 0 (  | 0             |
|       | Securitisation  |                       |               |                  |  |  |  |                                      |        |                  |                  |  |  |  |                                      |        |                              |   |  |  |               |
|       | Other exposures   | 3,605                 | 0             | ) 160            | (  | ) 0  | C  | 0.00%                                | 5,005  | 0                | 160              | C  | 0 0  | (  | 0.00%                                | 3,605  | Ŭ                            | 160   | 0  | 0 (  | 0             |
|       | Standardised Total  | 36,264                | 5,327         | 3,838            | 383  | 635  | 2,555  | 66.56%                               | 32,580 | 7,885            | 4.964            | 334  | l 686  | 3,276  | 65.98%                               | 31,579 | 7,809                        | 6,041 29  | 99 64  | 8 3,976  | 6             |







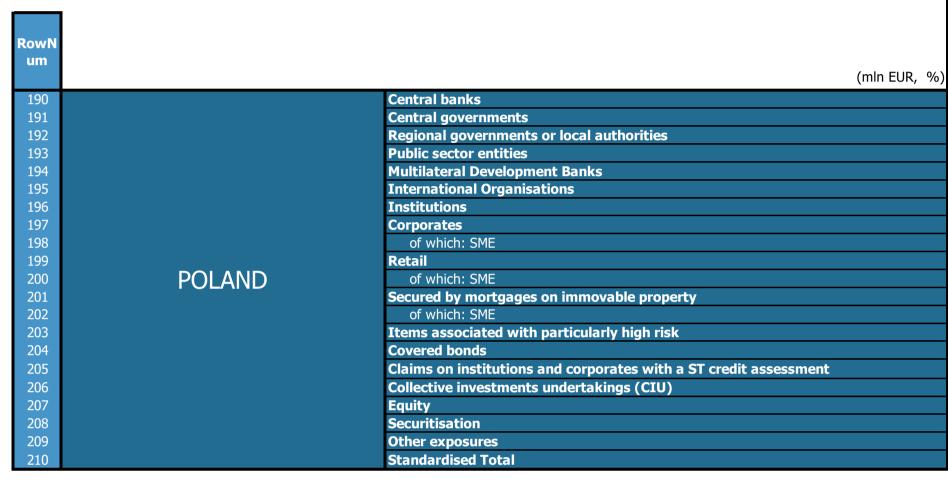
|    |                  |                  |                  |  |  |  |          |                  |                  |                  | Adverse Scenario                               |  |  |          |                  |                  |                  |  |   |  |                                      |
|----|------------------|------------------|------------------|--|--|--|----------|------------------|------------------|------------------|--|--|--|----------|------------------|------------------|------------------|--|---|--|--------------------------------------|
|    |                  |                  |                  | 31/12/2021                                     |  |  |          |                  |                  |                  | 31/12/2022                                     |  |  |          |                  |                  |                  | 31/12/2023                                     |   |  |                                      |
| %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |          | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |          | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure Si | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|    | 509              | 9 0              | ) 0              |  | 0  | 0  | 0.00%    | 509              | 0                | 0                | 0  | 0  | 0  | 0.00%    | 509              | 0                | 0                | 0  | 0   | 0  | 0.00%                                |
|    | 121              | . 0              | 0                |  | 0  | 0  | 0 40.00% | 121              | 0                | 0                | 0 0  | 0  | 0  | 40.00%   | 121              | 0                | 0                | 0  | 0   | 0  | 40.00%                               |
|    | 7                | 1                | . 0              |  | 0  | 0  | 0 40.00% | 7                | 1                | 0                | 0  | 0  | 0  | 40.00%   | 7                | 1                | 0                | 0  | 0   | 0  | 40.00%                               |
|    | 6                | 5 17             | ' 1              |  | 0  | 0  | 0 43.59% | 7                | 15               | 1                | . 0  | 0  | 1  | . 40.44% | 8                | 14               | 2                | 0  | 0   | 1  | 39.11%                               |
|    | C                | ) 0              | 00               |  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0   | 0  | 0.00%<br>0.00%                       |
|    | C                | ) 0              | 0                |  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0   | 0  | 0.00%                                |
|    | 396              | 5 150            | ) 7              |  | 1  | 7  | 3 40.20% | 396              |                  | 14               | 0  | 6  | 5  | 38.99%   | 400              | 134              | 18               | 0  | 5   | 7  | 37.84%                               |
|    | 3,703            | 8 851            | . 107            | ,  | 8 1  | 1 4  | 6 43.43% | 3,493            | 989              | 179              | 6  | 12   | 72   | 40.23%   | 3,350            | 1,065            | 246              | 6  | 12  | 94   | 38.32%                               |
|    | 827              |                  | 31               |  | 4  | 5 2  | 1 67.67% | 798              |                  |                  | . 3  | 6  | 32   | 62.16%   | 779              |                  |                  | 3  | 6   | 42   | 60.32%                               |
|    | 8,231            |                  | 906              | 5  | 1 22   | 6 49   | 0 54.03% | 7,916            | 1,459            |                  | 51   | . 233  | 619  | 52.51%   | 7,607            | 1,505            |                  | 47   | 237   | 746  | 51.72%                               |
|    | 2,178            |                  |                  |  | 5 2  | 0 4  | 6 35.64% | 2,090            |                  |                  | . 4  | 23   | 57   | 33.31%   | 2,044            |                  | - • •            | 3  | 24  | 66   | 31.87%                               |
|    | 879              | ) 344            | 242              |  | 4 2  | 0 11   | 7 48.27% | 828              | 342              | . 294            | - 4  | 20   | 135  | 45.81%   | 775              | 343              | 346              | 4  | 19  | 152  | 44.00%                               |
|    | 2                | 2 1              | . 0              |  | 0  | 0  | 0 30.16% | 2                | 1                | 0                | 0  | 0  | 0  | 30.16%   | 1                | 1                | 1                | 0  | 0   | 0  | 29.66%<br>0.00%<br>0.00%             |
|    | C                | ) 0              | 0                |  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0   | 0  | 0.00%                                |
|    | C                | ) 0              | 0                |  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0   | 0  | 0.00%                                |
|    | C                | ) 0              | 0                | )  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0   | 0  | 0.00%                                |
|    | C                | ) 0              | 0                | )  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0   | 0  | 0.00%                                |
|    | C                | ) 0              | ) 0              |  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%    | 0                | 0                | 0                | 0  | 0   | 0  | 0.00%                                |
|    |                  |                  |                  |  |  |  |          |                  |                  |                  |  |  |  |          |                  |                  |                  |  |   |  |                                      |
|    | 1,460            |                  | 0                |  | 0  | 0  | 0.00%    | 1,460            |                  | 0                | 0  | 0  | 0  | 0.00%    | 1,460            |                  | 0                | 0  | 0   | 0  | 0.00%                                |
|    | 15,311           | . 2,780          | 1,263            | 6  | 5 264  | 4 650  | 5 51.94% | 14,736           | 2,951            | 1,667            | 63   | 272  | 832  | 49.89%   | 14,237           | 3,062            | 2,056            | 57   | 273   | 1,001  | 48.67%                               |

|    |                       |                                |  |  |  |                  |                  |                  |                  | Adverse Scenario                               |  |  |                      |       |                  |                  |  |  |  |  |
|----|-----------------------|--------------------------------|--|--|--|------------------|------------------|------------------|------------------|--|--|--|----------------------|-------|------------------|------------------|--|--|--|--|
|    |                       |                                | 31/12/2021                                     |  |  |                  |                  |                  |                  | 31/12/2022                                     |  |  |                      |       |                  |                  | 31/12/2023                                     |  |  |  |
| %) | Stage 1 exposure Stag | ge 2 exposure Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                  | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                      |       | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |  |
|    | 0                     | 0                              | 0  | 0 0  | ) (  | 0.00%            | 0                | 0                | 0                | 0  | 0  | C  | 0.00%                |       | 0                | 0                | (  | ) 0  | 0  | 0.00%  |
|    | 101                   | 0                              | 0  | 0 0  | ) (  | 40.00%           | 100              | 0                | 0                | 0  | 0  | C  | 40.00%               | 100   | 0                | 0                | (  | 0 0  | 0  | 40.00%<br>77.70%<br>53.04%<br>0.00%            |
|    | 7                     | 1                              | 0  | 0 0  | ) (  | 90.27%           | 7                | 1                | 0                | 0  | 0  | C  | 83.45%               | 7     | 1                | 0                | (  | ) 0  | 0  | 77.70%   |
|    | 7                     | 34                             | 4  | 0 3  | 2  | 60.44%           | 10               | 29               | 6                | 0  | 2  | 4  | 1 55.88%             | 12    | 25               | 8                | (  | ) 1  | 4  | 53.04%   |
|    | 0                     | 0                              | 0  | 0 0  | ) (  | 0.00%            | 0                | 0                | 0                | 0  | 0  | C  | 0.00%                | 0     | 0                | 0                | (  | 0 0  | 0  | 0.00%  |
|    | 0                     | 0                              | 0  | 0 0  | ) (  | 0.00%            | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                |       | 0                | 0                | (  | 0 0  | 0  | 0.00%  |
|    | 315                   | 121                            | 5  | 0 5  | 2  | 38.74%           | 313              | -                | 9                | 0  | 4  | 3  | 3 36.21%             |       |                  |                  | (  | ) 3  | 4  | 34.88%<br>23.43%<br>28.94%<br>57.58%<br>44.79% |
|    | 1,417                 | 805 13                         | 6  | 7 10   | 42   | 31.22%           | 1,399<br>175     | 739              | 220              | 4  | 9  | 57   | 7 25.91%             | 1,403 |                  |                  |  | 3 7  | 67   | 23.43%   |
|    | 184                   | 95 20                          | 6  | 2 2  |  | 25.92%           | 3,776            | 93               | 38               | 1  | 2  | 11   | L 28.55%             | 171   | 88               |                  |  | 1  | 14   | 28.94%   |
|    | 4,006                 | 1,659 51                       | 3 3  | 9 /1   | 340  | 65.54%           |                  | ,                | 696              | 36   | /1   | 421  | L 60.49%             | 3,590 | 1,740<br>944     | 853              | 3.   | 3 /2   | 491  | 57.58%   |
|    | 1,712                 | 880 14                         | 3 1  | 2 18   | /:   | 50.86%<br>22.08% | 1,591            | 929              | 214              | 8  | 19   | 101  | L 47.23%<br>3 19.32% | 1,521 | 944<br>331       |                  | · · · · · · · · · · · · · · · · · · ·          | / 1/   | 121  | 44.79%<br>18.37%                               |
|    | /82                   | 388 8                          | 3  | 1 /  | 31   | 32.85%           | /52              | 380              | 122              | 1  | 0  | 23   | 5 19.32%<br>5 33.80% | 17    | 331              | 148              |  |  | 2/   | 34.76%   |
|    | 0                     |                                | 0  |  |  | 0.00%            | 18               | 2                | 14               | 0  | 0  |  | 0.00%                | 1/    |                  | 14               |  |  | <u>_</u>                                       | 0.00%  |
|    | 0                     | 0                              | 0  |  |  | 0.00%            | 0                | 0                | 0                | 0  | 0  |  | 0.00%                | 0     | 0                | 0                |  |  | 0  | 0.00%  |
|    | 0                     | 0                              | 0  |  |  | 0.00%            | 0                | 0                | 0                | 0  | 0  |  | 0.00%                | 0     | 0                | 0                |  |  | 0  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%      |
|    | 0                     | 0                              | 0  |  |  | 0.00%            | 0                | 0                | 0                | 0  | 0  |  | 0.00%                | 0     | 0                | 0                |  |  | 0  | 0.00%  |
|    | 0                     | 0                              | 0  |  |  | 0.00%            | 0                | 0                | 0                | 0  | 0  |  | 0.00%                | 0     | 0                | 0                |  |  | 0  | 0.00%  |
|    | 0                     | 0                              |  | 0  |  | 0.00%            | 0                | 0                | 0                | 0  | 0  | L L L L L L L L L L L L L L L L L L L          | 0.00%                | 0     | 0                | 0                |  | 0  | 0  | 0.00%  |
|    | 1,036                 | 0                              | 8  | 0 0  |  | 0.00%            | 1,036            | 0                | R                | 0  | 0  | (  | 0.00%                | 1,036 | 0                | 8                | (  |  | 0  | 0.00%  |
|    | 7,671                 | 3,007 754                      | 4 4  | 7 95   | 405  |                  | 7,392            | 2,978            | 1,062            | 41   | 92   | 509  |                      | 7,238 | 2,878            | 1,317            | 37   | 90   | 594  | <b>45.14%</b>                                  |
|    | ,,,,,                 | 5,007 75-                      | ·I ···   |  | -105   | 5510570          | 7,352            | 2,570            | 1,002            |  | 52   | 505  | 4710070              | 7,230 | 2,070            | 1,517            | 57   | 50   | 334  | -5.14 /0                                       |

|    |                  |                  |                  |  |  |  |                      |                                   |                  | Adverse Scenario                               |  |  |                      |       |                  |                  |  |  |  |  |
|----|------------------|------------------|------------------|--|--|--|----------------------|-----------------------------------|------------------|--|--|--|----------------------|-------|------------------|------------------|--|--|--|--|
|    |                  |                  |                  | 31/12/2021                                     |  |  |                      |                                   |                  | 31/12/2022                                     |  |  |                      |       |                  |                  | 31/12/2023                                     |  |  |  |
| %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                      | Stage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                      |       | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |  |
|    | 0                | 0                | 0                | 0  | ) (  | 0 (  | 0 0.00%<br>0 40.00%  | 0                                 | 0 (              | 0 0  | 0  | 0  | 0.00%                | o (   | 0 (              | 0 0              | )  | 0 0  | 0  | 0.00%<br>40.00%  |
|    | 25               | 0                | 0                | 0  | ) (  | ) (  | 40.00%               | 25                                | 0 (              | 0 0  | 0  | 0  | 40.00%               | 25    | 5 (              | 0                |  | 0 0  | 0  | 40.00%   |
|    | 0                | 0                | 0                | 0  |  |  | 0.00%                | 0                                 |                  | 0  | 0  | 0  | 0.00%                |       |                  |                  |  | 0 0  | 0  | 0.00%  |
|    | 0                | 0                | 0                | 0  |  |  | 0.00%<br>0.00%       | 0                                 |                  | 0  | 0  | 0  | 0.00%                |       |                  |                  |  | 0  | 0  | 0.00%  |
|    | 0                | 0                | 0                | 0  |  |  | 0.00%                | 0                                 |                  | 0  | 0  | 0  | 0.00%                |       |                  |                  |  |  | 0  | 0.00%  |
|    | <u>ן</u><br>בכ   | 56               | 0                | 0  |  |  | L 40.62%             | 22 4                              |                  | 0  | 0  | 0  | 2 38.76%             |       |                  |                  |  |  | 0  | 0.00%<br>0.00%<br>38.27%<br>46.02%<br>78.41%<br>48.14%                   |
|    | 1,050            | 230              |                  |  |  |  | 40.02%<br>3 44.17%   | 937 33                            |                  | t U  | 0  | 13   | 30.76%<br>3 45.74%   |       | 2 387            | ر<br>د           |  | 0<br>1 3                                       | 19   | <u> </u>   |
|    | 1,030            | 200              | 4                | 2  |  |  | 4 91.75%             | 134 4                             |                  |  |  | 5  | 5 43.74%<br>5 83.35% |       |                  |                  | ·  | <u>ן</u> <u>כ</u>                              | 7  | 78 41%   |
|    | 30               | 8                | 2                | 0  | ) (  | -<br>-<br>-                                    | L 44.75%             | 30                                |                  | 3 0  | 0  | 2  | 47.16%               |       |                  | 5<br>5<br>5      |  | $\frac{1}{0}$                                  | ,        | 48,14%   |
|    | 7                | 2                | 0                | 0  |  | ) (  | 38.32%               | 7                                 | 2 1              | 0  | 0  | 0  | ) 35.47%             |       | 7                | 1                |  |  | 0  | 34.07%   |
|    | 45               | 11               | 1                | 0  |  | ) (  | 35.64%               | 43 1                              | 3 1              | 0  | 0  | 0  | ) 34.70%             |       | 2 14             | 2                | 2  | 0 0  | 1  | 34.37%   |
|    | 29               | 2                | 1                | 0  | ) (  | ) (  | ) 35.64%<br>) 39.74% | 27                                | 3 1              | 0  | 0  | 0  | ) 34.95%             |       | 7 4              | 1                | . (  | 0 0  | 0  | 32.12%   |
|    | 0                | 0                | 0                | 0  |  | ) (  | 0 0.00%<br>0 0.00%   | 0                                 | ) (              | ) 0  | 0  | 0  | 0.00%                |       | ) (              | 0 0              | )  | 0 0  | 0  | 0.00%  |
|    | 0                | 0                | 0                | 0  | ) (  | ) (  | 0.00%                | 0                                 | ) (              | ) 0  | 0  | 0  | 0.00%                | ) (   | ) (              | 0                | )  | 0 0  | 0  | 0.00%  |
|    | 0                | 0                | 0                | 0  | ) (  | ) (  | 0.00%                | 0                                 | ) (              | ) 0  | 0  | 0  | 0.00%                | ) (   | ) (              | 0                | )  | 0 0  | 0  | 0.00%  |
|    | 0                | 0                | 0                | 0  | ) (  | ) (  | 0.00%                | 0                                 | ) (              | ) 0  | 0  | 0  | 0.00%                |       | ) (              | 0                | )  | 0 0  | 0  | 0.00%  |
|    | 0                | 0                | 0                | C  | ) (  | ) (  | 0.00%                | 0                                 | ) (              | ) 0  | 0  | 0  | 0.00%                | b ()  | ) (              | 0 0              | )  | 0 0  | 0  | 48.14%<br>34.07%<br>34.37%<br>32.12%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |
|    |                  |                  |                  |  |  |  |                      |                                   |                  |  |  |  |                      |       |                  |                  |  |  |  |  |
|    | 557              | 0                | 0                | C  | ) (  | ) (  | 0.00%                | 557                               | ) (              | 00   | 0  | 0  | 0.00%                | 557   |                  | 0 0              | ) (  | 0 0  | 0  | 0.00%  |
|    | 1,734            | 305              | 22               | 2  | 2  3   | 8 10   | 43.57%               | 1,623 40                          | ) 37             | 1  | 4  | 17   | 44.76%               | 1,562 | 2 450            | 50               | 1  | L 3  | 22   | 45.03%   |









| 33             | 34                | 35                   | 36  | 37  | 38   | 39                                   | 40               | 41               | 42               | 43   | 44   | 45   | 46                                   | 47               | 48               | 49               | 50   | 51   | 52   | 53   |
|----------------|-------------------|----------------------|---|---|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--|
|                |                   |                      |   |   |  |                                      |                  |                  |                  | Adverse Scenario                               |  |  |                                      |                  |                  |                  |  |  |  |  |
|                |                   |                      | 31/12/2021                                    |   |  |                                      |                  |                  |                  | 31/12/2022                                     |  |  |                                      |                  |                  |                  | 31/12/2023                                     |  |  |  |
| Stage 1 exposi | ire Stage 2 expos | ure Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposur | Stock of<br>provisions for<br>re Stage 2 exposure | Stock of<br>provisions for<br>e Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure   |
|                | 221               | 0                    | 0   | 0   | 0  | 0.00%                                | 220              | 0                | -                | L C  |  | ) (  | 0.00%                                | 220              | 0                | 1                | C  | 0  | C  | 0.00%  |
|                | 100               | 0                    | 0   | 0   | 0  | ) 39.10%                             | 99               | 0                | (                | 0 0  | ) (  | ) (  | ) 39.55%                             | 99               | 0                | (                | C  | 0  | C  | ) 39.70%   |
|                | 5                 | 74                   | 0   | 0   | 0  | 39.12%                               | 5                | 73               | (                | 0 0  | ) (  | ) (  | ) 39.55%                             | 5                | 73               | (                | C  | 0  | C  | ) 39.71%   |
|                | 6                 | 0                    | 0   | 0   | 0  | 36.77%                               | 6                | 0                | (                | 0 0  | ) (  | ) (  | ) 35.98%                             | 5                | 1                | 1                | C  | 0  | C  | ) 34.68%   |
|                | 0                 | 0                    | 0   | 0   | 0  | 0.00%                                | 0                | 0                | (                | 0 0  | ) (  | ) (  | 0.00%                                | 0                | 0                | (                | C  | 0  | C  | 0.00%  |
|                | 0                 | 0                    | 0   | 0   | 0  | 0.00%                                | 0                | 0                |                  | 0 0  | ) (  | ) (  | 0.00%                                | 0                | 0                | (                | C  | 0  | C  | 0.00%  |
|                | 257               | 123                  | 3   | 0   | 1  | 40.01%                               | 253              | 124              | (                | 5 C  | 2  | 2 2  | 2 37.70%                             | 254              | 120              | 9                | C  | 1  | 3  | 36.60%   |
|                | 411               | 223 5                | 2   | 6   | 3 20   | 3 54.35%                             | 1,384            | 220              | 8                | 1 5  | 5 4  | 43 43  | 3 52.43%                             | 1,368<br>624     | 211              | 107              | 5  | 3  | 56   | 5 51.73%   |
|                | 534               | 103 2                | 1   | 3   | 1 14   | 65.83%                               | 629              |                  | 3.               | 5 3  | 3 1  | 1 22   | 63.46%                               |                  |                  | 47               | 3  | 1  | 29   | 9 62.95%   |
|                | 126               | 126 10               | 6 1   | 13 2  | .0 7   | 1 66.59%                             | 1,378            | 131              | 149              | 9 10   | ) 21   | 95   | 63.34%                               | 1,344            |                  | 184              | . g  | 21   | 115  | 62.48%   |
|                | 773               | 51 5                 | 0   | 5   | 2 2  | 9 58.21%                             | 753              | 52               | 69               | 9 3  | 3 3  | 3 36   | 5 51.42%                             | 743              |                  | 82               | . 3  | 3  | 40   | 0 48.71%   |
| 3,             | 551               | 800 55               | 1   | 2   | 4 108  | 3 19.51%                             | 3,589            | 657              | 650              | 5 2  | 2 7  | 7 118  | 3 17.98%                             | 3,605            | 554              | 744              | 2  | 8  | 127  | 7 17.01%   |
|                | 0                 | 4                    | 0   | 0   | 0  | 3.76%                                | 0                | 4                | -                | 1 C  | ) (  | 0 0  | 3.77%                                | 0                | 4                | 1                | C  | 0  | C  | 3.76%  |
|                | 0                 | 0                    | 0   | 0   | 0  | 0.00%                                | 0                | 0                | (                | 0 0  | ) (  | 0 0  | 0.00%                                | 0                | 0                | (                | C  | 0  | C  | 0.00%  |
|                | 0                 | 0                    | 0   | 0   | 0  | 0.00%                                | 0                | 0                | (                | 0 0  | ) (  | 0 0  | 0.00%                                | 0                | 0                | (                | C  | 0  | C  | 0.00%  |
|                | 0                 | 0                    | 0   | 0   | 0  | 0.00%                                | 0                | 0                | (                | 0 0  | ) (  | 0 0  | 0.00%                                | 0                | 0                | (                | C  | 0  | C  | 0.00%  |
|                | 0                 | 0                    | 0   | 0   | 0  | 0.00%                                | 0                | 0                | (                | 0 0  | ) (  | 0 0  | 0.00%                                | 0                | 0                | (                | C  | 0  | C  | 0         0.00%           0         39.70%           0         39.71%           0         34.68%           0         0.00%           0         0.00%           0         0.00%           3         36.60%           5         51.73%           9         62.95%           5         62.48%           0         48.71%           7         17.01%           0         3.76%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00% |
|                | 0                 | 0                    | 0   | 0   | 0  | 0.00%                                | 0                | 0                |                  | 0 0  | ) (  | ) (  | 0.00%                                | 0                | 0                | (                | C  | 0  | C  | 0.00%  |
|                |                   |                      |   |   |  |                                      |                  |                  |                  |  |  |  |                                      |                  |                  |                  |  |  |  |  |
|                | 266               | 0                    | 1   | 0   | 0  | 0.00%                                | 266              | 0                |                  | L C  | ) (  | ) (C   | 0.00%                                | 266              |                  | 1                | C  | 0  | С  | 0 0.00%<br>. <b>28.73%</b>   |
| 7,2            | 42 1,             | 346 71               | 3 2   | 21 2  | 9 208  | <b>3 29.11</b> %                     | 7,200            | 1,206            | 895              | 5 17   | 33   | 3 258  | 8 28.81%                             | 7,166            | 1,089            | 1,047            | 16   | 34   | 301  | . 28.73%   |

|    |                                  |                             |  |                                    |   |  |                  |                      |                   |                | Adverse Scenario                               |  |  |                |                  |                  |                  |  |  |  |   |
|----|----------------------------------|-----------------------------|--|------------------------------------|---|--|------------------|----------------------|-------------------|----------------|--|--|--|----------------|------------------|------------------|------------------|--|--|--|---|
|    |                                  |                             | 31/12/                                 | 2021                               |   |  |                  |                      |                   |                | 31/12/2022                                     |  |  |                |                  |                  |                  | 31/12/2023                                     |  |  |   |
| %) | Stage 1 exposure                 | Stage 2 exposure Stage 3 ex | Stock<br>posure provisio<br>Stage 1 ex | of s<br>ns for pro<br>posure Stage | Stock of<br>ovisions for<br>je 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                  | Stage 1 exposure Sta | ge 2 exposure Sta | ige 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |                | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |   |
|    | 4                                | 0                           | 0                                      | 0                                  | 0   | 0  | 0.00%            | 4                    | 0                 | 0              | 0  | 0  | 0  | 0.00%          | 4                | 0                | 0                | 0  | 0  | 0  | 0.00%   |
|    | 4,261                            | 0                           | 7                                      | 3                                  | 0   | 3  | 40.00%           | 4,254                | 0                 | 14             | 3  | 0  | 6  | 40.00%         | 4,247            | 0                | 21               | 3  | 0  | 9  | 40.00%  |
|    | 8                                | 23                          | 0                                      | 0                                  | 0   | 0  | 40.00%           | 8                    | 23                | 0              | 0  | 0  | 0  | 40.00%         | 8                | 23               | 0                | 0  | 0  | 0  | 0.00%<br>40.00%<br>40.00%<br>51.34%<br>0.00%<br>0.00%<br>54.74%<br>51.69%<br>45.32%<br>52.80%<br>44.82% |
|    | 29                               | 39                          | 1                                      | 0                                  | 5   | 1  | 59.48%<br>0.00%  | 30                   | 36                | 3              | 0  | 3  | 2  | 54.33%         | 32               | 32               | 5                | 0  | 2  | 3  | 51.34%  |
|    | 0                                | 0                           | 0                                      | 0                                  | 0   | 0  | 0.00%            | 0                    | 0                 | 0              | 0  | 0  | 0  | 0.00%<br>0.00% | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%   |
|    | 248                              | 0<br>810                    | 20                                     | 0                                  | 0   | 0  | 59.51%           | 0                    | 754               | 0              | 0  | 0  | 0  | 56.22%         | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%   |
|    | 3,154                            | 2,563                       | 29                                     | 40                                 | 72  | 17   |                  | 200                  | 2,784             | 50<br>605      | 10   | 0C   | 32<br>225                                      | 53.75%         | 252              | 2,687            | /5               | 16   | 45<br>F4                                       | 41   | 54.74%  |
|    |                                  | 2,303                       | 141                                    | 14                                 | 22  | 101  | 57.53%<br>56.29% | 957                  | 974               | 258            | 19   | 20   | 125  | 48.46%         | 2,532<br>933     | 917              | 340              | 10   |  | 421  | 45 32%  |
|    | 3 197                            | 955                         | 512                                    | 57                                 | 96  | 284  | 55.41%           | 2,889                | 1,005             | 230            | 32   | <u> </u>                                       | 425  | 53.26%         | 2 805            | 890              | 997              | 29   | 69   | 526  | 52 80%  |
|    | 1 242                            | 465                         | 208                                    | 13                                 | 36  | 111  | 53.18%           | 1,141                | 466               | 308            | 8  | 32   | 144  | 46.65%         | 2,805<br>1,107   | 431              | 377              |  | 26   | 169  | 44 82%  |
| _  | 1,115<br>3,197<br>1,242<br>6,552 | 1,781                       | 759                                    | 37                                 | 185                                       | 225  | 29.58%           |                      | 1,905             | 1,195          | 19   | 127  | 329  | 27.50%         | 5,849            | 1,736            | 1,507            | 17   | 109  | 398  | 26.43%<br>32.85%<br>41.23%<br>0.00%<br>0.00%  |
|    | 2,376                            | 1,223                       | 497                                    | 28                                 | 152                                       | 176  | 35.48%           | 5,992<br>2,090       | 1,264             | 742            | 14   | 104  | 251  | 33.82%         | 2,023            | 1,166            | 908              | 12   | 90   | 298  | 32.85%  |
|    | 103                              | 53                          | 4                                      | 1                                  | 1   | 2  | 47.46%           | 85                   | 64                | 11             | 1  | 1  | 5  | 43.50%         | 75               | 68               | 17               | 0  | 1  | 7  | 41.23%  |
|    | 0                                | 0                           | 0                                      | 0                                  | 0   | 0  | 0.00%            | 0                    | 0                 | 0              | 0  | 0  | 0  | 0.00%          | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%   |
|    | 0                                | 0                           | 0                                      | 0                                  | 0   | 0  | 0.00%            | 0                    | 0                 | 0              | 0  | 0  | 0  | 0.00%          | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%   |
|    | 0                                | 0                           | 0                                      | 0                                  | 0   | 0  | 0.00%            | 0                    | 0                 | 0              | 0  | 0  | 0  | 0.00%          | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%   |
|    | 0                                | 0                           | 0                                      | 0                                  | 0   | 0  | 0.00%            | 0                    | 0                 | 0              | 0  | 0  | 0  | 0.00%          | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%   |
|    |                                  |                             |  |                                    |   |  |                  |                      |                   |                |  |  |  |                |                  |                  |                  |  |  |  |   |
|    | 570                              | 0                           | 0                                      | 0                                  | 0   | 0  | 0.00%            | 570                  | 0                 | 0              | 0  | 0  | 0  | 0.00%          | 570              | 0                | 0                | 0  | 0  | 0  | 0.00%   |
|    | 18,126                           | 6,263                       | 1,627                                  | 138                                | 425                                       | 712  | 43.75%           | 16,762               | 6,572             | 2,682          | 73   | 340  | 1,122  | 41.85%         | 16,452           | 6,126            | 3,437            | 65   | 281  | 1,405  | 40.87%  |

|    |                  |                                   |  |  |  |          |                     |                                | Adverse Scenario                                 |  |  |                                      |                  |                                |  |  |  |  |
|----|------------------|-----------------------------------|--|--|--|----------|---------------------|--------------------------------|--|--|--|--------------------------------------|------------------|--------------------------------|--|--|--|--|
|    |                  |                                   | 31/12/2021                                     |  |  |          |                     |                                | 31/12/2022                                       |  |  |                                      |                  |                                | 31/12/2023   |  |  |  |
| %) | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of<br>provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure |          | Stage 1 exposure St | age 2 exposure Stage 3 exposur | Stock of<br>e provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 expos | Stock of<br>ure provisions for<br>Stage 1 exposure | Stock of<br>provisions for<br>Stage 2 exposure | Stock of<br>provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure   |
|    | 1,965            | 0 0                               | )  | 0 0  |  | 0.00%    | 1,964               | 0                              | 0 (  | 0 0  | ) (  | 0.00%                                | 1,964            | 0                              | 1  | 0 0  | 0  | 0.00%  |
|    | 603              | 0 0                               | )  | 0 0  |  | 40.00%   | 603                 | 0                              | 0 (  | 0 0  | 0 (  | 40.00%                               | 603              | 8 0                            | 0  | 0 0  | 0  | 40.00%   |
|    | 6                | 0 0                               | )  | 0 0  |  | 9 4.16%  | 6                   | 0                              | 0 (  | 0 0  | ) (  | 0 6.19%                              | 6                | δ 0                            | 0  | 0 0  | 0  | 40.00%<br>7.99%<br>36.47%<br>0.00%<br>35.33%<br>46.20%<br>52.17%<br>47.11%<br>39.69%<br>5.34%<br>65.48%<br>0.00%<br>0.00%<br>0.00% |
|    | 0                | 3 0                               | )  | 0 0  | )  | 38.90%   | 1                   | 3                              | 0 (  | 0 0  | 0 (  | 37.73%                               | 1                | . 2                            | 0  | 0 0  | 0  | 36.47%   |
|    | 0                | 0 0                               | )  | 0 0  | )  | 0.00%    | 0                   | 0                              | 0 (  | 0 0  | 0 (  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%  |
|    | 0                | 0 0                               | )  | 0 0  | )  | 0.00%    | 0                   | 0                              | 0 (  | 0 0  | ) (  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%  |
|    | 50               | 12 0                              | )  | 0 0  | )  | 39.51%   | 48                  | 13                             | 1 (  | 0 0  | ) (  | 37.22%                               | 47               | ' 14                           | 1  | 0 0  | 0  | 35.33%   |
|    | 658              | 118 28                            | 3  | 7 2  | 2 13   | 3 46.38% | 630                 | 121                            | 53 4   | 4 2  | 2 25   | 5 46.99%                             | 615              |                                | 71   | 3 2  | 33   | 46.20%   |
|    | 234              | 54 12                             | 2  | 3 1  |  | 52.59%   | 223                 | 54                             | 23   | 1 1  | 1 12   | 2 53.43%                             | 218              |                                | 30   | 1 1  | 16   | 52.17%   |
|    | 761              | 348 52                            | 2  | 6 6  | 5 2  | 5 48.84% | 743                 | 341                            | 7  | 3 5  | 5 37   | 7 47.89%                             | 737              |                                | 93   | 3 5  | 44   | 47.11%   |
|    | 707              | 164 41                            |  | 6 1  | . 1  | 7 41.75% | 687                 | 163                            | 52   | 3 1  | 1 25   | 5 40.54%                             | 679              |                                | 75   | 3 1  | 30   | 39.69%   |
|    | 2,218            | 405 95                            | 5  | 0 4  | +  | 8 8.48%  | 2,231               | 328 1                          | 59 (   | 0 3  | 3 10   | 0 6.27%                              | 2,231            | . 273                          | 213  | 2  | 11   | 5.34%  |
|    | 1                | 12 1                              |  | 0 0  |  | 0 67.50% | 2                   | 10                             | 2  | 0 0  | )  | 1 67.50%                             | 2                | 9                              | 2  | 0 0  | 2  | 65.48%   |
|    | 0                | 0 0                               | )  | 0 0  |  | 0.00%    | 0                   | 0                              | 0 (  | 0 0  | ) (  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%  |
|    | 0                | 0 0                               | )  | 0 0  |  | 0.00%    | 0                   | 0                              | 0 (  | 0 0  | ) (  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%  |
|    | 0                | 0 0                               | )  | 0 0  |  | 0.00%    | 0                   | 0                              | 0 (  | 0 0  | ) (  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%  |
|    | 0                | 0 0                               | )  | 0 0  |  | 0.00%    | 0                   | 0                              | 0 (  | 0 0  | ) (  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%  |
|    | 0                | 0 0                               | )  | 0 0  | )  | 0.00%    | 0                   | 0                              | 0 (  | 0 (  | ) (  | 0.00%                                | 0                | 0                              | 0  | 0 0  | 0  | 0.00%  |
|    | 100              |                                   |  |  |  | 0.000/   | 100                 |                                |  |  |  | 0.000/                               | 100              |                                | -  |  |  | 0.000/   |
|    | 182              |                                   |  |  |  | 0.00%    | 182                 |                                |  |  |  | 0.00%                                | 182              |                                |  |  | 0  | 0.00%<br><b>23.30%</b>   |
|    | 6,443            | 887 176                           |  | 5 12   | 47   | 26.45%   | 6,408               | 806 29                         | 1 7  | / 10   | 72   | 2 24.84%                             | 6,387            | 739                            | 381  | 9  | 89   | 23.30%   |

| EBA        | EUROPEAN<br>BANKING<br>AUTHORITY |  |             |         |          |             |             | 2021 El  | J-wide S                   |          | F <b>est: Cre</b><br>BNP Paribas |          |                            | 0-19 IRI                | 3                       |                         |                        |
|------------|----------------------------------|--|-------------|---------|----------|-------------|-------------|----------|----------------------------|----------|----------------------------------|----------|----------------------------|-------------------------|-------------------------|-------------------------|------------------------|
|            |                                  |  |             | 1       | 2        | 3           | 4           | 5        | 6                          | 7        | 8                                | 9        | 10                         | 11                      | 12                      | 13                      | 14                     |
|            |                                  |  |             |         |          |             |             |          |                            | Morator  | ia - Actual                      |          |                            |                         |                         |                         |                        |
|            |                                  |  |             |         |          |             |             |          |                            | 31/1     | 2/2020                           |          |                            |                         |                         |                         |                        |
|            |                                  |  |             | Exposur | e values | Risk exposu | ire amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of          | Stage 3  | Stage 3<br>exposure, of    | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ra<br>Stage 3 |
| Row<br>Num |                                  |  | (mln EUR,%) | A-IRB   | F-IRB    | A-IRB       | F-IRB       | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria       | exposure | which expired<br>moratoria | Stage 1<br>exposure     | Stage 2<br>exposure     | Stage 3<br>exposure     | exposure               |
| 1          |                                  | Central banks  |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 2          |                                  | Central governments  |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 3          |                                  | Institutions   |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 4          |                                  | Corporates   |             | 18,393  |          | 0 11,333    | 0           | 15,208   | 12,423                     | 3,059    | 2,528                            | 12       | 5 11                       | 7 5:                    | L 96                    | 2                       | 16.9                   |
| 5          |                                  | Corporates - Of Which: Specialised Lending                   |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 6          |                                  | Corporates - Of Which: SME                                   |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 7          |                                  | Retail   |             | 18,150  |          | 0 3,812     | 0           | 13,323   | 11,992                     | 4,612    | 2 3,249                          | 21       | 5 192                      | 2 29                    | 9 116                   | 5 73                    | 78 36.1                |
| 8          |                                  | Retail - Secured on real estate property                     |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 9          | BNP Paribas                      | Retail - Secured on real estate property - Of Which: SME     |             |         |          |             |             |          |                            |          |                                  |          | -                          | -                       |                         |                         |                        |
| 10         |                                  | Retail - Secured on real estate property - Of Which: non-SME |             | 9,802   |          | 0 1,462     | 0           | 7,019    | 6,483                      | 2,685    | 5 1,602                          | 99       | 9 8                        | 8                       | 3 25                    | 3                       | 31.5                   |
| 11         |                                  | Retail - Qualifying Revolving                                |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 12         |                                  | Retail - Other Retail  |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 13         |                                  | Retail - Other Retail - Of Which: SME                        |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 14         |                                  | Retail - Other Retail - Of Which: non-SME                    |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 15         |                                  | Equity   |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 16         |                                  | Securitisation   |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         |                        |
| 17         |                                  | Other non-credit obligation assets                           |             |         |          |             |             |          |                            |          |                                  |          |                            |                         |                         |                         | _                      |
| 18         |                                  | IRB TOTAL  |             | 36,689  |          | 0 15,157    | 0           | 28,663   | 24,546                     | 7,687    | 5,793                            | 340      | 0 309                      | 9 80                    | 212                     | 9                       | 9 29.0                 |

|                |   |             |         |           |             |            |          |                            | 31/12    | 2/2020                     |          |                            |                         |                         |                         |                 |
|----------------|---|-------------|---------|-----------|-------------|------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|-------------------------|-------------------------|-----------------|
|                |   |             | Exposur | re values | Risk exposu | re amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of provisions for | Stock of provisions for | Stock of provisions for | r Coverage I    |
| Row<br>Num     |   | (mln EUR,%) | A-IRB   | F-IRB     | A-IRB       | F-IRB      | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure     | Stage 2<br>exposure     | Stage 3<br>exposure     | Stage<br>exposu |
| 19             | Central banks   |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 20             | Central governments                                       |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 21             | Institutions  |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 22             | Corporates  |             | 7,108   |           | 0 6,373     |            | 5,427    | 5,060                      | 1,657    | 1,532                      | 2!       | 5 24                       | 20                      | 53                      |                         | 0               |
| 23             | Corporates - Of Which: Specialised Lending                |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 24             | Corporates - Of Which: SME                                |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 25             | Retail  |             | 9,604   |           | 0 1,687     |            | 6,719    | 6,220                      | 2,798    | 2,014                      | 87       | 7 84                       | 11                      | . 55                    | 2                       | 23 2            |
| 26             | Retail - Secured on real estate property                  |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| FRAN           | Retail - Secured on real estate property - Of Which: SME  |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 28 <b>FRAN</b> | Retail - Secured on real estate property - Of Which: non- | SME         | 4,610   |           | 0 295       |            | 3,080    | 2,701                      | 1,491    | 792                        | 39       | 9 37                       | 1                       | . 7                     |                         | 4 1             |
| 29             | Retail - Qualifying Revolving                             |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 30             | Retail - Other Retail                                     |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 31             | Retail - Other Retail - Of Which: SME                     |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 32             | Retail - Other Retail - Of Which: non-SME                 |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 33             | Equity  |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 34             | Securitisation  |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 35             | Other non-credit obligation assets                        |             |         |           |             |            |          |                            |          |                            |          |                            |                         |                         |                         |                 |
| 36             | IRB TOTAL   |             | 16,714  |           | 0 8,062     |            | ) 12,147 | 11,283                     | 4,455    | 3,546                      | 111      | L 109                      | 31                      | 108                     | 2                       | 24 2            |

|            |         |  |        |           |             |            |          |                            | Moratori | a - Actual                 |          |                            |                         |                         |                            |                |
|------------|---------|--|--------|-----------|-------------|------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|-------------------------|----------------------------|----------------|
|            |         |  |        |           |             |            |          |                            | 31/12    | /2020                      |          |                            |                         |                         |                            |                |
|            |         |  | Exposu | re values | Risk exposu | re amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of provisions for | Stock of provisions for | Stock of<br>provisions for | Coverage       |
| Row<br>Num |         | (mln EUR, %)   | A-IRB  | F-IRB     | A-IRB       | F-IRB      | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure     | Stage 2<br>exposure     | Stage 3<br>exposure        | Stage<br>expos |
| 37         |         | Central banks  |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 38         |         | Central governments  |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 39         |         | Institutions   |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 40         |         | Corporates   | 6,117  |           | 0 1,974     | 0          | 5,158    | 4,884                      | 863      | 794                        | 96       | 92                         | . 10                    | ) 15                    | 20                         | ð              |
| 41         |         | Corporates - Of Which: Specialised Lending                   |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 42         |         | Corporates - Of Which: SME                                   |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 43         |         | Retail   | 5,564  |           | 0 1,199     | 0          | 4,443    | 4,219                      | 1,063    | 821                        | 58       | 54                         | 1                       | + 11                    | 21                         | 1              |
| 44         |         | Retail - Secured on real estate property                     |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 45         | BELGIUM | Retail - Secured on real estate property - Of Which: SME     |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 46         | DELGIOM | Retail - Secured on real estate property - Of Which: non-SME | 3,652  |           | 0 795       | 0          | 2,861    | 2,840                      | 769      | 574                        | 23       | 21                         | . 2                     | 2 8                     | 12                         | 2              |
| 47         |         | Retail - Qualifying Revolving                                |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 48         |         | Retail - Other Retail  |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 49         |         | Retail - Other Retail - Of Which: SME                        |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 50         |         | Retail - Other Retail - Of Which: non-SME                    |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 51         |         | Equity   |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 52         |         | Securitisation   |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 53         |         | Other non-credit obligation assets                           |        |           |             |            |          |                            |          |                            |          |                            |                         |                         |                            |                |
| 54         |         | IRB TOTAL  | 11,825 |           | 0 3,182     | 0          | 9,730    | 9,231                      | 1,941    | 1,631                      | 154      | 146                        | 5 14                    | 26                      | 42                         | 2              |

|            |               |  |                                       |            |            |             |          |                            | Moratori | ia - Actual                |          |                         |                         |                         |                         |              |
|------------|---------------|--|---------------------------------------|------------|------------|-------------|----------|----------------------------|----------|----------------------------|----------|-------------------------|-------------------------|-------------------------|-------------------------|--------------|
|            |               |  |                                       |            |            |             |          |                            | 31/12    | 2/2020                     |          |                         |                         |                         |                         |              |
|            |               |  | Exposi                                | ıre values | Risk expos | ure amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverag      |
| Rov<br>Nur | w<br>m        | (mln EUR, %  | ) A-IRB                               | F-IRB      | A-IRB      | F-IRB       | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | exposure | which expired moratoria | Stage 1<br>exposure     | Stage 2<br>exposure     | Stage 3<br>exposure     | Stag<br>expo |
| 55         |               | Central banks  |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         |              |
| 56         |               | Central governments  |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         | 4            |
| 57         |               | Institutions   |                                       |            | -          |             |          |                            |          |                            |          |                         |                         |                         |                         | 4            |
| 58         |               | Corporates   | 1                                     | 3          | 0 1        |             | 0 1      | 3 0                        | C        | 0 0                        |          | 0 0                     | C                       | 0 0                     | ·                       | 0 -          |
| 59         |               | Corporates - Of Which: Specialised Lending                   |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         | 4            |
| 60         |               | Corporates - Of Which: SME                                   |                                       |            |            |             |          |                            | -        |                            |          |                         |                         | -                       |                         |              |
| 61         |               | Retail   |                                       | 1          | 0 (        | )           | 0        | 1 0                        | C        | 00                         |          | 0 0                     | С                       | 0 0                     |                         | 0            |
| 62         |               | Retail - Secured on real estate property                     |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         | 4                       | 4            |
| 63         | UNITED STATES | Retail - Secured on real estate property - Of Which: SME     |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         |              |
| 64         | UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | · · · · · · · · · · · · · · · · · · · | 0          | 0 (        | )           | 0        | 0 0                        | C        | 0 0                        |          | 0 0                     | C                       | 0 0                     |                         | 0            |
| 65         |               | Retail - Qualifying Revolving                                |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         |              |
| 66         |               | Retail - Other Retail  |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         | 4            |
| 67         |               | Retail - Other Retail - Of Which: SME                        |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         |              |
| 68         |               | Retail - Other Retail - Of Which: non-SME                    |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         |              |
| 69         |               | Equity   |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         |              |
| 70         |               | Securitisation   |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         |              |
| 71         |               | Other non-credit obligation assets                           |                                       |            |            |             |          |                            |          |                            |          |                         |                         |                         |                         |              |
| 72         |               | IRB TOTAL  | 1!                                    | 5          | DI 2       | 21          | 0 14     | 4 0                        | 0        | 0                          |          | 0 0                     | 0                       | ) 0                     |                         | 0            |

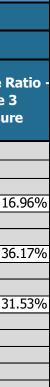
|            |         |  |         |          |             |            |          |                            | Moratoria | a - Actual                 |          |                            |                            |                         |                            |               |
|------------|---------|--|---------|----------|-------------|------------|----------|----------------------------|-----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|----------------------------|---------------|
|            |         |  |         |          |             |            |          |                            | 31/12,    | /2020                      |          |                            |                            |                         |                            |               |
|            |         |  | Exposur | e values | Risk exposu | re amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2   | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of<br>provisions for | Stock of provisions for | Stock of<br>provisions for | Coverage      |
| Row<br>Num |         | (mln EUR,%)  | A-IRB   | F-IRB    | A-IRB       | F-IRB      | exposure | which expired<br>moratoria | exposure  | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure        | Stage 2<br>exposure     | Stage 3<br>exposure        | Stag<br>expos |
| 73         |         | Central banks  |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 74         |         | Central governments  |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 75         |         | Institutions   |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 76         |         | Corporates   | 4,476   | 0        | 2,605       | 0          | 4,130    | 2,124                      | 341       | 173                        | 4        | 1                          | 19                         | 27                      | ·                          | 0             |
| 77         |         | Corporates - Of Which: Specialised Lending                   |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 78         |         | Corporates - Of Which: SME                                   |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 79         |         | Retail   | 2,600   | 0        | 762         | 0          | 1,876    | 1,273                      | 672       | 338                        | 53       | 37                         | 5                          | 27                      | 2                          | 20            |
| 80         |         | Retail - Secured on real estate property                     |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 81         | ΤΤΛΙ \/ | Retail - Secured on real estate property - Of Which: SME     |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 82         | ITALY   | Retail - Secured on real estate property - Of Which: non-SME | 1,534   | 0        | 370         | 0          | 1,075    | 939                        | 424       | 234                        | 35       | 29                         | 1                          | . 11                    | . 1                        | 15            |
| 83         |         | Retail - Qualifying Revolving                                |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 84         |         | Retail - Other Retail  |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 85         |         | Retail - Other Retail - Of Which: SME                        |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 86         |         | Retail - Other Retail - Of Which: non-SME                    |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 87         |         | Equity   |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 88         |         | Securitisation   |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 89         |         | Other non-credit obligation assets                           |         |          |             |            |          |                            |           |                            |          |                            |                            |                         |                            |               |
| 90         |         | IRB TOTAL  | 7,076   | 0        | 3,366       | 0          | 6,006    | 3,397                      | 1,013     | 512                        | 57       | 38                         | 24                         | 54                      | 2                          | 21            |

|            |         |  |             |        |           |            |              |          |                            | Pioraco  |                            |          |                            |                         |                         |                            |                   |
|------------|---------|--|-------------|--------|-----------|------------|--------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|-------------------------|----------------------------|-------------------|
|            |         |  |             |        |           |            |              |          |                            | 31/1     | 12/2020                    |          |                            |                         |                         |                            |                   |
|            |         |  |             | Exposu | re values | Risk expos | sure amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of provisions for | Stock of provisions for | Stock of<br>provisions for | Coverage R        |
| Row<br>Num |         |  | (mln EUR,%) | A-IRB  | F-IRB     | A-IRB      | F-IRB        | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure     | Stage 2<br>exposure     | Stage 3<br>exposure        | Stage 3<br>exposu |
| 91         |         | Central banks  |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 92         |         | Central governments  |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 93         |         | Institutions   |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 94         |         | Corporates   |             | 27     |           | 0 1        | 0            | 0 26     | 5 0                        |          | 1 1                        |          | 0 0                        | (                       | 0 0                     |                            | 0 -               |
| 95         |         | Corporates - Of Which: Specialised Lending                   |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 96         |         | Corporates - Of Which: SME                                   |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 97         |         | Retail   |             | 2      |           | 0          | 0            | 0        | 1 0                        |          | 0 0                        |          | 0 0                        | ) (                     | 0 0                     |                            | 0 9               |
| 98         |         | Retail - Secured on real estate property                     |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 99         | GERMANY | Retail - Secured on real estate property - Of Which: SME     |             |        |           | -          |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 100        | GERMANT | Retail - Secured on real estate property - Of Which: non-SME |             | 0      |           | 0          | 0            | 0 (      | 0 0                        |          | 0 0                        |          | <u> </u>                   | ) (                     | 0 0                     |                            | 0 -               |
| 101        |         | Retail - Qualifying Revolving                                |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 102        |         | Retail - Other Retail  |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 103        |         | Retail - Other Retail - Of Which: SME                        |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 104        |         | Retail - Other Retail - Of Which: non-SME                    |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 105        |         | Equity   |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 106        |         | Securitisation   |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 107        |         | Other non-credit obligation assets                           |             |        |           |            |              |          |                            |          |                            |          |                            |                         |                         |                            |                   |
| 108        |         | IRB TOTAL  |             | 29     |           | 0 1:       | 1 0          | 0 28     | 3 0                        |          | 1 1                        |          | 0 0                        |                         | 0                       |                            | 0                 |

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Moratoria - Actual

Moratoria - Actu



# 1.70%

\_\_\_\_\_ \_\_\_\_\_

rage Ratio Stage 3 Exposure 

4.07 70

36.58

36.65 27.01%

4.87%

\_\_\_\_\_ 

IKB IUIAL

|                | _  |        |            |            |              |          |                         |          | DINF Fallbas               | >        |                            |                            |                         |                         |                     |
|----------------|--|--------|------------|------------|--------------|----------|-------------------------|----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|-------------------------|---------------------|
|                |  | 1      | 2          | 3          | 4            | 5        | 6                       | 7        | 8                          | 9        | 10                         | 11                         | 12                      | 13                      | 14                  |
|                |  |        |            |            |              |          |                         | Morato   | ria - Actual               |          |                            |                            |                         |                         |                     |
|                |  |        |            |            |              |          |                         | 31/1     | 2/2020                     |          |                            |                            |                         |                         |                     |
|                |  | Exposu | ire values | Risk expos | sure amounts | Stage 1  | Stage 1<br>exposure, of | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of<br>provisions for | Stock of provisions for | Stock of provisions for | Coverage Rat        |
| Row<br>Num     | (mln EUR, %)   | A-IRB  | F-IRB      | A-IRB      | F-IRB        | exposure | which expired moratoria | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure        | Stage 2<br>exposure     | Stage 3<br>exposure     | Stage 3<br>exposure |
| 109            | Central banks  |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 110            | Central governments  |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 111            | Institutions   |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 112            | Corporates   | 159    | 9          | 0 2        | 2            | 0        | 3 3                     | 15       | 6 0                        |          | 0 0                        | (                          | 0 0                     | 0                       | ) –                 |
| 113            | Corporates - Of Which: Specialised Lending                   |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 114            | Corporates - Of Which: SME                                   |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 115            | Retail   |        | 2          | 0          | 0            | 0        | 1 0                     |          | 0 0                        |          | 1 1                        | (                          | 0 0                     | 0                       | 0.9                 |
| 116            | Retail - Secured on real estate property                     |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME     |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
|                | Retail - Secured on real estate property - Of Which: non-SME |        | 1          | 0          | 0            | 0        | 0 0                     |          | 0 0                        |          | 1 1                        | (                          | 0 0                     | <u>, 0</u>              | 0.9                 |
| 119            | Retail - Qualifying Revolving                                |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 120            | Retail - Other Retail  |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 121            | Retail - Other Retail - Of Which: SME                        |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 122            | Retail - Other Retail - Of Which: non-SME                    |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 123            | Equity   |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 124            | Securitisation   |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 125            | Other non-credit obligation assets                           |        |            |            |              |          |                         |          |                            |          |                            |                            |                         |                         |                     |
| 126            | IRB TOTAL  | 160    | )          | 0 22       | 2            | 0        | 3  3                    | 15       | 5 0                        |          | 1  1                       | ( C                        | 0  <b>O</b>             | 0                       | 0.9                 |

|            |  |        |           |            |             |          |                            | Morato   | ria - Actual               |          |                            |                            |                         |                            |                     |
|------------|--|--------|-----------|------------|-------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|----------------------------|---------------------|
|            |  |        |           |            |             |          |                            | 31/1     | 2/2020                     |          |                            |                            |                         |                            |                     |
|            |  | Exposu | re values | Risk expos | ure amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of<br>provisions for | Stock of provisions for | Stock of<br>provisions for | Coverage Ra         |
| Row<br>Num | (mln EUR,  %   | a-IRB  | F-IRB     | A-IRB      | F-IRB       | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure        | Stage 2<br>exposure     | Stage 3<br>exposure        | Stage 3<br>exposure |
| 127        | Central banks  |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 128        | Central governments  |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 129        | Institutions   |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 130        | Corporates   | 17     | 5         | 0 137      |             | 0 157    | 7 156                      | 1        | 8 18                       |          | 0 0                        | ]1                         | 1 1                     |                            | 0 -                 |
| 131        | Corporates - Of Which: Specialised Lending                   |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 132        | Corporates - Of Which: SME                                   |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 133        | Retail   | 12     | 2         | 0 4        |             | 0 6      | 5 5                        |          | 6 6                        |          | 0 0                        | (                          | 0 0                     |                            | 0 56.               |
| 134        | Retail - Secured on real estate property                     |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME     |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 130        | Retail - Secured on real estate property - Of Which: non-SME |        | 2         | 0 1        |             | 0 1      | l <u>1</u>                 |          | 1 1                        |          | 0 0                        | (                          | 0 0                     |                            | 0 -                 |
| 137        | Retail - Qualifying Revolving                                |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 138        | Retail - Other Retail  |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 139        | Retail - Other Retail - Of Which: SME                        |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 140        | Retail - Other Retail - Of Which: non-SME                    |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 141        | Equity   |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 142        | Securitisation   |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 143        | Other non-credit obligation assets                           |        |           |            |             |          |                            |          |                            |          |                            |                            |                         |                            |                     |
| 144        | IRB TOTAL  | 187    | 7         | 0 141      |             | 0 163    | B 161                      | 24       | 4 24                       |          | 0 0                        | 1                          | . 1                     |                            | <b>0</b> 56.        |

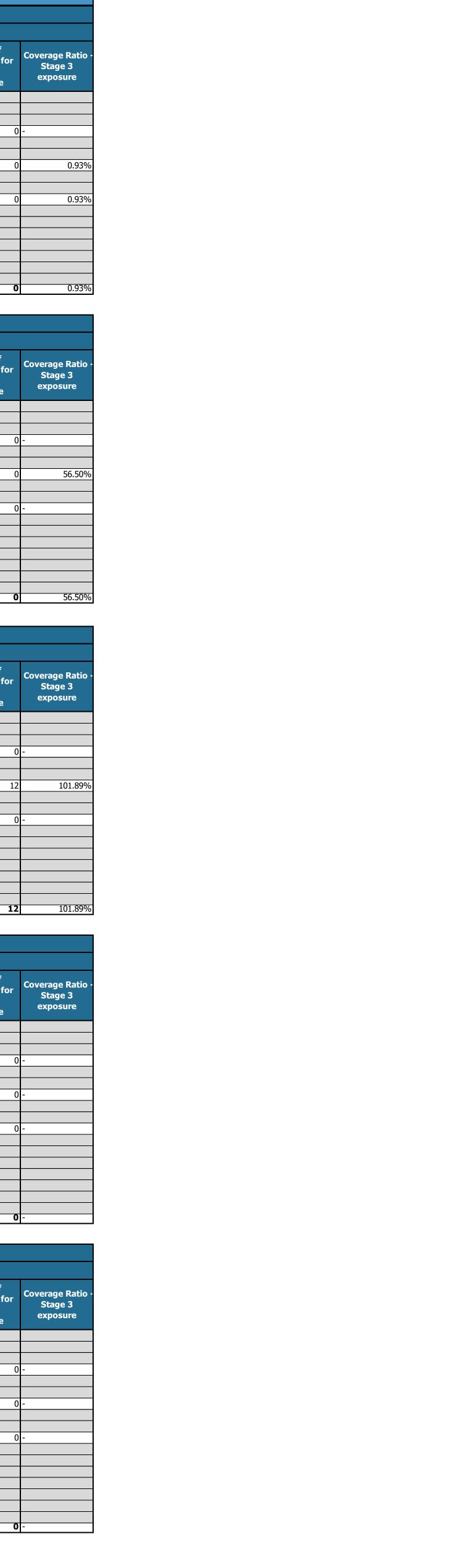
|            |       |  |              |               |           |              |          |                            | Morato   | ria - Actual               |          |                            |                         |                         |                            |                    |
|------------|-------|--|--------------|---------------|-----------|--------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|-------------------------|----------------------------|--------------------|
|            |       |  |              |               |           |              |          |                            | 31/1     | 2/2020                     |          |                            |                         |                         |                            |                    |
|            |       |  | Ex           | oosure values | Risk expo | sure amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of provisions for | Stock of provisions for | Stock of<br>provisions for | Coverage R         |
| Row<br>Num |       | (mln E   | UR, %) A-IRB | F-IRB         | A-IRB     | F-IRB        | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure     | Stage 2<br>exposure     | Stage 3<br>exposure        | Stage 3<br>exposur |
| 145        |       | Central banks  |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 146        |       | Central governments  |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 147        |       | Institutions   |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 148        |       | Corporates   |              | 11            | 0         | 3            | 0        | 10 10                      |          | 1 1                        |          | 0 (                        | 0 0                     | ) (                     |                            | 0 -                |
| 149        |       | Corporates - Of Which: Specialised Lending                   |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 150        |       | Corporates - Of Which: SME                                   |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 151        |       | Retail   |              | 311           | 0 13      | 33           | 0 23     | 31 228                     | 6        | 9 67                       | 1        | .1 11                      | L 8                     | 3 23                    | 1                          | 2 101              |
| 152        |       | Retail - Secured on real estate property                     |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 153        | SPAIN | Retail - Secured on real estate property - Of Which: SME     |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 154        | SFAIN | Retail - Secured on real estate property - Of Which: non-SME |              | 0             | 0         | 0            | 0        | 0 0                        |          | 0 0                        |          | 0 (                        | 0 0                     | ) (                     |                            | 0 -                |
| 155        |       | Retail - Qualifying Revolving                                |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 156        |       | Retail - Other Retail  |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 157        |       | Retail - Other Retail - Of Which: SME                        |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 158        |       | Retail - Other Retail - Of Which: non-SME                    |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 159        |       | Equity   |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 160        |       | Securitisation   |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 161        |       | Other non-credit obligation assets                           |              |               |           |              |          |                            |          |                            |          |                            |                         |                         |                            |                    |
| 162        |       | IRB TOTAL  |              | 322           | 0 13      | 36           | 0 24     | 1 238                      | 7        | 0 67                       | 1        | 1 11                       | . 8                     | 23                      | 12                         | 2 101              |

|            |        |  |              |        |            |            |              |          |                            | Morato   | oria - Actual              |          |                            |                         |                         |                         |                    |
|------------|--------|--|--------------|--------|------------|------------|--------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|-------------------------|-------------------------|--------------------|
|            |        |  |              |        |            |            |              |          |                            | 31/:     | 12/2020                    |          |                            |                         |                         |                         |                    |
|            |        |  |              | Exposu | ıre values | Risk expos | sure amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage R         |
| Row<br>Num |        |  | (mln EUR, %) | A-IRB  | F-IRB      | A-IRB      | F-IRB        | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure     | Stage 2<br>exposure     | Stage 3<br>exposure     | Stage 3<br>exposur |
| 163        |        | Central banks  |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 164        |        | Central governments  |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 165        |        | Institutions   |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 166        |        | Corporates   |              |        | 0          | 0          | 0            | 0        | 0 (                        |          | 0 0                        |          | 0 (                        | ) (                     | ) (                     |                         | 0 -                |
| 167        |        | Corporates - Of Which: Specialised Lending                   |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 168        |        | Corporates - Of Which: SME                                   |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 169        |        | Retail   |              |        | 0          | 0          | 0            | 0        | 0 (                        |          | 0 0                        |          | 0 (                        | ) (                     | ) (                     |                         | 0 -                |
| 170        |        | Retail - Secured on real estate property                     |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 171        | POLAND | Retail - Secured on real estate property - Of Which: SME     |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 172        | FOLAND | Retail - Secured on real estate property - Of Which: non-SME |              |        | 0          | 0          | 0            | 0        | 0 (                        |          | 0 0                        |          | 0 (                        | ) (                     | ) (                     |                         | 0 -                |
| 173        |        | Retail - Qualifying Revolving                                |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 174        |        | Retail - Other Retail  |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 175        |        | Retail - Other Retail - Of Which: SME                        |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 176        |        | Retail - Other Retail - Of Which: non-SME                    |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 177        |        | Equity   |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 178        |        | Securitisation   |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 179        |        | Other non-credit obligation assets                           |              |        |            |            |              |          |                            |          |                            |          |                            |                         |                         |                         |                    |
| 180        |        |  |              |        |            | 0          | 0            | 0        | 0 0                        |          | 0 0                        |          | 0 0                        |                         |                         |                         | 0 -                |

|                 |  |          |            |            |              |          |                            | Morator  | ria - Actual               |          |                            |                            |                         |                     |                       |
|-----------------|--|----------|------------|------------|--------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|---------------------|-----------------------|
|                 |  |          |            |            |              |          |                            | 31/1     | 2/2020                     |          |                            |                            |                         |                     |                       |
|                 |  | Expos    | ure values | Risk expos | sure amounts | Stage 1  | Stage 1<br>exposure, of    | Stage 2  | Stage 2<br>exposure, of    | Stage 3  | Stage 3<br>exposure, of    | Stock of<br>provisions for | Stock of provisions for | -                   | Coverage R<br>Stage 3 |
| Row<br>Num      | (mln EUR,  | %) A-IRB | F-IRB      | A-IRB      | F-IRB        | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | exposure | which expired<br>moratoria | Stage 1<br>exposure        | Stage 2<br>exposure     | Stage 3<br>exposure | exposur               |
| 181             | Central banks  |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 182             | Central governments  |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 183             | Institutions   |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 184             | Corporates   | e        | 66         | 0 5        | 7            | 0 6      | 66 66                      |          | 0 0                        |          | 0                          | ) 1                        | L (                     |                     | 0 -                   |
| 185             | Corporates - Of Which: Specialised Lending                   |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 186             | Corporates - Of Which: SME                                   |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 187             | Retail   |          | 0          | 0          | 0            | 0        | 0 0                        |          | 0 0                        |          | 0                          | ) (                        | ) (                     |                     | 0 -                   |
| 188             | Retail - Secured on real estate property                     |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 189 NETHERLANDS | Retail - Secured on real estate property - Of Which: SME     |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 190 NETTERLANDS | Retail - Secured on real estate property - Of Which: non-SME |          | 0          | 0          | 0            | 0        | 0 0                        |          | 0 0                        |          | 0                          | ) (                        | ) (                     |                     | 0 -                   |
| 191             | Retail - Qualifying Revolving                                |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 192             | Retail - Other Retail  |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 193             | Retail - Other Retail - Of Which: SME                        |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 194             | Retail - Other Retail - Of Which: non-SME                    |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 195             | Equity   |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 196             | Securitisation   |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 197             | Other non-credit obligation assets                           |          |            |            |              |          |                            |          |                            |          |                            |                            |                         |                     |                       |
| 198             | IRB TOTAL  | 6        | 56         | 0 5        | 7            | 0 6      | 66 66                      |          | 0 0                        |          | 0                          |                            |                         |                     | 0 -                   |

#### 2021 EU-wide Stress Test: Credit risk COVID-19 IRB BNP Paribas

Moratoria - Actual



| EBA EUROPEAN<br>BANKING<br>AUTHORITY |  |         |          |             | 2021 E      | U-wide S |                                  | <b>est: Cr</b> o<br>BNP Pariba |                                  | COVIE    | <b>D-19 IR</b>                   | B                          |                     |                     |                           |
|--------------------------------------|--|---------|----------|-------------|-------------|----------|----------------------------------|--------------------------------|----------------------------------|----------|----------------------------------|----------------------------|---------------------|---------------------|---------------------------|
|                                      |  | 15      | 16       | 17          | 18          | 19       | 20                               | 21                             | 22                               | 23       | 24                               | 25                         | 26                  | 27                  | 28                        |
|                                      |  |         |          |             |             |          |                                  | Public guara                   | ntees - Actual                   |          |                                  |                            |                     |                     |                           |
|                                      |  |         |          |             |             |          |                                  | 31/12                          | 2/2020                           |          |                                  |                            |                     |                     |                           |
|                                      |  | Exposur | e values | Risk exposı | ire amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2                        | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of<br>provisions for |                     |                     | Coverage Ratio<br>Stage 3 |
| Row<br>Num                           | (mln EUF   | A-IRB   | F-IRB    | A-IRB       | F-IRB       | exposure | guaranteed<br>amount             | exposure                       | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure        | Stage 2<br>exposure | Stage 3<br>exposure | exposure                  |
| 1                                    | Central banks  |         |          |             |             |          | amount                           |                                |                                  |          | amount                           |                            |                     |                     |                           |
| 2                                    | Central governments  |         |          |             |             |          |                                  |                                |                                  |          |                                  |                            |                     |                     |                           |
| 3                                    | Institutions   |         |          |             |             |          |                                  |                                |                                  |          |                                  |                            |                     |                     |                           |
| 4                                    | Corporates   | 15,917  | (        | 3,063       |             | 0 14,547 | 12,705                           | 1,263                          | 1,104                            | 10       | )7 9                             | 16                         | 14                  | 4                   | 4 3.64                    |
| 5                                    | Corporates - Of Which: Specialised Lending                   | 0       | (        | 0 0         |             | 0 0      | 0                                | C                              | 0                                |          | 0                                | 0 0                        | (                   | 0 0                 | J -                       |
| 6                                    | Corporates - Of Which: SME                                   | 5,161   | (        | 833         |             | 0 4,843  | 4,237                            | 282                            |                                  | 3        | 36 3                             | 2 4                        | 2                   | 2 1                 | 1 3.22                    |
| 7                                    | Retail   | 5,781   | (        | ) 378       |             | 0 5,352  | 4,681                            | 413                            | 363                              | 1        | .6 1                             | 5 3                        |                     | 3 2                 | 2 11.84                   |
| 8                                    | Retail - Secured on real estate property                     | 40      | (        | ) 21        |             | 0 35     | 27                               | 6                              | 6 4                              |          | 0                                | 0 0                        | (                   | 0 0                 | J -                       |
| <sup>9</sup> BNP Paribas             | Retail - Secured on real estate property - Of Which: SME     | 40      | (        | ) 21        |             | 0 34     | . 27                             | 6                              | 6 4                              |          | 0                                | 0 0                        | (                   | 0 0                 | J -                       |
| 10                                   | Retail - Secured on real estate property - Of Which: non-SME | 0       | (        | 0 0         |             | 0 0      | 0                                | C                              | 0                                |          | 0                                | 0 0                        | (                   | 0 0                 | J -                       |
| 11                                   | Retail - Qualifying Revolving                                | 0       | (        | 0 0         |             | 0 0      | 0                                | C                              | 0                                |          | 0                                | 0 0                        | (                   | 0                   | <u>ן ר</u>                |
| 12                                   | Retail - Other Retail  | 5,741   | (        | ) 357       |             | 0 5,317  | 4,654                            | 408                            | 358                              | 1        | .6 1                             | 5 3                        | 2                   | 2 2                 | 2 11.84                   |
| 13                                   | Retail - Other Retail - Of Which: SME                        | 5,724   | (        | 356         |             | 0 5,302  | 4,641                            | 406                            | 357                              | 1        | .6 1                             | 5 3                        | 2                   | 2 2                 | 2 11.84                   |
| 14                                   | Retail - Other Retail - Of Which: non-SME                    | 17      | (        | ) 1         |             | 0 15     | 13                               | 2                              | 2                                |          | 0                                | 0 0                        | (                   | 0 0                 | <u>ງ</u> -                |
| 15                                   | Equity   |         |          |             |             |          |                                  |                                |                                  |          |                                  |                            |                     |                     |                           |
| 16                                   | Securitisation   |         |          |             |             |          |                                  |                                |                                  |          |                                  |                            |                     |                     |                           |
| 17                                   | Other non-credit obligation assets                           |         |          |             |             |          |                                  |                                |                                  |          |                                  |                            |                     |                     |                           |
| 18                                   | IRB TOTAL  | 21,706  | C        | 3,444       |             | 0 19,905 | 17,392                           | 1,677                          | 1,468                            | 124      | 4 10                             | 6 19                       | 16                  | 6                   | 6 4.749                   |

|        |  |          |          |             |            |          |                               | Public guara | ntees - Actual                |          |                               |                            |                            |                            |                     |
|--------|--|----------|----------|-------------|------------|----------|-------------------------------|--------------|-------------------------------|----------|-------------------------------|----------------------------|----------------------------|----------------------------|---------------------|
|        |  |          |          |             |            |          |                               | 31/12        | /2020                         |          |                               |                            |                            |                            |                     |
|        |  | Exposure | e values | Risk exposu | re amounts | Stage 1  | Stage 1<br>exposure, of       | Stage 2      | Stage 2<br>exposure, of       | Stage 3  | Stage 3<br>exposure, of       | Stock of<br>provisions for | Stock of<br>provisions for | Stock of<br>provisions for | Coverage Ratio      |
|        | (mln EUR, %)   | A-IRB    | F-IRB    | A-IRB       | F-IRB      | exposure | which<br>guaranteed<br>amount | exposure     | which<br>guaranteed<br>amount | exposure | which<br>guaranteed<br>amount | Stage 1<br>exposure        | Stage 2<br>exposure        | Stage 3<br>exposure        | Stage 3<br>exposure |
|        | Central banks  |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Central governments  |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Institutions   |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Corporates   | 12,151   | C        | 2,509       | C          | 11,006   | 9,819                         | 1,061        | 947                           | 84       | 75                            | 5                          | 4                          | 2                          | 2 2.23%             |
|        | Corporates - Of Which: Specialised Lending                   |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Corporates - Of Which: SME                                   |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Retail   | 4,584    | C        | 181         | C          | 4,218    | 3,763                         | 351          | 313                           | 15       | 13                            | 1                          | 0                          | 1                          | 1 8.41%             |
|        | Retail - Secured on real estate property                     |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
| FRANCE | Retail - Secured on real estate property - Of Which: SME     |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME | 0        | C        | 0           | C          | ) 0      | 0                             | 0            | 0                             | 0        | C                             | 0                          | 0                          | (                          | - (                 |
|        | Retail - Qualifying Revolving                                |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Retail - Other Retail  |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Retail - Other Retail - Of Which: SME                        |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Retail - Other Retail - Of Which: non-SME                    |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Equity   |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Securitisation   |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | Other non-credit obligation assets                           |          |          |             |            |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|        | IRB TOTAL  | 16,742   | 0        | 2,693       | 0          | 15,230   | 13,587                        | 1,413        | 1,261                         | 99       | 88                            | 6                          | 5                          | 3                          | <b>3</b> .17%       |

|            |         |  |          |          |             |            |          |                                  | Public guara | ntees - Actual                   |          |                                  |                         |                            |                         |                           |
|------------|---------|--|----------|----------|-------------|------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|-------------------------|----------------------------|-------------------------|---------------------------|
|            |         |  |          |          |             |            |          |                                  | 31/12        | 2/2020                           |          |                                  |                         |                            |                         |                           |
|            |         |  | Exposure | e values | Risk exposu | re amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2      | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of provisions for | Stock of<br>provisions for | Stock of provisions for | Coverage Ratio<br>Stage 3 |
| Row<br>Num |         | (mln EUR, %)   | A-IRB    | F-IRB    | A-IRB       | F-IRB      | exposure | guaranteed<br>amount             | exposure     | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure     | Stage 2<br>exposure        | Stage 3<br>exposure     | exposure                  |
| 37         |         | Central banks  |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 38         |         | Central governments  |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 39         |         | Institutions   |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 40         |         | Corporates   | 213      | (        | 113         | 0          | 183      | 141                              | 18           | 3 14                             | 1        | 1 9                              | 9 1                     |                            | ) 1                     | . 11.50%                  |
| 41         |         | Corporates - Of Which: Specialised Lending                   |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 42         |         | Corporates - Of Which: SME                                   |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 43         |         | Retail   | 258      | (        | 137         | 0          | 225      | 174                              | 33           | 3 25                             |          | 0 0                              | ) 1                     | 1                          | 0                       | 51.68%                    |
| 44         |         | Retail - Secured on real estate property                     |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 45         | BELGIUM | Retail - Secured on real estate property - Of Which: SME     |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 46         | DELGION | Retail - Secured on real estate property - Of Which: non-SME | 0        | (        | 0           | 0          | 0        | 0                                |              | 0 0                              |          | 0 0                              | 0 0                     | 0 0                        | 0 0                     | ) -                       |
| 47         |         | Retail - Qualifying Revolving                                |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 48         |         | Retail - Other Retail  |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 49         |         | Retail - Other Retail - Of Which: SME                        |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 50         |         | Retail - Other Retail - Of Which: non-SME                    |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 51         |         | Equity   |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 52         |         | Securitisation   |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 53         |         | Other non-credit obligation assets                           |          |          |             |            |          |                                  |              |                                  |          |                                  |                         |                            |                         |                           |
| 54         |         | IRB TOTAL  | 471      | 0        | 249         | 0          | 409      | 315                              | 51           | . 39                             | 12       | 2 9                              | 2                       | 1                          | .  1                    | . 12.58%                  |

|            |               |  |         |          |             |             |          |                                  | Public guara | ntees - Actual                   |          |                                  |                            |                     |                         |                             |
|------------|---------------|--|---------|----------|-------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|----------------------------|---------------------|-------------------------|-----------------------------|
|            |               |  |         |          |             |             |          |                                  | 31/12        | 2/2020                           |          |                                  |                            |                     |                         |                             |
|            |               |  | Exposur | e values | Risk exposi | ire amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2      | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of<br>provisions for |                     | Stock of provisions for | Coverage Ratio -<br>Stage 3 |
| Row<br>Num |               | (mln EUR, %)   | A-IRB   | F-IRB    | A-IRB       | F-IRB       | exposure | guaranteed<br>amount             | exposure     | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure        | Stage 2<br>exposure | Stage 3<br>exposure     | exposure                    |
| 55         |               | Central banks  |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 56         |               | Central governments  |         |          |             |             | _        |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 57         |               | Institutions   |         | -        |             |             |          |                                  | -            |                                  | -        | -                                |                            |                     |                         |                             |
| 58         |               | Corporates   | 0       | (        | 0           | (           | ) (      | 0 0                              | 0            | 0                                | 0        | 0                                | 0                          | 0                   | 0                       | -                           |
| 59         |               | Corporates - Of Which: Specialised Lending                   |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 60         |               | Corporates - Of Which: SME                                   |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 61         |               | Retail   | 1       |          | 0           | (           | 2        | 1 1                              | 0            | 0                                | 0        | 0                                | 0                          | 0                   | 0                       | -                           |
| 62         |               | Retail - Secured on real estate property                     |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 63         | UNITED STATES | Retail - Secured on real estate property - Of Which: SME     |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 64         | UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | 0       | (        | 0           | (           | 0 (      | 0 0                              | 0            | 0                                | 0        | 0                                | 0                          | 0                   | 0                       | -                           |
| 65         |               | Retail - Qualifying Revolving                                |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 66         |               | Retail - Other Retail  |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 67         |               | Retail - Other Retail - Of Which: SME                        |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 68         |               | Retail - Other Retail - Of Which: non-SME                    |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 69         |               | Equity   |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 70         |               | Securitisation   |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 71         |               | Other non-credit obligation assets                           |         |          |             |             |          |                                  |              |                                  |          |                                  |                            |                     |                         |                             |
| 72         |               | IRB TOTAL  | 1       | C        | 0           | C           |          | 1                                | 0            | 0                                | 0        | 0                                | 0                          | 0                   | 0                       | -                           |

|            |       |  |         |          |             |             |          |                                  | Public guara | intees - Actual                  |          |                                  |                         |                     |                         |                           |
|------------|-------|--|---------|----------|-------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|-------------------------|---------------------|-------------------------|---------------------------|
|            |       |  |         |          |             |             |          |                                  | 31/1         | 2/2020                           |          |                                  |                         |                     |                         |                           |
|            |       |  | Exposur | e values | Risk exposı | ire amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2      | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of provisions for |                     | Stock of provisions for | Coverage Ratio<br>Stage 3 |
| Row<br>Num |       | (mln EUR, %)   | A-IRB   | F-IRB    | A-IRB       | F-IRB       | exposure | guaranteed<br>amount             | exposure     | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure     | Stage 2<br>exposure | Stage 3<br>exposure     | exposure                  |
| 73         |       | Central banks  |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 74         |       | Central governments  |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 75         |       | Institutions   |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 76         |       | Corporates   | 3,282   | 0        | 329         | (           | 3,210    | 2,623                            | 7(           | ) 57                             |          | 3                                | 3 10                    | 9                   | 1                       | . 21.719                  |
| 77         |       | Corporates - Of Which: Specialised Lending                   |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 78         |       | Corporates - Of Which: SME                                   |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 79         |       | Retail   | 928     | 0        | 58          | (           | 900      | 737                              | 28           | 3 23                             |          | 1 1                              | 1 1                     | 2                   | 1                       | . 46.40%                  |
| 80         |       | Retail - Secured on real estate property                     |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 81         |       | Retail - Secured on real estate property - Of Which: SME     |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 82         | ITALY | Retail - Secured on real estate property - Of Which: non-SME | 0       | 0        | 0           | (           | 0        | 0                                | (            | 0 0                              |          | 0 0                              | 0 0                     | 0                   | 0                       | -                         |
| 83         |       | Retail - Qualifying Revolving                                |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 84         |       | Retail - Other Retail  |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 85         |       | Retail - Other Retail - Of Which: SME                        |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 86         |       | Retail - Other Retail - Of Which: non-SME                    |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 87         |       | Equity   |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 88         |       | Securitisation   |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 89         |       | Other non-credit obligation assets                           |         |          |             |             |          |                                  |              |                                  |          |                                  |                         |                     |                         |                           |
| 90         |       | IRB TOTAL  | 4,211   | 0        | 387         | C           | 4,109    | 3,360                            | 97           | 7 80                             | 4        | 4 3                              | 3 11                    | 11                  | 1                       | . 28.36%                  |

|            |         |  |          |          |             |            |          |                                  | Public guara                             | intees - Actual                  |          |                                  |                            |                     |                     |                             |
|------------|---------|--|----------|----------|-------------|------------|----------|----------------------------------|--|----------------------------------|----------|----------------------------------|----------------------------|---------------------|---------------------|-----------------------------|
|            |         |  |          |          |             |            |          |                                  | 31/12                                    | 2/2020                           |          |                                  |                            |                     |                     |                             |
|            |         |  | Exposure | e values | Risk exposu | re amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2                                  | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of<br>provisions for | -                   | -                   | Coverage Ratio -<br>Stage 3 |
| Row<br>Num |         | (mln EUR, %)   | A-IRB    | F-IRB    | A-IRB       | F-IRB      | exposure | guaranteed<br>amount             | exposure                                 | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure        | Stage 2<br>exposure | Stage 3<br>exposure | exposure                    |
| 91         |         | Central banks  |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 92         |         | Central governments  |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 93         |         | Institutions   | 154      | 0        | 01          |            | 0        | 42                               | 70                                       |                                  |          |                                  |                            | 0                   | 0                   | 0.81%                       |
| 94         |         | Corporates   | 154      | 0        | 81          |            | 0 0      | 57 43                            | /8                                       | 50                               | 9        |                                  | 0                          | 0                   | 0                   | 0.81%                       |
| 95         |         | Corporates - Of Which: Specialised Lending   |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 96         |         | Corporates - Of Which: SME   | 1        | 0        | 0           |            | 0        | 1 1                              |  |                                  |          |                                  |                            | 0                   | 0                   |                             |
| 97         |         | Retail   | L        | 0        | 0           |            | 0        | 1 1                              | L. L | J 0                              | L L      | J 0                              | 0                          | 0                   | 0                   | / -                         |
| 90         |         | Retail - Secured on real estate property   |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 99         | GERMANY | Retail - Secured on real estate property - Of Which: SME   | 0        | 0        | 0           |            | 0        | 0 0                              |  |                                  |          |                                  |                            | 0                   | 0                   |                             |
| 101        |         | Retail - Secured on real estate property - Of Which: non-SME<br><b>Retail - Qualifying Revolving</b> | 0        | 0        | 0           |            | 0        | 0 0                              |  | 5 0                              | ((       | , U                              | 0                          | 0                   | 0                   | , -                         |
| 101        |         | Retail - Qualifying Revolving<br>Retail - Other Retail   |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 102        |         | Retail - Other Retail - Of Which: SME  |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 104        |         | Retail - Other Retail - Of Which: non-SME  |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 105        |         | Equity   |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 106        |         | Securitisation   |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 107        |         | Other non-credit obligation assets   |          |          |             |            |          |                                  |  |                                  |          |                                  |                            |                     |                     |                             |
| 108        |         | IRB TOTAL  | 155      | 0        | 81          |            | 0 6      | 8 44                             | 78                                       | 3 50                             | 9        | 9 6                              | 0                          | 0                   | 0                   | 0.81%                       |

|                |   | Г           | 15     | 16         | 17         | 18          | 19       | 20                            | BNP Pariba   | 22                            | 23       | 24                            | 25                         | 26                         | 27                         | 28                  |
|----------------|---|-------------|--------|------------|------------|-------------|----------|-------------------------------|--------------|-------------------------------|----------|-------------------------------|----------------------------|----------------------------|----------------------------|---------------------|
|                |   |             |        |            |            |             |          |                               | Public guara | antees - Actual               |          |                               |                            |                            |                            |                     |
|                |   |             |        |            |            |             |          |                               |              | 2/2020                        |          |                               |                            |                            |                            |                     |
|                |   |             | Exposu | ıre values | Risk expos | ure amounts | Stage 1  | Stage 1<br>exposure, of       | Stage 2      | Stage 2<br>exposure, of       | Stage 3  | Stage 3<br>exposure, of       | Stock of provisions for    | Stock of provisions for    | Stock of<br>provisions for | Coverage Rat        |
|                |   | (mln EUR,%) | A-IRB  | F-IRB      | A-IRB      | F-IRB       | exposure | which<br>guaranteed<br>amount | exposure     | which<br>guaranteed<br>amount | exposure | which<br>guaranteed<br>amount | Stage 1<br>exposure        | Stage 2<br>exposure        | Stage 3<br>exposure        | Stage 3<br>exposure |
|                | Central banks   |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Central governments   |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Institutions  |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Corporates  |             |        | 5          | 0          | 1           | 0        | 5 4                           |              | 0 0                           |          | 0 (                           | 0 0                        | 0                          | (                          | , -                 |
|                | Corporates - Of Which: Specialised Lending                        |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Corporates - Of Which: SME  |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Retail  |             |        | 0          | 0          | 0           | 0        | 0 0                           |              | 0 0                           |          | 0 (                           | 0 0                        | 0                          | (                          | -                   |
|                | Retail - Secured on real estate property                          |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME          |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Retail - Secured on real estate property - Of Which: non-SME      |             |        | 0          | 0          | 0           | 0        | 0 0                           |              | 0 0                           |          | 0 (                           | 0 0                        | 0                          | 0                          | , –                 |
|                | Retail - Qualifying Revolving                                     |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Retail - Other Retail   |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Retail - Other Retail - Of Which: SME                             |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Retail - Other Retail - Of Which: non-SME                         |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | Equity  |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                |   |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                |   |             |        |            |            |             |          |                               |              |                               |          |                               |                            |                            |                            |                     |
|                | IRB TOTAL   |             |        | 5          | 0          | L           | 0        | 5 5                           |              | 0 0                           |          | 0 0                           | 0 0                        | 0                          | C                          | <u> </u> -          |
|                | Securitisation<br>Other non-credit obligation assets<br>IRB TOTAL |             |        | 5          | 0          | L           | D        | 5 5                           |              | D 0                           |          | 0 (                           | 0                          |                            | 0                          | 0 0                 |
|                |   | -           |        |            |            |             |          |                               |              | antees - Actual               |          |                               |                            |                            |                            |                     |
|                |   |             |        |            |            |             |          | Stage 1                       | 31/1         | 2/2020<br>Stage 2             |          | Stage 3                       |                            |                            |                            |                     |
|                |   |             | Exposu | ure values | Risk expos | ure amounts | Stage 1  | exposure, of                  | Stage 2      | exposure, of                  | Stage 3  | exposure, of                  | Stock of<br>provisions for | Stock of<br>provisions for | Stock of<br>provisions for | Coverage R          |
|                |   |             |        |            |            |             | exposure | which                         | exposure     | which                         | exposure | which                         | Stage 1                    | Stage 2                    | Stage 3                    | Stage 3             |
|                |   | (mln EUR,%) | A-IRB  | F-IRB      | A-IRB      | F-IRB       |          | guaranteed                    |              | guaranteed                    |          | guaranteed                    |                            |                            |                            | exposure            |

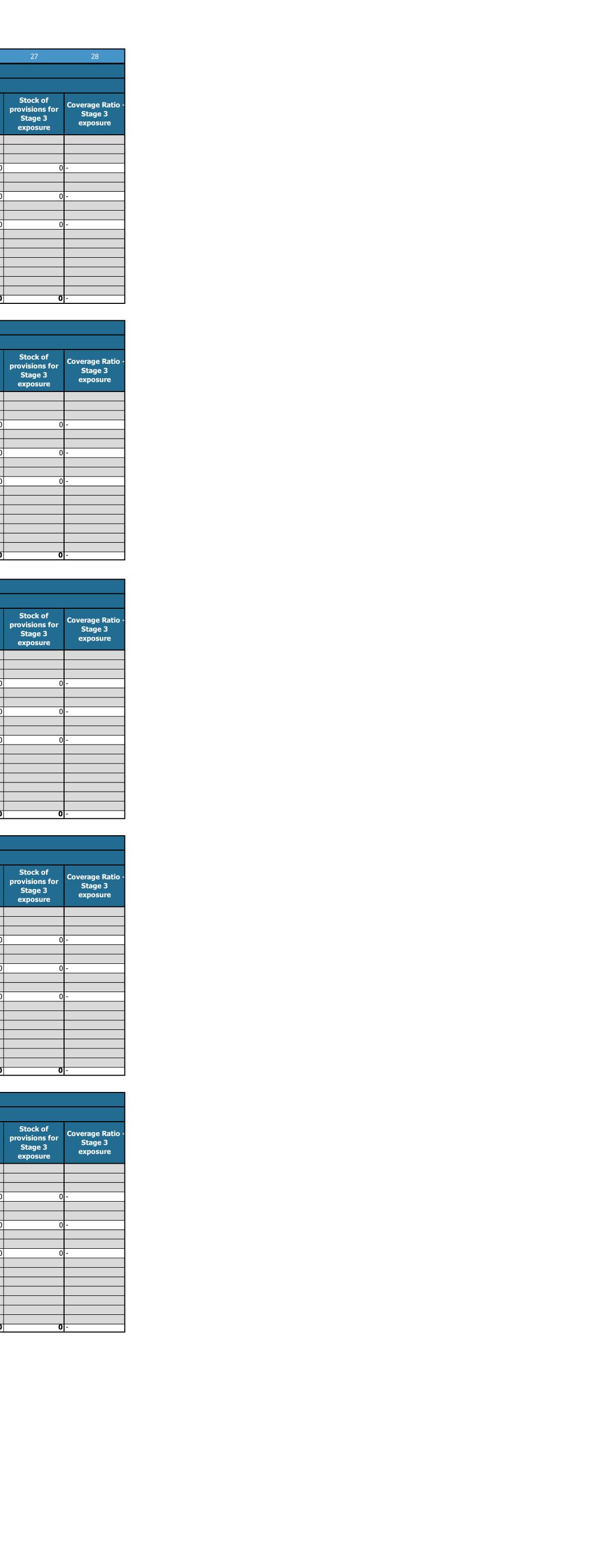
|                          |            |  |           |          |          |             |             |          |                                  | Public guara | ntees - Actual                   |          |                                  |                         |                         |                     |                             |
|--------------------------|------------|--|-----------|----------|----------|-------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|-------------------------|-------------------------|---------------------|-----------------------------|
|                          |            |  |           |          |          |             |             |          |                                  | 31/12        | 2/2020                           |          |                                  |                         |                         |                     |                             |
|                          |            |  |           | Exposure | e values | Risk exposi | ire amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2      | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of provisions for | Stock of provisions for |                     | Coverage Ratio -<br>Stage 3 |
| Row<br>Num               |            | (min El  | R, %) A-I | RB       | F-IRB    | A-IRB       | F-IRB       | exposure | guaranteed<br>amount             | exposure     | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure     | Stage 2<br>exposure     | Stage 3<br>exposure | exposure                    |
| 127                      |            | Central banks  |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 128                      |            | Central governments  |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 129                      |            | Institutions   |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 130                      |            | Corporates   |           | 12       | (        | 15          |             | 0 12     | 2 10                             | 0            | 0 0                              |          | 0 0                              | 00                      | 0                       | 0                   | -                           |
| 131                      |            | Corporates - Of Which: Specialised Lending                   |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 132                      |            | Corporates - Of Which: SME                                   |           |          |          |             |             |          |                                  |              |                                  |          | -                                |                         |                         |                     |                             |
| 133                      |            | Retail   |           | 6        | (        | 2           |             | 0 4      | 1 3                              | 2            | 2 2                              |          | ) <u> </u>                       | 00                      | 0                       | 0                   | -                           |
| 134                      |            | Retail - Secured on real estate property                     |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 135                      | LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME     |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 135<br>136<br>137<br>138 |            | Retail - Secured on real estate property - Of Which: non-SME |           | 0        | (        | 00          |             | 0        | 0 0                              | (            | 0 0                              |          | ) <u> </u>                       | 00                      | 0                       | 0                   | -                           |
| 137                      |            | Retail - Qualifying Revolving                                |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 138                      |            | Retail - Other Retail  |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 139                      |            | Retail - Other Retail - Of Which: SME                        |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 140                      |            | Retail - Other Retail - Of Which: non-SME                    |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 141                      |            | Equity   |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 142                      |            | Securitisation   |           |          |          |             |             |          |                                  |              |                                  |          |                                  |                         |                         |                     |                             |
| 143                      |            | Other non-credit obligation assets                           |           | 10       |          | 47          |             |          | 13                               |              |                                  |          |                                  |                         |                         |                     |                             |
| 144                      |            | IRB TOTAL  |           | 18       |          | 1/          |             | 0 1      | <b>b</b>   13                    | 4            | 2                                | 0        | 0                                | 0                       | 0                       | 0                   | -                           |

|            |       |  |        |            |            |             |          |                                  | Public guara | ntees - Actual                   |          |                                  |                         |                     |                     |                           |
|------------|-------|--|--------|------------|------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|-------------------------|---------------------|---------------------|---------------------------|
|            |       |  |        |            |            |             |          |                                  | 31/12        | 2/2020                           |          |                                  |                         |                     |                     |                           |
|            |       |  | Exposi | ure values | Risk expos | ure amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2      | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of provisions for |                     |                     | Coverage Ratio<br>Stage 3 |
| Row<br>Num |       | (mln EUR, %  | A-IRB  | F-IRB      | A-IRB      | F-IRB       | exposure | guaranteed<br>amount             | exposure     | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure     | Stage 2<br>exposure | Stage 3<br>exposure | exposure                  |
| 145        |       | Central banks  |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 146        |       | Central governments  |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 147        |       | Institutions   |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 148        |       | Corporates   |        | 0          | ) (        | )           | 0        | 0 0                              |              | 0 0                              | (        | ) (                              | 0 0                     | C                   | ) (                 | 0 -                       |
| 149        |       | Corporates - Of Which: Specialised Lending                   |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 150        |       | Corporates - Of Which: SME                                   |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 151        |       | Retail   |        | 0          | ) (        | )           | 0        | 0 0                              |              | 0 0                              | (        | ) (                              | 0 0                     | C                   | ) (                 | 0 -                       |
| 152        |       | Retail - Secured on real estate property                     |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 153        | SPAIN | Retail - Secured on real estate property - Of Which: SME     |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 154        | SIAIN | Retail - Secured on real estate property - Of Which: non-SME |        | 0          | 0 (        | )           | 0        | 0 0                              | 0            | 0 0                              | (        | 0 (                              | 0 0                     | C                   | ) (                 | D -                       |
| 155        |       | Retail - Qualifying Revolving                                |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 156        |       | Retail - Other Retail  |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 157        |       | Retail - Other Retail - Of Which: SME                        |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 158        |       | Retail - Other Retail - Of Which: non-SME                    |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 159        |       | Equity   |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 160        |       | Securitisation   |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 161        |       | Other non-credit obligation assets                           |        |            |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                           |
| 162        |       | IRB TOTAL  |        | 0          | ) (        |             | 0        | 0                                | C            | 0                                | (        | ) 0                              | 0                       | 0                   | 0                   | ) -                       |

|            |        |  |        |           |            |             |          |                                  | Public guara | antees - Actual                  |          |                                  |                         |                     |                     |                             |
|------------|--------|--|--------|-----------|------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|-------------------------|---------------------|---------------------|-----------------------------|
|            |        |  |        |           |            |             |          |                                  | 31/1         | 2/2020                           |          |                                  |                         |                     |                     |                             |
|            |        |  | Exposu | re values | Risk expos | ure amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2      | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of provisions for |                     |                     | Coverage Ratio -<br>Stage 3 |
| Row<br>Num |        | mln EUR, ۱۹)   | A-IRB  | F-IRB     | A-IRB      | F-IRB       | exposure | guaranteed<br>amount             | exposure     | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure     | Stage 2<br>exposure | Stage 3<br>exposure | exposure                    |
| 163        |        | Central banks  |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 164        |        | Central governments  |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 165        |        | Institutions   |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 166        |        | Corporates   |        | ) (       | ) (        | )           | 0        | 0 0                              |              | 0 0                              |          | 0 (                              | 0 (                     | 00                  | 0 0                 | ) -                         |
| 167        |        | Corporates - Of Which: Specialised Lending                   |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 168        |        | Corporates - Of Which: SME                                   |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 169        |        | Retail   |        | ) (       | ) (        | )           | 0        | 0 0                              |              | 0 0                              |          | 0 0                              | 0 0                     | 0 0                 | 0 0                 | ) -                         |
| 170        |        | Retail - Secured on real estate property                     |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 171        | POLAND | Retail - Secured on real estate property - Of Which: SME     |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 172        | FOLAND | Retail - Secured on real estate property - Of Which: non-SME | (      | ) (       | ) (        | )           | 0        | 0 0                              | (            | 0 0                              |          | 0 0                              | 0 0                     | ) C                 | 0 0                 | ) -                         |
| 173        |        | Retail - Qualifying Revolving                                |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 174        |        | Retail - Other Retail  |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 175        |        | Retail - Other Retail - Of Which: SME                        |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 176        |        | Retail - Other Retail - Of Which: non-SME                    |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 177        |        | Equity   |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 178        |        | Securitisation   |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 179        |        | Other non-credit obligation assets                           |        |           |            |             |          |                                  |              |                                  |          |                                  |                         |                     |                     |                             |
| 180        |        | IRB TOTAL  |        |           |            |             | 0        | 0 0                              |              | 0 0                              |          | 0 0                              |                         | 0                   | 0                   | -                           |

|                           |  |          |          |             |             |          |                                  | Public guara | ntees - Actual                   |          |                                  |                            |                            |                            |                |
|---------------------------|--|----------|----------|-------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|----------------------------|----------------------------|----------------------------|----------------|
|                           |  |          |          |             |             |          |                                  | 31/12        | 2/2020                           |          |                                  |                            |                            |                            |                |
|                           |  | Exposure | e values | Risk exposı | ire amounts | Stage 1  | Stage 1<br>exposure, of<br>which | Stage 2      | Stage 2<br>exposure, of<br>which | Stage 3  | Stage 3<br>exposure, of<br>which | Stock of<br>provisions for | Stock of<br>provisions for | Stock of<br>provisions for | Coverage Ratio |
| ow<br>um                  | (mln EUR, %)   | A-IRB    | F-IRB    | A-IRB       | F-IRB       | exposure | guaranteed<br>amount             | exposure     | guaranteed<br>amount             | exposure | guaranteed<br>amount             | Stage 1<br>exposure        | Stage 2<br>exposure        | Stage 3<br>exposure        | exposure       |
| 81                        | Central banks  |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 82                        | Central governments  |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 83                        | Institutions   |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 84                        | Corporates   | 97       | 0        | 13          |             | 0 6      | 2 62                             | 35           | 5 35                             |          | ) (                              | 0 0                        | 0                          |                            | 0 -            |
| 85                        | Corporates - Of Which: Specialised Lending                   |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 86                        | Corporates - Of Which: SME                                   |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 87                        | Retail   | 0        | 0        | 0           |             | 0        | 0 0                              | (            | 0 0                              |          | ) (                              | 0 0                        | 0                          |                            | 0 -            |
| 88                        | Retail - Secured on real estate property                     |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| <sup>89</sup> NETHERLANDS | Retail - Secured on real estate property - Of Which: SME     |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 90 NETTERLANDS            | Retail - Secured on real estate property - Of Which: non-SME | 0        | 0        | 0           |             | 0        | 0 0                              | (            | 0 0                              | (        | ) (                              | 0 0                        | 0                          |                            | 0 -            |
| 91                        | Retail - Qualifying Revolving                                |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 92                        | Retail - Other Retail  |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 93                        | Retail - Other Retail - Of Which: SME                        |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 94                        | Retail - Other Retail - Of Which: non-SME                    |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 95                        | Equity   |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 96                        | Securitisation   |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 97                        | Other non-credit obligation assets                           |          |          |             |             |          |                                  |              |                                  |          |                                  |                            |                            |                            |                |
| 98                        | IRB TOTAL  | 97       | 0        | 13          |             | 0 62     | 2 62                             | 35           | 35                               |          |                                  | 0                          | 0                          |                            | 0 -            |

Public guarantees - Actua



| BANKING<br>AUTHORITY |   |              |                     |                     |                     |   |   |   | 2                                       | 2021 EU             | J-wide S            | Stress 7            | Fest: Cr  | edit ris  | k COVID   | <b>)-19 IR</b> B                        | 5                   |                     |                     |   |   |   |          |
|----------------------|---|--------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|----------|
|                      |   |              |                     |                     |                     |   |   |   |   |                     |                     |                     | <b>BNP</b> Pariba                                 | S   |   |   |                     |                     |                     |   |   |   |          |
|                      |   |              | 29                  | 30                  | 31                  | 32  | 33  | 34  | 35                                      | 36                  | 37                  | 38                  | 39  | 40  | 41  | 42                                      | 43                  | 44                  | 45                  | 46  | 47  | 48  |          |
|                      |   |              |                     |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Baseline S                               | cenario   |   |   |                     |                     |                     |   |   |   |          |
|                      |   |              |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |          |
|                      |   |              | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | r Cov    |
|                      | Central banks   | (mln EUR, %) |                     |                     |                     | exposure  | exposure  | exposure  |   |                     |                     |                     | exposure  | exposure  | exposure  |   |                     |                     |                     | exposure  | exposure  | exposure  | 4        |
|                      | Central governments   |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   | 4        |
|                      | Institutions  |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   | 4-       |
|                      | Corporates  |              | 2,470               | 703                 | 151                 | 12  | 30  | 41  | 1 27.54%                                | 2,404               | 672                 | 24                  | 8   | 7   | 20 60   | 27.98%                                  | 2 413               | 2 507               | 7 31                | 4 7   | 16  | 8   | 27       |
|                      | Corporates - Of Which: Specialised Lending                  |              | 2,770               | 705                 | 1.5.1               |   | 50  |   | 27.3170                                 | 2,101               | 072                 | 27                  |   | /   | .0  | 27.5070                                 | 2,115               | 557                 | 51                  | 1 /   |   | 0   | 4        |
|                      | Corporates - Of Which: SPEcialised Lending                  |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   | <u> </u> |
|                      | Retail  |              | 1,462               | 1 124               | 131                 | 4   | 18  | 34  | 4 26.12%                                | 1 601               | 894                 | 22                  | 1   | 3   | 2 40  | 22.25%                                  | 1 693               | 734                 | 1 29                | 0 3   | 10  | 6   | 50       |
|                      | Retail - Secured on real estate property                    |              | 1,102               | 1/12 1              | 10.                 |   | 10  |   |   | 1,001               | 051                 |                     | <u> </u>  | · · · ·   |   |   | 1,055               | / ///               |                     | <u> </u>  | 10  |   | Ŭ –      |
|                      | Retail - Secured on real estate property - Of Which: SME    |              |                     |                     |                     | 1   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   | —        |
| BNP Paribas          | Retail - Secured on real estate property - Of Which: on-SME |              | 713                 | 858                 | 58                  | 3 1   | 6   | 17  | 7 28.55%                                | 853                 | 674                 | 10                  | 2   | 1   | 4 21  | 20.40%                                  | 945                 | 549                 | 13                  | 5 1   | 3   | 2   | 24       |
|                      | Retail - Qualifying Revolving                               |              |                     |                     |                     |   | -   |   |   |                     |                     |                     |   | -   |   |   |                     |                     |                     |   |   |   | ·        |
|                      | Retail - Other Retail                                       |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |          |
|                      | Retail - Other Retail - Of Which: SME                       |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |          |
|                      | Retail - Other Retail - Of Which: non-SME                   |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |          |
|                      | Equity  |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |          |
|                      | Securitisation  |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |          |
|                      | Other non-credit obligation assets                          |              |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |          |
|                      | IRB TOTAL   |              | 3,932               | 1,828               | 282                 | 17  | 47  | 76  | 5 26.87%                                | 4,006               | 1,567               | 46                  | 9 10  | ) 3   | 3 119   | 25.27%                                  | 4,107               | 1,332               | 60                  | 3 10  | 26  | 14  | .8       |

|        |  |                           |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Baseline Sc                              | enario  |   |   |                     |                     |                     |  |   |   |                                       |
|--------|--|---------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|--|---|---|---------------------------------------|
|        |  |                           |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023                                       | 1   |   |                                       |
|        | (mln EUR,  | Stage 1<br>exposure<br>%) | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions fo<br>Stage 1<br>exposure | Stock of<br>r provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure |
|        | Central banks  |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
|        | Central governments  |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
|        | Institutions   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   | 1                                     |
|        | Corporates   | 34                        | 14 1                | 25 2                | 3   | 1   | 6 6   | 5 27.61%                                | 348                 | 3 110               | 3                   | 33 0  |   | 1 9   | 26.07%                                  | 352                 | 2 9                 | 8                   | 41   | 0   | 3 10  | ) 25.25%                              |
|        | Corporates - Of Which: Specialised Lending                   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
|        | Corporates - Of Which: SME                                   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
|        | Retail   | 54                        | 18 7                | 12 2                | .6 (  | 0   | 4   | 11.52%                                  | 633                 | 3 600               | 5                   | 53 0  |   | 3 5   | 8.81%                                   | 703                 | 3 50                | 7                   | 75   | 0   | 3 6   | 5 7.96%                               |
|        | Retail - Secured on real estate property                     |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
| FRANCE | Retail - Secured on real estate property - Of Which: SME     |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME | 42                        | 25 6                | 35                  | 9 (   | 0   | 1   | 5.68%                                   | 505                 | 5 532               | 4                   | 2 0   |   | L 2   | 3.98%                                   | 571                 | L 44                | 7                   | 61   | 0   | 1 2   | 3.53%                                 |
|        | Retail - Qualifying Revolving                                |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   | 1                                     |
|        | Retail - Other Retail  |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   | 1                                     |
|        | Retail - Other Retail - Of Which: SME                        |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   | 1                                     |
|        | Retail - Other Retail - Of Which: non-SME                    |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
|        | Equity   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
|        | Securitisation   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
|        | Other non-credit obligation assets                           |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |  |   |   |                                       |
|        | IRB TOTAL  | 89                        | <b>)1</b> 83        | 37 4                | 9 1   | <b>ا</b> ا  | 0 9   | 19.05%                                  | 981                 | L 710               | 8                   | 6 1   |   | 13  | 15.52%                                  | 1,056               | 60                  | 5 1:                | 16   | 1   | 6 16  | 14.12%                                |
|        |  |                           |                     |                     |   |   |   |   |                     |                     |                     | atoria - Baseline Sc                              | i   |   |   |                     |                     |                     |  |   |   |                                       |

|         |  |                     |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Baseline S                               | cenario   |   |                                       |                     |                     |                     |   |   |   |                                       |
|---------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|
|         |  |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |                                       |                     |                     |                     | 31/12/2023  |   |   |                                       |
|         | (mln EUR, %  | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | r provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure |
|         | Central banks  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Central governments  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Institutions   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Corporates   | 266                 | 56                  | 5 2                 | 5 (   | 0   | 2                                       | 2 7.69%                                 | 265                 | 5 42                | 4                   | Ю   | 0   | 1 3   | 6.96%                                 | 6 264               | 1                   | 32                  | 51  | 0   | 1   | 3 6.68%                               |
|         | Corporates - Of Which: Specialised Lending                   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Corporates - Of Which: SME                                   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Retail   | 308                 | 132                 | 2 2                 | 9   | 1   | 1                                       | 4 12.25%                                | 344                 | 80                  | 4                   | 15  | 0   | 0 5   | 5 10.44%                              | 6 360               | ) !                 | 54                  | 56  | 0   | 0   | 5 9.83%                               |
|         | Retail - Secured on real estate property                     |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| BELGIUM | Retail - Secured on real estate property - Of Which: SME     |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| DELGION | Retail - Secured on real estate property - Of Which: non-SME | 106                 | 97                  | ' <u>1</u>          | 4 (   | ן כ   | 0                                       | 1 9.63%                                 | 139                 | 56                  | 2                   | 22  | 0   | 0 2   | 2 7.68%                               | 6 153               | 3                   | 38                  | 27  | 0   | 0   | 2 7.03%                               |
|         | Retail - Qualifying Revolving                                |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Retail - Other Retail  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Retail - Other Retail - Of Which: SME                        |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Retail - Other Retail - Of Which: non-SME                    |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Equity   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Securitisation   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Other non-credit obligation assets                           | 574                 | 100                 |                     | 4   |   | 2                                       | <b>E</b> 10.1E0/                        | 610                 | 123                 | 0                   | E   | 1   | 7   | 0 000                                 | /a 605              |                     | 107 10              |   | 1   | 1 0   | <b>9</b> 8.32%                        |
|         | IRB TOTAL  | 5/4                 | 190                 | יכ <u>י</u> כ       | 4   | L   | <u>כ</u>                                | <b>5</b> 10.15%                         | 610                 | 123                 | 8                   | 2   | <b>L</b>  | ۲ ۲   | 8.80%                                 | <b>625</b>          |                     | D/ 10               | 0   | 4   | 1 <u>'</u>  | o.32% و                               |

|               |  |              |                     |                     |                     |   |   |   |                                       |                     |                     | Mora                | toria - Baseline S                                | cenario   |   |                                       |                     |                     |                     |   |   |   |   |
|---------------|--|--------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---|
|               |  |              |                     |                     |                     | 31/12/2021  |   |   |                                       |                     |                     |                     | 31/12/2022  |   |   |                                       |                     |                     |                     | 31/12/2023  |   |   |   |
| Row<br>Num    |  | (mln EUR, %) | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>r provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 55            | Central banks  |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
| 56            | Central governments  |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
| 57            | Institutions   |              |                     | -                   |                     |   |   |   |                                       |                     |                     |                     |   | •   |   |                                       |                     |                     |                     |   |   |   |   |
| 58            | Corporates   |              | 11                  | 2                   | 2                   | 0 0   |   | 0   | 0 6.44%                               | o <u>1</u> 0        | 0                   | 3 (                 | 0   | 0   | 0 (   | 0 4.51%                               | 10                  | 0                   | 3                   | 0 (   | 0   | 0   | 4.12%                                   |
| 59            | Corporates - Of Which: Specialised Lending   |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
| 60            | Corporates - Of Which: SME   |              |                     |                     |                     | 0   |   | 2   | 0 5 700/                              |                     | 1                   | 0                   | 2   | 0   | 0   | 0 7.040/                              |                     | 4                   |                     | 0   |   |   | 0.120/                                  |
| 61            | Retail   |              | 1                   | U                   | )                   | 0 0   |   | U   | 0 5.78%                               | )                   | 1                   | 0 0                 | U   | 0   | 0 (   | 0 7.04%                               |                     | 1                   | )                   | 0 (   | 0   | 0   | 8.12%                                   |
| 62            | Retail - Secured on real estate property   |              |                     |                     |                     | _   |   |   |                                       |                     |                     |                     |   | _   |   |                                       |                     |                     |                     | _   |   |   |   |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME                           |              | 0                   | 0                   |                     | 0   |   |   | 0 4.070/                              |                     | 2                   | 0                   |   | 0   | 0   | 0 4.070/                              |                     | 0                   |                     | 0   |   | 0   | 4.87%                                   |
|               | Retail - Secured on real estate property - Of Which: non-SME                       |              | 0                   | U                   | )                   | 0 0   |   | 0   | 0 4.87%                               |                     | J                   | 0 (                 |   | 0   | 0   | 0 4.87%                               |                     |                     | )                   | U (   | 0   | 0   | 4.87%                                   |
| 65            | Retail - Qualifying Revolving  |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
|               | Retail - Other Retail<br>Retail - Other Retail - Of Which: SME                     |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
| 68            | Retail - Other Retail - Of Which: sme<br>Retail - Other Retail - Of Which: non-SME |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
| 69            |  |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
| 70            | Securitisation   |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
| 71            | Other non-credit obligation assets   |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |   |
| 72            | IRB TOTAL  |              | 12                  | 2                   | 2                   | 1 0   |   |   | <b>D</b> 6.09%                        | 11                  | L                   | 3 1                 | L   | 0   | 0 0   | <b>D</b> 5.55%                        | 10                  | 0                   | 3                   | 1 (   | 0   | 0   | 5.65%                                   |

|        |  |                                   |                     |                     |   |   |   |   |                     |                     |                     | itoria - Dasciine Si                              | centario  |   |   |                     |                     |                     |   |   |   |     |
|--------|--|-----------------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|-----|
|        |  |                                   |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |     |
|        | (ml  | Stage 1<br>exposure<br>In EUR, %) | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>r provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | for |
|        | Central banks  |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Central governments  |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Institutions   |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Corporates   | 1,7                               | '47 34              | 43 8                | 8 1   | 1 2   | 22 3  | 1 35.50%                                | 1,659               | 363                 | 15                  | 5 (   | 6 1   | 5 55  | 35.42%                                  | 1,640               | 6 33                | 3 20                | 0 (   | 5 12  |   | 70  |
|        | Corporates - Of Which: Specialised Lending                   |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Corporates - Of Which: SME                                   |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Retail   | (                                 | 601 27              | 76 7                | 4   | 4 1   | 13 2  | 7 36.58%                                | 621                 | 210                 | 12                  | 0   | 3   | 9 39  | 32.31%                                  | 626                 | 6 16                | 9 15                | 6   | 6 6   |   | 48  |
|        | Retail - Secured on real estate property                     |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
| ΤΤΛΙ\/ | Retail - Secured on real estate property - Of Which: SME     |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
| ITALY  | Retail - Secured on real estate property - Of Which: non-SME |                                   | .82 12              | 26 2                | 5   | 1   | 4 1   | 4 57.58%                                | 209                 | 85                  | 3                   | 7   | 1   | 2 17  | 46.42%                                  | 220                 | 0 6                 | 5 4                 | 7   | . 2   |   | 20  |
|        | Retail - Qualifying Revolving                                |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Retail - Other Retail  |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Retail - Other Retail - Of Which: SME                        |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Retail - Other Retail - Of Which: non-SME                    |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Equity   |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Securitisation   |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | Other non-credit obligation assets                           |                                   |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |     |
|        | IRB TOTAL  | 2,3                               | 48 62               | 20 16               | 2 1   | 4 3   | 35 5  | <b>8</b> 36.00%                         | 2,280               | 574                 | 270                 | 5 9   | 2   | 1 94  | 34.06%                                  | 2,271               | 1 50                | 2 35                | 6 9   | 18  | 11  | 118 |

|         |  |              |                     |                     |                     |   |   |   |   |                     |                     | Mora                                  | atoria - Baseline S                               | cenario   |   |   |                     |                     |                     |   |   |   |                                 |
|---------|--|--------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------|
|         |  |              |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                                       | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |                                 |
|         |  | (mln EUR, %) | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure                   | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage F<br>Stage 3<br>exposu |
|         | Central banks  |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
|         | Central governments  |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
|         | Institutions   |              |                     |                     | -                   | _   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     | _                   |   |   |   |                                 |
|         | Corporates   |              | 3                   | 16                  | 5                   | 7 0   | )   | 0   | 0 5.44%                                 | 8                   | 10                  |                                       | 9   | 0   | )   | 0 4.64%                                 | 11                  | -                   | 5                   | 9 0   | 0   | (   | 0 4.                            |
|         | Corporates - Of Which: Specialised Lending                   |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
|         | Corporates - Of Which: SME                                   |              |                     |                     |                     | 0   |   | 0   | 0 00 470/                               |                     |                     | · · · · · · · · · · · · · · · · · · · |   |   |   | 26.200/                                 |                     |                     | 0                   |   |   |   | 0 26                            |
|         | Retail   |              | 1                   | (                   | ) (                 | 0 0   | )   | 0   | 0 26.47%                                | 1                   | . 0                 | 1                                     | 0   | 0   | )   | 0 26.39%                                | 1                   |                     | 0                   | 0 0   | 0   | (   | 0 26                            |
|         | Retail - Secured on real estate property                     |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
| GERMANY | Retail - Secured on real estate property - Of Which: SME     |              |                     |                     |                     | 0   |   | 0   | 0 11.040/                               |                     |                     | \                                     | 0   | 0   |   | 0 11.000/                               |                     |                     | 0                   | 0   | 0   |   | 0 10                            |
|         | Retail - Secured on real estate property - Of Which: non-SME |              | 0                   | (                   | ) (                 | U L   |   | 0   | 0 11.04%                                | 0                   | 0                   | )                                     | 0   | 0   |   | 0 11.00%                                | U                   |                     | 0                   | 0 0   | 0   | L L   | 0 10.                           |
|         | Retail - Qualifying Revolving                                |              |                     |                     |                     | _   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   | _                               |
|         | Retail - Other Retail  |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
|         | Retail - Other Retail - Of Which: SME                        |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
|         | Retail - Other Retail - Of Which: non-SME                    |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
|         | Securitisation   |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
|         | Other non-credit obligation assets                           |              |                     |                     |                     |   |   |   |   |                     |                     |                                       |   |   |   |   |                     |                     |                     |   |   |   |                                 |
|         | IRB TOTAL  |              | Δ                   | 14                  | -                   | 7 0   |   | n   | <b>0</b> 5.59%                          | ٥                   | 10                  |                                       | <b>a</b>  | 0   |   | <b>0</b> 4.89%                          | 12                  |                     | 6                   |   | 0   |   | 0 4.                            |
|         |  |              | 4                   | 10                  |                     | /   |   |   | 5.59%                                   |                     | 10                  | 1                                     | 5   |   |   | 4.89%                                   | 12                  |                     |                     | 5 0   | U   | U   | <u>4</u> .                      |

Moratoria - Raseline Sc

| (m                                      | In EUR, %)  | Stage 2<br>exposure   | Stage 3<br>exposure  | 31/12/2021<br>Stock of<br>provisions for  | Stock of provisions for   | Stock of  |   |   |  | Mora   | atoria - Baseline S<br>31/12/2022  | cenario  |   |  |  |  |   | 31/12/2023   |  |   |   |
|---|---|---|--|---|---|---|---|---|--|--|--|--|---|--|--|--|---|--|--|---|---|
| (m                                      | exposure  | Stage 2<br>exposure   |  | Stock of provisions for   |   | Stock of  |   |   |  |  |  |  |   |  |  |  |   | 21/12/2022   |  |   |   |
| (m)                                     | exposure  | Stage 2<br>exposure   |  | Stock of provisions for   |   | Stock of  |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
| (m)                                     |   |   |  | Stage 1   | Stage 2<br>exposure   | provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure   | Stage 2<br>exposure  | Stage 3<br>exposure  | Stock of<br>provisions for<br>Stage 1  | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure  | Stage 2<br>exposure  | Stage 3<br>exposure   | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage<br>Stag<br>expos   |
|   |   |   |  | exposure  | exposure  | exposure  |   |   |  |  | exposure   | exposure   | exposure  |  |  |  |   | exposure   | exposure   | exposure  | <b></b>   |
|   |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
|   |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
|   |   | 8 14  | 15   | 3 (   | 0 0   | (   | 5.44%   | 22  | 130  |  | 4 (  | ) 0  | 0   | 4.58%  | 38   | 114  |   | 4  |  | , <del> </del>  | a   |
| Specialised Lending                     |   |   |  |   |   |   | 511170  |   | 150  |  |  | , <u> </u>   | , , , , , , , , , , , , , , , , , , ,   | 1130 / 0   |  |  |   |  |  | Ĭ   |   |
| SME                                     |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   | 4   |
|   |   | 0   | 0  | 0   | 0 0   | (   | 40 79%  | 0   | 0  |  | 0 (  | 0  | 0   | 37 17%   | 0  |  | )   | 0  |  | , <del> </del>  |   |
| al estate property                      |   |   |  |   |   |   |   | 0   |  |  |  | , <u> </u>   |   | 5/11/70  |  |  |   |  |  |   |   |
|   |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
| eal estate property - Of Which: non-SME |   | 0   | 0  | 0   | 0 0   | (   | ) -   | 0   | 0  |  | 0 (  | ) 0  | 0   | -  | 0  |  | )   | 0  |  | j <del>r</del>  | ð -   |
|   |   | -   |  |   |   |   |   |   |  |  |  | -  |   |  | -  |  |   |  |  |   |   |
|   |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
| Of Which: SME                           |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
|   |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
|   |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
|   |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
| ion assets                              |   |   |  |   |   |   |   |   |  |  |  |  |   |  |  |  |   |  |  |   |   |
|   |   | 8 14  | 5  | 3 (   | 0 0   | C   | 5.59%   | 22  | 130  |  | 4 (  | 0  | 0   | 4.79%  | 38   | 114  |   | 4 (  | ) 0  | י די  | _ر  |
| -<br>-                                  | al estate property<br>al estate property - Of Which: SME<br>al estate property - Of Which: non-SME<br>volving<br>Of Which: SME<br>Of Which: non-SME | al estate property - Of Which: SME al estate property - Of Which: non-SME  volving  Of Which: SME Of Which: non-SME | al estate property - Of Which: SME 0 al estate property - Of Which: non-SME 0 volving 0 Of Which: SME 0 Of Which: SME 0 Of Which: non-SME 0 Of Whi | al estate property - Of Which: SMEImage: Constraint of Constr | al estate property - Of Which: SMEImage: SME< | al estate property - Of Which: SMEImage: SME< | al estate property - Of Which: SMEImage: SME< | al estate property - Of Which: SMEImage: SME< | al estate propertyOf Which: SMEImage: SMEImage | al estate propertyOf Which: SMEImage: SMEImage | al estate propertyOf Which: SMEImage: SMEImage | al estate propertyOf Which: SMEImage: SMEImage | al estate property - Of Which: SMEImage: SME< | al estate propertyOf Which: SMEImage: SMEImage | al estate property       Of Mind       Second and | al estate property of Which: SME       Gene       Gene <td>al state properly       Main       Ma</td> <td>al state properly of Which: SMEGeneG</td> <td>al state property Of Which: SME       Gene       Gene<td>alestate property of Which SME       Gene       Gene</td><td>al state properly 1</td></td> | al state properly       Main       Ma | al state properly of Which: SMEGeneG | al state property Of Which: SME       Gene       Gene <td>alestate property of Which SME       Gene       Gene</td> <td>al state properly 1</td> | alestate property of Which SME       Gene       Gene | al state properly 1 |

|            |  |             |                     |                     |                     |   |   |   |   |                     |                     | Mora                | toria - Baseline S                                | cenario   |   |                                       |                     |                     |                     |   |   |   |                                       |
|------------|--|-------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|
|            |  |             |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |                                       |                     |                     |                     | 31/12/2023  |   |   |                                       |
|            |  | (mln EUR,%) | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure |
|            | Central banks  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Central governments  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Institutions   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Corporates   |             | 1                   | . (                 | 0                   | 0   | 0 0   | ) (   | 89.32%                                  | (                   | 0 0                 |                     | 0   | )   | 0 0   | 90.46%                                | 0                   |                     | )                   | 0 (   |   | ) (   | 0 91.06%                              |
|            | Corporates - Of Which: Specialised Lending                   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Corporates - Of Which: SME                                   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Retail   |             | 1                   | . (                 | 0                   | 0   | 0 0   | ) C   | ) 19.71%                                | -                   | 1 0                 |                     | 0   | )   | 0 0   | ) 21.37%                              | 1                   |                     | )                   | 0 0   |   | ) (   | 0 21.31%                              |
|            | Retail - Secured on real estate property                     |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME     |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| LUALMDOUKG | Retail - Secured on real estate property - Of Which: non-SME |             | 0                   | ) (                 | 0                   | 0   | 0 0   | ) (   | ) -                                     | (                   | 0 0                 |                     | 0   | )   | 0 0   | ) -                                   | 0                   |                     | )                   | 0 (   |   | ) (   | <b>θ</b> -                            |
|            | Retail - Qualifying Revolving                                |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Retail - Other Retail  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Retail - Other Retail - Of Which: SME                        |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Retail - Other Retail - Of Which: non-SME                    |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Equity   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Securitisation   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | Other non-credit obligation assets                           |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|            | IRB TOTAL  |             | 1                   |                     | )                   | 0   | 0 0   | 0   | 58.33%                                  | 1                   | 1 0                 |                     | 0   |   | 0 0   | 68.93%                                | 1                   |                     |                     | 0 0   |   |   | <b>0</b> 73.44%                       |

|       |  |                     |                     |                     |   |   |   |                                       |                       |                     | Mora                | atoria - Baseline S                               | cenario   |   |                                       |                       |                     |                     |   |   |   |                                     |
|-------|--|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|-------------------------------------|
|       |  |                     |                     |                     | 31/12/2021  |   |   |                                       |                       |                     |                     | 31/12/2022  |   |   |                                       |                       |                     |                     | 31/12/2023  |   |   |                                     |
|       | (mln EUR,  %   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | . Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Rat<br>Stage 3<br>exposure |
|       | Central banks  |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Central governments  |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Institutions   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Corporates   | C                   | 0                   | 0                   | 0   | 0   | 0   | D -                                   | (                     | 0 0                 | )                   | 0   | 0   | 0 0   | -                                     | (                     | 0 0                 |                     | 0 (   | 0   | 0   | ) -                                 |
|       | Corporates - Of Which: Specialised Lending                   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Corporates - Of Which: SME                                   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Retail   | 1                   | 1                   | 2                   | 1   | 0   | 0   | 0 35.76%                              | 6                     | 0                   | 3                   | 2   | 0   | 0 1   | 37.65%                                | 0                     | 0 2                 |                     | 2 (   | 0   | 1   | 38.3                                |
|       | Retail - Secured on real estate property                     |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
| SPAIN | Retail - Secured on real estate property - Of Which: SME     |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
| SIAIN | Retail - Secured on real estate property - Of Which: non-SME | C                   | 0                   | 0                   | 0   | 0   | 0   | 0 -                                   | (                     | 0                   | )                   | 0   | 0   | 0 0   | -                                     | (                     | 0 0                 |                     | 0 (   | 0   | 0   | ) -                                 |
|       | Retail - Qualifying Revolving                                |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Retail - Other Retail  |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Retail - Other Retail - Of Which: SME                        |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Retail - Other Retail - Of Which: non-SME                    |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Equity   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Securitisation   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | Other non-credit obligation assets                           |                     |                     |                     |   |   | -   |                                       |                       |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                                     |
|       | IRB TOTAL  | 1                   |                     | 2                   | 1   | 0   | 0   | <b>)</b> 35.76%                       | 0                     | 0                   | 3                   | 2   | 0   | 0 1   | 37.65%                                | 6                     | ) 2                 |                     | 2 (   | 0   | 1   | . 38.3.7                            |

|        |  |             |                     |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Baseline S                               | cenario   |   |                                       |                     |                     |                     |   |   |   |                                  |
|--------|--|-------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|----------------------------------|
|        |  |             |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |                                       |                     |                     |                     | 31/12/2023  |   |   |                                  |
|        |  | (mln EUR,%) | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage R<br>Stage 3<br>exposur |
|        | Central banks  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Central governments  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Institutions   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Corporates   |             | 0                   | (                   | 0                   | 0 0   | (   | ) (   | ) -                                     | 0                   | 0                   |                     | 0   | ) (   | 0   | 0 -                                   | 0                   | 0                   |                     | 0 0   | 0   | 0   | -                                |
|        | Corporates - Of Which: Specialised Lending                   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Corporates - Of Which: SME                                   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Retail   |             | 0                   | (                   | 0                   | 0 0   | (   | ) (   | ) -                                     | 0                   | 0                   | )                   | 0   | ) (   | D   | 0 -                                   | 0                   | 0                   | (                   | 0 0   | 0   | 0   | -                                |
|        | Retail - Secured on real estate property                     |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
| POLAND | Retail - Secured on real estate property - Of Which: SME     |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
| FULAND | Retail - Secured on real estate property - Of Which: non-SME |             | 0                   | (                   | 0                   | 0 0   | (   | ) (   | ) -                                     | 0                   | 0                   | )                   | 0   | ) (   | ס   | 0 -                                   | 0                   | 0                   | (                   | 0 0   | 0   | 0   | -                                |
|        | Retail - Qualifying Revolving                                |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Retail - Other Retail  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Retail - Other Retail - Of Which: SME                        |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Retail - Other Retail - Of Which: non-SME                    |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Equity   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Securitisation   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | Other non-credit obligation assets                           |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                  |
|        | IRB TOTAL  |             | 0                   | 0                   |                     | 0   |   |   | -                                       | 0                   | 0                   |                     | 0   |   |   | 0 -                                   | 0                   | 0                   |                     | 0   | 0   | 0   | -                                |

|             |  |                              |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Baseline S                               | cenario   |   |   |                     |                     |                     |   |   |   |                                  |
|-------------|--|------------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|----------------------------------|
|             |  |                              |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |                                  |
|             | (mln EU  | Stage 1<br>exposure<br>R, %) | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage R<br>Stage 3<br>exposur |
|             | Central banks  |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Central governments  |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Institutions   |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Corporates   |                              | 0                   | 0 0                 | 0 0   | )   | 0   | 0 -                                     | C                   | 0 0                 | )                   | 0   | 0   | 0 0   | -                                       | 0                   | C                   | (                   | 0 0   | 0 0   | )   | 0 -                              |
|             | Corporates - Of Which: Specialised Lending                   |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Corporates - Of Which: SME                                   |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Retail   |                              | 0                   | 0 0                 | 0 0   | 0   | 0   | 0 -                                     | C                   | 0 0                 |                     | 0   | D   | 0 0   | -                                       | 0                   | C                   | (                   | 0 0   | 0 0   |   | 0 -                              |
|             | Retail - Secured on real estate property                     |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: SME     |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
| NETTERLANDS | Retail - Secured on real estate property - Of Which: non-SME |                              | 0                   | 0 0                 | 0 0   | )   | 0   | 0 -                                     | (                   | 0 0                 |                     | 0   | 0   | 0 0   | -                                       | 0                   | C                   | (                   | 0 0   | 0 0   |   | 0 -                              |
|             | Retail - Qualifying Revolving                                |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Retail - Other Retail  |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Retail - Other Retail - Of Which: SME                        |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   | 4                                |
|             | Retail - Other Retail - Of Which: non-SME                    |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Equity   |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Securitisation   |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | Other non-credit obligation assets                           |                              |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|             | IRB TOTAL  |                              |                     | U 0                 | 0 0   | ון  | U   | U[-                                     | C                   | 0                   |                     | U   | <b>J</b>  | 0   | -                                       | 0                   | 0                   |                     | 0 0   | 0 0   |   | <u>၂</u> -                       |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY |  |                                    |  |                     |  |                     |  |   |   |   |   |                     |  | 2021 EU             | J-wide S   |                     | <b>Fest: Cr</b><br>BNP Pariba                            |   | <b>COVID</b>                                      | 9-19 IRE  | 3                                       |                     |  |                     |  |                     |  |   |   |   |                                  |
|--------------------------------------|--|------------------------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|----------------------------------|
|                                      |  | 50                                 | 51   | 52                  | 53   | 54                  | 55   | 56  | 57  | 58  | 59                                      | 60                  | 61   | 62                  | 63   | 64                  | 65   | 66  | 67  | 68  | 69                                      | 70                  | 71   | 72                  | 73   | 74                  | 75   | 76  | 77  | 78  | 79                               |
|                                      |  |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     | Pi   | ublic guarantees    | - Baseline Scena   | rio   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      |  |                                    |  |                     |  | 31/1                | 2/2021   |   |   |   |   |                     |  |                     |  | 31/1                | 2/2022   |   |   |   |   |                     |  |                     |  | 31/12               | 2/2023   |   |   |   |                                  |
|                                      | (m   | Stage 1<br>exposure<br>nln EUR, %) | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | or Coverage F<br>Stage<br>exposu |
|                                      | Central banks  |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Central governments  |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Institutions   |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Corporates   | 13,0                               | 34 11,379  | <b>2,3</b> 8        | 85 2,09  | 3 498               | 8 42   | 5 2   | 288   |   | 9 1.89%                                 | 12,417              | 7 10,841   | 2,752               | 2,415  | 749                 | 9 64   | 0 1   | 1 259   | 9 13  | 1.80%                                   | 12,123              | 10,58  | 33 2,8              | 2,506  | 942                 | 2 80   | )6 1  | 250   | 1   | 16                               |
|                                      | Corporates - Of Which: Specialised Lending                   |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Corporates - Of Which: SME                                   |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Retail   | 4,8                                | 56 4,24  | 4 82                | 21 72  | 3 10                | 5 9  | 1 1   | 53  |   | 4 4.15%                                 | 4,588               | 8 4,009  | 1,009               | 890  | 18                  | 5 15   | 9 1   | 1 50  | ) 6   | 3.28%                                   | 4,415               | 3,85   | 57 1,               | .08 978  | 259                 | 9 22   | .2 1  | 51  |   | 7                                |
|                                      | Retail - Secured on real estate property                     |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
| BNP Paribas                          | Retail - Secured on real estate property - Of Which: SME     |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Retail - Secured on real estate property - Of Which: non-SME |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Retail - Qualifying Revolving                                |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Retail - Other Retail  |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Retail - Other Retail - Of Which: SME                        |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Retail - Other Retail - Of Which: non-SME                    |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Equity   |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Securitisation   |                                    |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                  |
|                                      | Other non-credit obligation assets                           |                                    |  |                     |  |                     |  |   |   |   |   | 17.010              |  | <b>a</b> = 44       |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   | .38 1                            |
|                                      | IRB TOTAL  | 17,8                               | 96 15,628  | 8 3,20              | 07   2,81  | 7  604              | 4  51:   | / 19  | 36  | 70  | 0  11.52%                               | 17,010              | D  14,855  | 3,762               | 3,306  | 934                 | 1  799   | 9  12   | 2  28   | si 109  | 11.68%                                  | 16,543              | 5  <b>14,4</b> 4   | 15  3,9             | 62  3,485  | 1,201               | L  <b>1,02</b> 9   | 9 12  | 25  | 13  | 38                               |

|        |  |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     | Pu   | ıblic guarantees - B | Baseline Scenar  | rio   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|--------|--|--------------------------|--|---------------------|--|---------------------|--|---|---|---------------------------|---|-----------------------|--|---------------------|--|----------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|
|        |  |                          |  |                     |  | 31/12               | 2/2021   |   |   |                           |   |                       |  |                     |  | 31/12/2              | 2022   |   |   |   |   |                     |  |                     |  | 31/12               | 2/2023   |   |   |   |                                       |
|        | (mln EUR, %)   | Stage 1<br>exposure<br>) | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>r provisions f<br>Stage 2<br>exposure | or provisions for Stage 3 | r Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure  | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure |
|        | Central banks  |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Central governments  |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Institutions<br>Corporates                                   |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Corporates   | 9,81                     | 19 8,760   | 1,945               | 1,73   | 5 387               | 7 345  | 5   | 0   | 147                       | 3 0.77%                                 | 9,37                  | 5 8,364  | 1 2,220             | 1,981  | 556                  | 496  | 5 (   | 102   | 3   | 0.58%                                   | 9,140               | 8,154  | 2,322               | 2 2,071  | 690                 | 615  | 0   | 107   | 3   | 0.50%                                 |
|        | Corporates - Of Which: Specialised Lending                   |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Corporates - Of Which: SME                                   |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Retail   | 3,80                     | 3,394  | 707                 | 63:  | 1 72                | 2 65   | 5   | 0   | 31                        | 1 1.79%                                 | 3,58                  | 7 3,200  | 880                 | 785  | 117                  | 104  | 1 (   | 28  | 1   | 1.12%                                   | 3,445               | 3,074  | 980                 | 875  | 158                 | 141  | 0   | 31  | 1   | 0.84%                                 |
|        | Retail - Secured on real estate property                     |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
| FRANCE | Retail - Secured on real estate property - Of Which: SME     |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME |                          | 0 0  | 0                   | (  | 0 0                 | 0 0  | 0   | 0   | 0                         | 0 -                                     |                       | 0 0  | 0 0                 | 0  | 0                    | 0  | ) (   | 0   | 0   |   | 0                   | 0  | (                   | ) C  | 0                   | 0  | 0   | 0   | 0 -   |                                       |
|        | Retail - Qualifying Revolving                                |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Retail - Other Retail  |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Retail - Other Retail - Of Which: SME                        |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Retail - Other Retail - Of Which: non-SME                    |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Equity   |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Equity<br>Securitisation                                     |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | Other non-credit obligation assets                           |                          |  |                     |  |                     |  |   |   |                           |   |                       |  |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |
|        | IRB TOTAL  | 13,62                    | 9 12,159   | 2,654               | 2,367  | 7 460               | ) 410  | 0   | 4   | 8 2                       | <b>28</b> 6.10%                         | 6 <b>12,96</b>        | 3 11,569   | 3,102               | 2,767  | 673                  | 600  | ) 3   | 4   | 37  | 5.53%                                   | 12,591              | 11,233   | 3,304               | 2,947  | 848                 | 756  | 3   | 4   | 45  | 5.26º                                 |

|            |        |  |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     | F  | Public guarantees   | - Baseline Scena   | ario  |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
|------------|--------|--|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|--------------------------------------|----------------------------|--|---------------------|--|---------------------|--|---|---|---|
|            |        |  |                     |  |                     |  | 31/12/2             | 2021   |   |   |   |                                       |                     |  |                     |  | 31/12               | 2/2022   |   |   |   |                                      |                            |  |                     |  | 31/12               | 2/2023   |   |   |   |
| Row<br>Num |        | (mln EUR, %)   | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Rati<br>Stage 3<br>exposure | o -<br>Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2Sto<br>provis<br>Stage 2exposureexpo | ck of<br>ions for<br>ge 3<br>osure<br>Coverage Ratio -<br>Stage 3<br>exposure |
| 37         |        | Central banks  |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 38         |        | Central governments  |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 39         |        | Institutions<br>Corporates                                   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 40         |        | Corporates   | 16                  | 5 127  | 26                  | 5 20   | 22                  | 17   | 1   | . 3   | 4   | 17.22%                                | 157                 | 121  | 26                  | 20   | 0 30                | 2 2  | 23  | 1 3   | 3   | 5 18.10                              | 15                         | 53 118   | 3                   | 23 1   | 7 37                | 29   | 1   | 3   | 7 18.38%  |
| 41         |        | Corporates - Of Which: Specialised Lending                   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 42         |        | Corporates - Of Which: SME                                   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 43         |        | Retail   | 22                  | 25 173   | 25                  | 5 19   | 9                   | 7  | 1   | . 9   |   | 2 22.11%                              | 224                 | 173  | 19                  | 15   | 5 15                | 5 1  | 12  | 1   | 7   | 3 20.01                              | .% 22                      | 24 173   | 3                   | 15 1   | 20                  | 15   | 1   | 5   | 4 19.09%  |
| 44         |        | Retail - Secured on real estate property                     |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 45 DE      | ELGIUM | Retail - Secured on real estate property - Of Which: SME     |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 46 DE      | ELGIUM | Retail - Secured on real estate property - Of Which: non-SME |                     | 0 0  | C                   | 0 0  | 0                   | 0  | 0   | ) 0   |   | ) -                                   | 0                   | 0  | 0                   | 0  | 0 (                 | 0  | 0 (   | 0 (   | ) (   | D -                                  |                            | 0 0  | )                   | 0  | ) (                 | 0  | 0   | 0   | 0 -   |
| 47         |        | Retail - Qualifying Revolving                                |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 48         |        | Retail - Other Retail  |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 49         |        | Retail - Other Retail - Of Which: SME                        |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 50         |        | Retail - Other Retail - Of Which: non-SME                    |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 51         |        |  |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 52         |        | Equity<br>Securitisation                                     |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 53         |        | Other non-credit obligation assets                           |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                      |                            |  |                     |  |                     |  |   |   |   |
| 54         |        | IRB TOTAL  | 39                  | 0 300  | 51                  | L 39   | 30                  | 23   | 2   | 10  | (   | 19.02%                                | 381                 | 294  | 44                  | 34   | 46                  | 5 3  | 35 1  | 1 8   | 3 9   | 9 19.67                              | '% 37                      | 7 290  | ) 3                 | 37 2   | 57                  | 44   | 1   | 6   | <b>11</b> 19.77%  |

|                 |  |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     | P  | Public guarantees   | - Baseline Scena   | ario  |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
|-----------------|--|--------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|------------------------------------|--|---|
|                 |  |              |                     |  |                     |  | 31/1                | .2/2021  |   |   |   |   |                     |  |                     |  | 31/12               | /2022  |   |   |   |                                       |                     |  |                     |  | 31/1                | 2/2023   |   |                                    |  |   |
| ow<br>Im        |  | (mln EUR, %) | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | provisions for provi<br>Stage 2 St | Stock of<br>visions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 5               | Central banks<br>Central governments<br>Institutions<br>Corporates<br>Corporates - Of Which: Specialised Lending |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 6               | Central governments  |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 7               | Institutions   |              |                     |  |                     | -  |                     |  |   |   |   |   |                     |  | -                   |  |                     |  |   |   | -   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 8               | Corporates   |              | 0                   | 0  | (                   | 0 (  | )                   | 0 (  | 0 0   | 0   | 0   | -                                       | (                   | 0 0  | 0 0                 | 0  | 0 0                 |  | 0   | 0   | 0   | 0 -                                   | 0                   | 0  | C                   | 0  |                     | 0 0  | 0   | 0                                  | 0 -  |   |
| 9               | Corporates - Of Which: Specialised Lending   |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 0               | Corporates - Of Which: SME   |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 1               | Retail   |              | 1                   | 1  | (                   | 0 (  | )                   | 0 0  | 0 0   | 0   | 0   | 2.50%                                   | 1                   | 1 1  | 1 0                 | 0  | 0 0                 |  | 0   | 0   | 0   | 0 2.09%                               | 1                   | 1  | 0                   | 0  |                     | 0 0  | 0   | 0                                  | 0  | 1.95%                                   |
| 2               | Retail - Secured on real estate property   |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| UNITED STATES   | Retail - Secured on real estate property - Of Which: SME   |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 4 UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME   |              | 0                   | 0  | (                   | 0 0  | )                   | 0 0  | 0 0   | 0   | 0   | -                                       | (                   | 0 0  | 0 0                 | 0  | 0 0                 |  | 0   | 0   | 0   | 0 -                                   | 0                   | 0  | C                   | 0  |                     | 0 0  | 0   | 0                                  | 0 -  |   |
| 5               | Retail - Qualifying Revolving  |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 6               | Retail - Qualifying Revolving<br>Retail - Other Retail   |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 7               | Retail - Other Retail - Of Which: SME  |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 8               | Retail - Other Retail - Of Which: non-SME  |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 9               |  |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 0               | Equity<br>Securitisation   |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 1               | Other non-credit obligation assets   |              |                     |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |                                    |  |   |
| 2               | IRB TOTAL  |              | 1                   | 1  | C                   | 0 0  |                     | 0 0  | 0 0   | 0   | 0   | 11.42%                                  | 1                   | L 1  | 1 0                 | 0  | 0                   |  | 0   | 0   | 0   | <b>0</b> 11.61%                       | 1                   | 1  | 0                   | 0  |                     | 0 0  | 0   | 0                                  | 0  | 11.67%                                  |

|       |  |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     | Pu   | ublic guarantees - B | Baseline Scenari   | 'io   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                    |
|-------|--|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|--------------------------|---|---------------------|--|----------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|------------------------------------|
|       |  |                     |  |                     |  | 31/12               | 2/2021   |   |   |   |   |                          |   |                     |  | 31/12/2              | 2022   |   |   |   |   |                     |  |                     |  | 31/12/              | 2023   |   |   |   |                                    |
|       | (mln EUR, %  | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1 e.<br>exposure g | Stage 1<br>xposure, of<br>which<br>juaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure  | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ra<br>Stage 3<br>exposure |
|       | Central banks  |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   | 4                                  |
|       | Central governments  |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   | 4                                  |
|       | Institutions   | 2.027               | 7 2 202  | 205                 | 250  | F1                  | 41   | 1   | 00  | ,   | E 240/                                  | 2 756                    | 2 252   | 412                 | 220  | 112                  | 02   | 1   | 116   | F   | 4.000/                                  | 2 (01               | 2 100  | 421                 | 253  | 160                 | 121  | 1   | 110   | 6   | c .                                |
|       | Corporates   | 2,927               | 7 2,392  | 305                 | 250  | 51                  | 41   | 1   | 00  |   | 5.24%                                   | 2,750                    | 2,252   | 413                 | 339  | 115                  | 93   |   | 110   | C   | 4.09%                                   | 2,091               | 2,199  | 431                 | 353  | 100                 | 131  | 1   | 110   | 0   | · · ·                              |
|       | Corporates - Of Which: Specialised Lending   |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   | 4                                  |
|       | Corporates - Of Which: SME<br>Retail   | 818                 | 8 670  | 87                  | 71   | 24                  | 1 10   | 0   | 12  | 1   | 4 63%                                   | 768                      | 630   | 108                 | 88   | 52                   | 43   | 2   | 15  | 2   | 3 74%                                   | 738                 | 604  | 110                 | 00   | <u></u> 81          | 66   | 0   | 15  | 2   | 2 2                                |
|       | Retail - Secured on real estate property   | 010                 | 5 070  | 07                  | /1   | 27                  | 15   | 0   | 12  |   | 1.0570                                  | 700                      | 0.50  | 100                 | 00   | JZ                   | τJ   |   | 15  | 2   | J.2770                                  | / 50                | 004  | 110                 | 50   | 01                  | 00   | 0   | 15  | ۷   |                                    |
|       | Retail - Secured on real estate property - Of Which: SME   |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   | A                                  |
| ITALY | Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non-SME | 0                   | 0  | 0                   | 0  | 0                   |  | 0   | 0   | (   | )-                                      | 0                        | 0   | 0                   | 0  | 0                    | 0  |   | 0   | 0   | -                                       | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | ol -                               |
|       | Retail - Qualifying Revolving  |                     |  |                     | U  |                     |  | Ű   |   |   |   |                          |   | 0                   |  |                      | 0  | ,   | ,   | Ű   |   | , v                 |  |                     |  | U                   | Ű  | 0   |   | 0   |                                    |
|       | Retail - Other Retail  |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                    |
|       | Retail - Other Retail - Of Which: SME  |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                    |
|       | Retail - Other Retail - Of Which: non-SME  |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                    |
|       |  |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                    |
|       | Equity<br>Securitisation   |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                    |
|       | Other non-credit obligation assets<br>IRB TOTAL  |                     |  |                     |  |                     |  |   |   |   |   |                          |   |                     |  |                      |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                    |
|       | IRB TOTAL  | 3,745               | 5 3,062  | 392                 | 321  | 74                  | 61   | 12  | 18  | 18  | <b>3</b> 24.25%                         | 3,524                    | 2,881   | 521                 | 427  | 166                  | 136  | 7   | 16  | 39  | 23.72%                                  | 3,429               | 2,803  | 541                 | 443  | 241                 | 197  | 7   | 14  | 55  | .22                                |

|               |        |  |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      | Publ   | lic guarantees -    | - Baseline Scena   | rio   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
|---------------|--------|--|--------------------------|-----------|--|---------------------|--|---------------------|--|--|--|--|---------------------------------------|------|----------------------------|--|----------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|--|
|               |        |  |                          |           |  |                     |  | 31/1                | 12/2021  |  |  |  |                                       |      |                            |  |                      |  | 31/12               | 2/2022   |   |   |   |                                       |                       |  |                     |  | 31/1                | 2/2023   |   |   |   |  |
| Row<br>Num    |        |  | St<br>ex<br>(mln EUR, %) | stage 1 e | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions fo<br>Stage 1<br>exposure | Stock of<br>provisions fo<br>Stage 2<br>exposure | Stock of<br>provisions<br>Stage 3<br>exposur | f<br>for<br>for<br>stage 3<br>exposur | ex   | Stage 1 exp<br>xposure gua | Stage 1<br>posure, of Sta<br>which exp<br>aranteed mount | age 2 ex<br>posure g | Stage 2<br>(posure, of<br>which<br>uaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | overage Ratio -<br>Stage 3<br>exposure |
| 91            |        | Central banks  |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 92            |        | Central governments  |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  | _                   |  |                     |  |   |   |   |  |
| 93            |        | Institutions<br>Corporates                                   |                          |           |  | =                   |  |                     |  |  |  |  |                                       | 2404 |                            | 44   |                      |  |                     |  |   |   |   | 0 0 170                               | (                     |  | -                   |  |                     |  |   |   |   | 0.450/                                 |
| 94            |        | Corporates   |                          | 60        | 39   | 59                  | 38   | 3                   | 35   | 23   | 0  | 38   | 0 0                                   | .21% | 64                         | 41   | 46                   | 30   | 44                  | 2  | 8   | 0 3   | 0   | 0 0.179                               | 69                    | 9 4  | 1                   | 36 2   | 4 4                 | 9 3  | 1 0   | 24  | 0   | 0.15%                                  |
| 95            |        | Corporates - Of Which: Specialised Lending                   |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 96            |        | Corporates - Of Which: SME                                   |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       | •  | •                   |  |                     |  |   |   |   |  |
| 97            |        | Retail   |                          | 1         | 1  | 0                   | 0  |                     | 0  | 0  | 0  | 0  | 0 2                                   | .78% | 1                          | 1  | 0                    | 0  | 0                   |  | 0   | 0   | 0   | 0 2.63                                | 6                     |  |                     | 0  | 0                   | 0  | 0 0   | 0   | 0   | 2.59%                                  |
| 98            |        | Retail - Secured on real estate property                     |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| <sup>99</sup> | ERMANY | Retail - Secured on real estate property - Of Which: SME     |                          |           |  |                     |  |                     |  |  |  | -  |                                       |      | -                          |  |                      |  |                     |  | -   |   |   | -                                     |                       |  |                     |  |                     |  |   |   |   |  |
| 100           |        | Retail - Secured on real estate property - Of Which: non-SME |                          | 0         | 0  | 0                   | 0  |                     | 0  | 0  | 0  | 0  | 0 -                                   |      | 0                          | 0  | 0                    | 0  | 0                   | )  | 0   | 0   | 0   | 0 -                                   | (                     | )  | )                   | 0  | 0                   | 0  | 0 0   | 0   | 0 -   |  |
| 101           |        | Retail - Qualifying Revolving                                |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 102           |        | Retail - Other Retail  |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 103           |        | Retail - Other Retail - Of Which: SME                        |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 104           |        | Retail - Other Retail - Of Which: non-SME                    |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 105           |        | Equity   |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 106           |        | Securitisation   |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 107           |        | Other non-credit obligation assets                           |                          |           |  |                     |  |                     |  |  |  |  |                                       |      |                            |  |                      |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |  |
| 108           |        | IRB TOTAL  |                          | 61        | 39   | 59                  | 38   | 3                   | 5 2  | 23   | 1  | 0  | <b>17</b> 48                          | .18% | 65                         | 42   | 46                   | 30   | 44                  | 23   | 8   | 0   | 0 2   | <b>2</b> 51.369                       | 6 70                  | ) 4  | 5 3                 | 37 2   | 4 4                 | 9 3  | 20  | 0   | 26  | 52.82%                                 |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY |   |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  | 2021                   | EU-wide  | e Stress               | Test: C<br>BNP Parib                                    |  | k COVII   | D-19 IR   | В                                     |                          |  |                     |   |                     |   |   |   |   |                                    |
|--------------------------------------|---|-------------|---------------------|--|---------------------|--|---------------------|--|---|--|--|--|-------------------------|--|------------------------|--|------------------------|---|--|---|---|---------------------------------------|--------------------------|--|---------------------|---|---------------------|---|---|---|---|------------------------------------|
|                                      |   |             | 50                  | 51   | 52                  | 53   | 54                  | 55   | 56  | 57   | 58   | 59                                     | 60                      | 61   | 62                     | 63   | 64                     | DINP Paric<br>65  |  | 67  | 68  | 69                                    | 70                       | 71   | 72                  | 73  | 74                  | 75  | 76  | 77  | 78  | 79                                 |
|                                      |   |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  | Public guarante        | es - Baseline Scei                                      | nario  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      |   |             |                     |  |                     |  | 31/12               | 2/2021   |   |  |  |  |                         |  |                        |  | 31,                    | /12/2022  |  |   |   |                                       |                          |  |                     |   | 31,                 | /12/2023                                      |   |   |   |                                    |
| w<br>m                               |   | (mln EUR,%) | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions fo<br>Stage 2<br>exposure | Stock of<br>provisions fo<br>Stage 3<br>exposure | r Coverage Rati<br>Stage 3<br>exposure | o - Stage 1<br>exposure | Stage 1<br>exposure, o<br>which<br>guarantee<br>amount | of Stage 2<br>exposure | Stage 2<br>exposure, c<br>which<br>guarantee<br>amount | of Stage 3<br>exposure | Stage 3<br>exposure, o<br>which<br>guaranteed<br>amount | f Stock of<br>provisions fo<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | r Coverage Rat<br>Stage 3<br>exposure | io - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, o<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, o<br>which<br>guaranteed | f Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>r provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ra<br>Stage 3<br>exposure |
| 99                                   | Central banks   | ( -         |                     | amount   |                     | amount   |                     | amount   |   |  |  |  |                         | amount   |                        | amount   |                        | amount  |  |   |   |                                       |                          | amount   |                     | amount  |                     | amount  |   |   |   |                                    |
|                                      | Central governments                                       |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Institutions  |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
| 2                                    | Corporates  |             | 5                   | 4  | (                   | 0  | 0                   | 0  | )   | 0  | 0  | 0 0.18                                 | %                       | 4  | 4                      | 0  | 0                      | 0   | 0  | 0   | 0   | 0 0.1                                 | 6%                       | 4  | 4                   | 0   | 0                   | 0   | 0   | 0 0   | 0   |                                    |
|                                      | Corporates - Of Which: Specialised Lending                |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Corporates - Of Which: SME                                |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Retail  |             | 0                   | 0  | (                   | 0  | 0                   | 0  |   | 0  | 0  | 0 1.56                                 | %                       | 0  | 0                      | 0  | 0                      | 0   | 0  | 0   | 0   | 0 1.5                                 | 1%                       | 0  | 0                   | 0   | 0                   | 0   | 0   | 0 0   | 0   |                                    |
|                                      | Retail - Secured on real estate property                  |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
| UNITED KINGDOM                       | Retail - Secured on real estate property - Of Which: SME  |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Retail Secured official estate property of which, non She |             | 0                   | 0  | (                   | 0  | 0                   | 0  |   | 0  | 0  | 0 -                                    |                         | 0  | 0                      | 0  | 0                      | 0   | 0  | 0   | 0   | 0 -                                   |                          | 0  | 0                   | 0   | 0                   | 0   | 0   | 0 0   | 0 -   |                                    |
|                                      | Retail - Qualifying Revolving                             |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Retail - Other Retail                                     |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Retail - Other Retail - Of Which: SME                     |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Retail - Other Retail - Of Which: non-SME                 |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
| 3                                    | Equity  |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Securitisation  |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | Other non-credit obligation assets                        |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  |                        |   |  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      | IRB TOTAL   |             | 5                   | 4  |                     | 0  | 0                   | 0  |   | 0  | 0  | 0 6.62                                 | %                       | 5  | 4                      | 0  | 0                      | 0   | 0  | 0   | 0   | <b>0</b> 6.2                          | 7%                       | 4  | 4                   | 0   | 0                   | 0   | 0   | <u> </u>  | 0   | 6                                  |
|                                      |   |             |                     |  |                     |  |                     |  |   |  |  |  |                         |  |                        |  | Public guarante        |   | nario  |   |   |                                       |                          |  |                     |   |                     |   |   |   |   |                                    |
|                                      |   |             |                     |  |                     |  | 31/12               | 2/2021   |   |  |  |  |                         |  |                        |  | 31,                    | /12/2022  |  |   |   |                                       |                          |  |                     |   | 31,                 | /12/2023                                      |   |   |   |                                    |

|            |  |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  | Public guarantees   | 5 - Dasellile Scella                                     |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|------------|--|------------------------------|--|------------------------------------|-------|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|
|            |  |                              |  |                                    |       | 31/1                | 12/2021  |   |   |   |                                       |                       |  |                     |  | 31/1                | 2/2022   |   |   |   |                                       |                       |  |                     |  | 31/12               | 2/2023   |   |   |   |
|            | (m   | Stage<br>exposu<br>n EUR, %) | Stage<br>1 exposure<br>Jre guarant<br>amou | e, of Stage 2<br>h exposur<br>ceed | wnich | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure |
|            | Central banks  |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Central governments  |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Institutions<br>Corporates                                   |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Corporates   |                              | 11   | 9                                  | 1     | 1                   | 0  | 0 0   | 0   | 0   | 0 2.47%                               | ,<br>0                | 10 9   | Ð                   | L  1   | 1 (                 | 0  | 0 (   | 0 0   | 0   | 2.39%                                 | 6 1                   | 8 0  | 8                   | 1  | 1                   | 0  | 0   | 0   | 0   |
|            | Corporates - Of Which: Specialised Lending                   |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Corporates - Of Which: SME                                   |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Retail   |                              | 4  | 3                                  | 2     | 2                   | 0 (  | 0 0   | 1   | 1   | 0 0.63%                               | ,<br>0                | 3 3  | 3                   | 2 2  | 2                   | 0  | 0 (   | ) 1   | 0   | 1.01%                                 | 6                     | 3  | 3                   | 2  | C                   | 0  | 0   | 1   | 0   |
|            | Retail - Secured on real estate property                     |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME     |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
| LUALMDOUNG | Retail - Secured on real estate property - Of Which: non-SME |                              | 0  | 0                                  | 0     | 0                   | 0  | 0 0   | 0   | 0   | 0 -                                   |                       | 0 0  |                     | 0 0  | 0                   | 0  | 0 (   | 0 0   | 0   | -                                     |                       | 0 (  | 0                   | 0 (  | C                   | 0  | 0   | 0   | 0 -   |
|            | Retail - Qualifying Revolving                                |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Retail - Other Retail  |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Retail - Other Retail - Of Which: SME                        |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Retail - Other Retail - Of Which: non-SME                    |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Equity   |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Securitisation   |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | Other non-credit obligation assets                           |                              |  |                                    |       |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |
|            | IRB TOTAL  |                              | 14   | 12                                 | 3     | 3                   | 0  | 0   | 0   |   | <b>0</b> 30.02%                       | ó 1                   | .4 12  | 2                   | 3 3  | 3                   | 1 0  | 0 0   | 0   | 0   | 29.60%                                | 6 13                  | 3 11   | 1                   | 3  | 1                   | 0  | 0   | 0   | 0   |

|       |  |                               |  |                     |  | 31/12               | 2/2021   |   |   |   |                                       |                     |  |                     |  | 31/12               | 2/2022   |   |   |   |                                       |                       |  |                     |  | 31/12               | 2/2023   |   |  |                                 |
|-------|--|-------------------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|--|---------------------------------|
|       | (mln El  | Stage 1<br>exposure<br>UR, %) | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | . Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for p<br>Stage 1<br>exposure | Stock of<br>ovisions for<br>Stage 2Stock<br>provision<br>Stage<br>exposure | k of<br>ons for<br>le 3<br>sure |
|       | Central banks  |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Central governments  |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Institutions   |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Corporates   |                               | 0  | 0                   | 0 0  | 0 0                 | 0 0  | 0 0   | 0   | 0   | 0 -                                   |                     | 0 0  | 0                   | 0 0  | 0 0                 | 0 0  | ) (   | 0   | C   | ) –                                   | (                     | 0 0  | 0                   | 0  | 0                   | 0  | 0   | 0  | 0 -                             |
|       | Corporates - Of Which: Specialised Lending                   |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Corporates - Of Which: SME                                   |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Retail   |                               | 0  | 0                   | 0 0  | 0 0                 | 0 0  | 0 0   | 0   | 0   | 0 1.16%                               |                     | 0 0  | 0                   | 0 0  | 0 0                 | 0 0  | ) (   | 0 0   | C   | 1.16%                                 | ) (                   | ) 0  | 0                   | 0  | C                   | 0  | 0   | 0  | 0                               |
|       | Retail - Secured on real estate property                     |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
| SPAIN | Retail - Secured on real estate property - Of Which: SME     |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
| SFAIN | Retail - Secured on real estate property - Of Which: non-SME |                               | 0  | 0                   | 0 0  | 0 0                 | 0 0  | 0 0   | 0   | 0   | 0 -                                   |                     | 0 0  | 0                   | 0 0  | 0 0                 | 0  | ) (   | ) 0   | C   | ) –                                   | (                     | 0  | 0                   | 0  | C                   | 0  | 0   | 0  | 0 -                             |
|       | Retail - Qualifying Revolving                                |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Retail - Other Retail  |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Retail - Other Retail - Of Which: SME                        |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Retail - Other Retail - Of Which: non-SME                    |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Equity   |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Securitisation   |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | Other non-credit obligation assets                           |                               |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |  |                                 |
|       | IRB TOTAL  |                               | 0  | 0                   | 0 0  | 0 0                 | 0 0  | 0   |   | 0   | <b>0</b> 10.00%                       |                     | 0 0  |                     |  | 0 0                 | 0  |   | 0   | 0   | 10.00%                                |                       | 0  | 0                   | 0  | 0                   | 0  | 0   | 0  | 0 10                            |

|            |        |  |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  | Public guarantee    | es - Baseline Scer                                       | nario   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
|------------|--------|--|--------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|--|-------------------------|---|------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|            |        |  |              |                     |  |                     |  | 31/1                | 2/2021   |   |   |   |  |                         |   |            |  | 31/1                | 12/2022  |   |   |   |                                       |                     |  |                     |  | 31/12/              | 2023   |   |   |   |   |
| Row<br>Num |        |  | (mln EUR, %) | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | or Coverage Ratio<br>Stage 3<br>exposure | ) - Stage 1<br>exposure | Stage 1<br>exposure,<br>which<br>guarante<br>amount | of Stage 2 | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | f Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 163        |        | Central banks  |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 164        |        | Central governments  |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 165        |        | Institutions<br>Corporates                                   |              |                     |  |                     | ·  |                     |  |   |   |   |  |                         |   |            |  |                     | •  |   |   |   |                                       |                     |  | •                   |  |                     | -  |   |   |   |   |
| 166        |        | Corporates   |              | 0                   | 0  | (                   | 0 0  | (                   | 0  | 0   | )   | 0   | 0 -                                      |                         | 0   | 0          | 0  | 0                   | 0  | 0 (   | 0   | (   | -                                     | 0                   | C  | 0                   | 0 0  | 0                   | 0  | 0   | 0   | - 0   | -                                       |
| 167        |        | Corporates - Of Which: Specialised Lending                   |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 168        |        | Corporates - Of Which: SME                                   |              |                     |  |                     | -  |                     | -  |   |   |   |  |                         |   |            | -  |                     | -  |   |   |   |                                       |                     |  | -                   |  |                     |  |   |   |   |   |
| 169        |        | Retail   |              | 0                   | 0  | (                   | 0  | (                   | 0  | 0   | )   | 0   | 0 1.630                                  | %                       | 0   | 0          | 0  | 0                   | 0  | 0 (   | 0 0   | (   | 1.63%                                 | 0                   | C  | 0                   | 0 0  | 0                   | 0  | 0   | 0   | 0   | 1.65%                                   |
| 170        |        | Retail - Secured on real estate property                     |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 171        | POLAND | Retail - Secured on real estate property - Of Which: SME     |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 172        |        | Retail - Secured on real estate property - Of Which: non-SME |              | 0                   | 0  | (                   | 0 0  | (                   | 0  | 0   | )   | 0   | 0 -                                      |                         | 0   | 0          | 0  | 0                   | 0  | 0 (   | 0 0   | 0   | -                                     | 0                   | C  | 0                   | 0 0  | 0                   | 0  | 0   | 0   | - 0   | -                                       |
| 173        |        | Retail - Qualifying Revolving                                |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 174        |        | Retail - Other Retail  |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 175        |        | Retail - Other Retail - Of Which: SME                        |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 176        |        | Retail - Other Retail - Of Which: non-SME                    |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 177        |        | Equity<br>Securitisation                                     |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 178        |        |  |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 179        |        | Other non-credit obligation assets                           |              |                     |  |                     |  |                     |  |   |   |   |  |                         |   |            |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |   |
| 180        |        | IRB TOTAL  |              | 0                   | 0  | (                   | 0  |                     | 0  | 0   |   | 0   | <b>0</b> 10.00°                          | %                       | 0   | 0          | 0  | 0                   | 0  | 0 0   | 0   | C   | 10.00%                                | 0                   | 0  | D                   | 0 0  | 0                   | 0  | 0   | 0   | 0   | 10.00%                                  |

|                |  |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     | Pul  | ıblic guarantees    | - Baseline Scenari                                       | io  |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
|----------------|--|-------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|--|
|                |  |             |                     |  |                     |  | 31/1                | 2/2021   |   |   |   |                                       |                       |  |                     |  | 31/1                | 2/2022   |   |   |   |                                       |                     |  |                     |  | 31/1                | .2/2023  |   |   |   |  |
| Row<br>Num     |  | (mln EUR,%) | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of s<br>provisions for pro<br>Stage 2<br>exposure e | Stock of<br>ovisions for<br>Stage 3<br>exposure | overage Ratio -<br>Stage 3<br>exposure |
| 181            | Central banks  |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 182            | Central governments<br>Institutions<br>Corporates            |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 183            | Institutions   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 184            | Corporates   |             | 45                  | 5 45   | 4                   | 8 48   | 3                   | 3 0  | ) (   | ) 1   | L   | 0.79%                                 | 48                    | 3 48   | 45                  | 45   | [                   | 5 0  | 0   | 8   | C   | 0.86%                                 | 53                  | 53   | 3                   | 9 39   |                     | 6 0  | 0   | 6   | 0   | 0.93%                                  |
| 185            | Corporates - Of Which: Specialised Lending                   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 186            | Corporates - Of Which: SME                                   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 187            | Retail   |             | 0                   | ) 0  |                     | 0  | ) (                 | 0 C  | ) (   | )   | )   | 0 1.04%                               | 6 C                   | 0 0  | 0                   | 0  | (                   | 0 0  | 0   | 0   | C   | 1.00%                                 | 0                   | 0  |                     | 0 0  |                     | 0 0  | 0   | 0   | 0   | 0.99%                                  |
| 188            | Retail - Secured on real estate property                     |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 189 NETHERLAN  | Retail - Secured on real estate property - Of Which: SME     |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 190 INCHIERLAN | Retail - Secured on real estate property - Of Which: non-SME |             | 0                   | ) 0  |                     | 0  | ) (                 | 0 C  | ) (   | )   | )   | D -                                   | C                     | 0 0  | 0                   | 0  | (                   | 0 0  | 0   | 0   | C   | -                                     | 0                   | C  |                     | 0 0  |                     | 0 0  | 0   | 0   | 0 -   |  |
| 191            | Retail - Qualifying Revolving                                |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 192            | Retail - Other Retail  |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 193            | Retail - Other Retail - Of Which: SME                        |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 194            | Retail - Other Retail - Of Which: non-SME                    |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 195            | Equity   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 196            | Securitisation   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 197            | Other non-credit obligation assets                           |             |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 198            | IRB TOTAL  |             | 46                  | 46   | 48                  | 8 48   | 3                   | 3 0  |   |   | -   | L 18.82%                              | <b>48</b>             | 8 48   | 45                  | 45   | 5                   | 5 0  | 0   | 0   | 1   | 18.17%                                | 53                  | 53   | 3                   | 9 39   |                     | 6 0  | 0   | 0   | 1   | 17.75%                                 |

Public guarantees - Baseline Scenario

| BANKING<br>AUTHORITY |  |             |                     |                     |                     |                                       |                                       |                                       |                             | 2021 EU             | J-wide S            | stress              | lest: Cr                              | edit ris                             | k COVIE                               | )-19 IRE                  | 3                   |                     |                     |                                       |                                       |                                       |           |
|----------------------|--|-------------|---------------------|---------------------|---------------------|---------------------------------------|---------------------------------------|---------------------------------------|-----------------------------|---------------------|---------------------|---------------------|---------------------------------------|--------------------------------------|---------------------------------------|---------------------------|---------------------|---------------------|---------------------|---------------------------------------|---------------------------------------|---------------------------------------|-----------|
|                      |  | _           |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     | <b>BNP</b> Pariba                     | as                                   |                                       |                           |                     |                     |                     |                                       |                                       |                                       |           |
|                      |  |             | 80                  | 81                  | 82                  | 83                                    | 84                                    | 85                                    | 86                          | 87                  | 88                  | 89                  | 90                                    | 91                                   | 92                                    | 93                        | 94                  | 95                  | 96                  | 97                                    | 98                                    | 99                                    |           |
|                      |  |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     | Mor                 | atoria - Adverse S                    | cenario                              |                                       |                           |                     |                     |                     |                                       |                                       |                                       |           |
|                      |  |             |                     |                     |                     | 31/12/2021                            |                                       |                                       |                             |                     |                     |                     | 31/12/2022                            |                                      |                                       |                           |                     |                     |                     | 31/12/2023                            |                                       |                                       |           |
|                      |  |             | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1 | Stock of<br>provisions for<br>Stage 2 | Stock of<br>provisions for<br>Stage 3 | Coverage Ratio -<br>Stage 3 | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1 | Stock of<br>provisions fo<br>Stage 2 | Stock of<br>provisions for<br>Stage 3 | Coverage Ratio<br>Stage 3 | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1 | Stock of<br>provisions for<br>Stage 2 | Stock of<br>provisions for<br>Stage 3 | r C       |
|                      |  | (mln EUR,%) | ·                   |                     |                     | exposure                              | exposure                              | exposure                              | exposure                    |                     | -                   | ·                   | exposure                              | exposure                             | exposure                              | exposure                  |                     |                     |                     | exposure                              | exposure                              | exposure                              | $\square$ |
|                      | Central banks  |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     | 4                                     | 4         |
|                      | Central governments  |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       |           |
|                      | Institutions   |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       |                                       |                                       | 4         |
|                      | Corporates   |             | 2,178               | 962                 | 184                 | 4 18                                  | 8 38                                  | 5.                                    | 5 29.93%                    | 2,049               | 939                 | 33                  | 36 1                                  | 1                                    | 30 10                                 | 2 30.46%                  | 2,01                | 2 86                | 7 44                | 16 10                                 | 24                                    | 13'                                   | 35        |
|                      | Corporates - Of Which: Specialised Lending                   |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       |           |
|                      | Corporates - Of Which: SME                                   |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       |           |
|                      | Retail   |             | 1,387               | 1,182               | 14                  | 7 7                                   | 7 23                                  | 4                                     | 1 28.24%                    | 1,463               | 985                 | 26                  | 57                                    | 5                                    | 17 6                                  | 5 24.34%                  | 1,50                | 3 84                | 5 36                | 58 5                                  | 13                                    | <u>, 8</u>                            | 33        |
|                      | Retail - Secured on real estate property                     |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       |           |
| BNP Paribas          | Retail - Secured on real estate property - Of Which: SME     |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       |                                       |                                       |           |
|                      | Retail - Secured on real estate property - Of Which: non-SME |             | 670                 | 891                 | 6                   | 8 2                                   | 2 9                                   | 2                                     | 1 31.17%                    | 763                 | 3 735               | 13                  | 31                                    | 1                                    | 6 3                                   | 0 22.80%                  | 81                  | 3 62                | 9 18                | 37 1                                  | 5                                     | 3                                     | 37        |
|                      | Retail - Qualifying Revolving                                |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       | 4         |
|                      | Retail - Other Retail  |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       | 4         |
|                      | Retail - Other Retail - Of Which: SME                        |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       | 4         |
|                      | Retail - Other Retail - Of Which: non-SME                    |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       | 4         |
|                      | Equity   |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       |                                       |                                       |           |
|                      | Securitisation   |             |                     |                     |                     |                                       |                                       |                                       |                             |                     |                     |                     |                                       |                                      |                                       |                           |                     |                     |                     |                                       | 4                                     |                                       |           |
|                      | Other non-credit obligation assets                           |             | 3,565               | 2,146               |                     |                                       |                                       |                                       | 7 29.16%                    | 3,513               | 1,925               |                     |                                       |                                      | 17 162                                | 27.73%                    | 3,51                | 5 1,712             |                     |                                       | 1                                     | Δ                                     |           |

|        |  |                               |                     |                     |   |   |  |                                       |                     |                     | Mora                | itoria - Adverse So                               | cenario   |   |                                       |                     |                     |                     |   |   |   |      |
|--------|--|-------------------------------|---------------------|---------------------|---|---|--|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|------|
|        |  |                               |                     |                     | 31/12/2021  |   |  |                                       |                     |                     |                     | 31/12/2022  |   |   |                                       |                     |                     |                     | 31/12/2023  |   |   |      |
|        | (mln EL  | Stage 1<br>exposure<br>JR, %) | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions fo<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | or C |
|        | Central banks  |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Central governments  |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Institutions   |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Corporates   | 3                             | 320 13              | 36                  | 35  | 2   | 7  | 11 29.92%                             | 299                 | 128                 | 6                   | 5 1   | L   | 5 19  | 9 29.27%                              | 294                 | 1 11                | 7 80                | )   | 1 3   | 2   | 22   |
|        | Corporates - Of Which: Specialised Lending                   |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Corporates - Of Which: SME                                   |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Retail   | 5                             | 523 73              | 30                  | 32  | 1   | 6  | 4 13.40%                              | 568                 | 643                 | 7                   | 5 (   | )   | 4   | 8 10.74%                              | 602                 | 2 56                | 9 114               | 1 (   | ) 3   | 1   | 11   |
|        | Retail - Secured on real estate property                     |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Retail - Secured on real estate property - Of Which: SME     |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME | 4                             | 404 65              | 51                  | 24  | 0   | 2  | 2 6.34%                               | 451                 | 570                 | 5                   | 9 (   | )   | 2   | 3 4.98%                               | 483                 | 3 50                | 3 93                | 3 (   | ) 2   | 2   | 4    |
|        | Retail - Qualifying Revolving                                |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Retail - Other Retail  |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Retail - Other Retail - Of Which: SME                        |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Retail - Other Retail - Of Which: non-SME                    |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Equity   |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Securitisation   |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | Other non-credit obligation assets                           |                               |                     |                     |   |   |  |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |      |
|        | IRB TOTAL  | 8                             | 843 86              | 66 <del>6</del>     | 58  | 3 1   | .3 1   | 22.03%                                | 866                 | 771                 | 139                 | ) 1   |   | 9 27  | <b>7</b> 19.37%                       | 896                 | 68                  | 7 194               | L I   | e e   | 3   | 33   |

|         |  |                           |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Adverse S                                | cenario   |   |   |                     |                     |                     |   |   |   |                               |
|---------|--|---------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|-------------------------------|
|         |  |                           |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |                               |
|         | (mln EUR,  | Stage 1<br>exposure<br>%) | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage F<br>Stage<br>exposu |
|         | Central banks  |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Central governments  |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Institutions   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Corporates   | 243                       | 3 74                | 4 29                | 9   | L   | 3   | 3 10.20%                                | 236                 | 60                  | 5                   | 1   | 1 2   | 2   | 5 9.06%                                 | 231                 | L 49                | 68                  | 3 0   | 1   | e   | 6                             |
|         | Corporates - Of Which: Specialised Lending                   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Corporates - Of Which: SME                                   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Retail   | 294                       | 4 14                | 2 34                | 4   | L   | 2   | 6 18.23%                                | 321                 | . 92                | 5                   | 6   | 1 1   | -   | 9 16.86%                                | 328                 | 6                   | 73                  | 3 1   | 1   | 12  | .2                            |
|         | Retail - Secured on real estate property                     |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
| BELGIUM | Retail - Secured on real estate property - Of Which: SME     |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
| DELGIUM | Retail - Secured on real estate property - Of Which: non-SME | 98                        | 8 10                | 3 17                | 7 (   | )   | 2   | 4 21.15%                                | 125                 | 64                  | 2                   | 8   | 0 1   |   | 6 19.81%                                | 132                 | 2 48                | 3 37                | 7 0   | 1   | 7   | 7                             |
|         | Retail - Qualifying Revolving                                |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Retail - Other Retail  |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Retail - Other Retail - Of Which: SME                        |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Retail - Other Retail - Of Which: non-SME                    |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Equity   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Securitisation   |                           |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | Other non-credit obligation assets                           |                           | _                   |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                               |
|         | IRB TOTAL  | 538                       | 8 217               | 7 64                | 4 2   | 2   | 5   | <b>9</b> 14.46%                         | 557                 | 153                 | 10                  | 7   | 1  3  | B 14  | <b>1</b> 13.12%                         | 559                 | 118                 | 141                 | . 1   | 2   | 18  | 8 1                           |

|            |               |  |             |                     |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Adverse So                               | cenario   |   |   |                     |                     |                     |   |   |   |   |
|------------|---------------|--|-------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
|            |               |  |             |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |   |
| Row<br>Num |               |  | (mln EUR,%) | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 55         |               | Central banks  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 56         |               | Central governments<br>Institutions  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 57         |               | Institutions   |             | 0                   | 4.                  | 2 0                 | 0   | 0   |   | 0 6.44%                                 | 0                   | 1.                  | 2                   | 1   |   | 0 0   | 6.44%                                   | 1                   | 1                   | 1                   | 0   |   | 0   | 5.70%                                   |
| 50         |               | Corporates   |             | 0                   | Ι.                  | <u> </u>            | 0   | L C   |   | 0 0.44%                                 | 0                   | L,                  | 2                   | 1   | J   | 0 0   | 0.44%                                   | 1                   | L                   | <u> </u>            | . 0   | 0   | U   | 5.70%                                   |
| 59         |               | Corporates - Of Which: Specialised Lending   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 61         |               | Corporates - Of Which: SME<br>Retail   |             | 1                   |                     | 0 0                 | 0   | 0   |   | 0 5.96%                                 | 1                   |                     | 0                   | 0   |   | 0   | 7.80%                                   | 1                   | 1                   | 0                   |   |   | 0   | 9.46%                                   |
| 62         |               | Retail<br>Retail - Secured on real estate property   |             | T                   |                     |                     |   |   |   | 5.90%                                   | 1                   |                     | 0                   | 0   | 5   | 0 0   | 7.0070                                  | L                   |                     |                     | ,   | /U  | U   | 9.4070                                  |
| 63         |               | Retail - Secured on real estate property<br>Retail - Secured on real estate property - Of Which: SME                     |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 64         | UNITED STATES | Retail - Secured on real estate property - Of Which: smc<br>Retail - Secured on real estate property - Of Which: non-SME |             | 0                   |                     | 0 0                 | 0   | (   |   | 0 4 87%                                 | 0                   |                     | 0                   | 0   |   | 0 0   | 4 87%                                   | 0                   |                     | 0 (                 |   | 0   | 0   | 4.87%                                   |
| 65         |               | Retail - Qualifying Revolving  |             | U                   |                     |                     | Ŭ   |   |   | 1.07 /0                                 | •                   |                     |                     |   |   | 0   | ,, ,,                                   | Ū                   |                     |                     | ,   |   | ų   | 1.07 /0                                 |
| 66         |               | Retail - Other Retail  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 67         |               | Retail - Other Retail - Of Which: SME  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 68         |               | Retail - Other Retail - Of Which: non-SME  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 69         |               | Equity   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 70         |               | Securitisation   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 71         |               | Other non-credit obligation assets   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 72         |               | IRB TOTAL  |             | 1                   | 13                  | 3 1                 | 0   | C   |   | <b>0</b> 6.26%                          | 1                   | 12                  | 2                   | 2   |   | 0 0   | 6.70%                                   | 2                   | 2 1                 | 1 2                 | 0   | 0   | 0   | 6.34%                                   |

|       |  |                     |                     |                     |   |   |   |   |                     |                     |                     | atoria - Adverse Sc                               |   |   |   |                     |                     |                     |   |   |   |                             |
|-------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|-----------------------------|
|       |  |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |                             |
|       | (n   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage<br>Stage<br>exposu |
|       | Central banks  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Central governments  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Institutions   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Corporates   | 1,517               | 562                 | 99                  | 15  | 28  | 39  | 38.91%                                  | 1,412               | 579                 | 188                 | 8 9   | 9 24  | - 74  | 39.36%                                  | 1,373               | 54                  | 7 25                | 3 8   | , 19  | / 101   | )1 39                       |
|       | Corporates - Of Which: Specialised Lending                   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Corporates - Of Which: SME                                   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Retail   | 567                 | 306                 | 78                  | 5 5   | 15  | 5 30  | 38.59%                                  | 571                 | 247                 | 134                 | 4 4   | 1 11  | 47  | 34.80%                                  | 570                 | 20                  | 4 17                | 3 3   | , 8   | <del>،</del> 5 <u></u>                            | 59 33                       |
|       | Retail - Secured on real estate property                     |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
| ITALY | Retail - Secured on real estate property - Of Which: SME     |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
| IIALI | Retail - Secured on real estate property - Of Which: non-SME | 168                 | 137                 | 27                  | ' 1   | 5   | 5 16  | 59.83%                                  | 188                 | 101                 | 43                  | 3 1   | 1 3   | 21  | 48.92%                                  | 198                 | 7                   | 8 5                 | <u>ö 1</u>  | . 2   | - 25  | 25 45                       |
|       | Retail - Qualifying Revolving                                |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Retail - Other Retail  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Retail - Other Retail - Of Which: SME                        |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Retail - Other Retail - Of Which: non-SME                    |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Equity   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Securitisation   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | Other non-credit obligation assets                           |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                             |
|       | IRB TOTAL  | 2,084               | 868                 | 178                 | 19  | 43  | 69  | 38 77%                                  | 1,983               | 825                 | 321                 | 1 13  | 35  | 120   | 37.46%                                  | 1,943               | 75                  | 1 43                | á <u>17</u>                                       | 28  | 160   | <b>0</b> 36.                |

|         |  |                     |                     |                     |   |   |   |   |                     |                     |                     | atoria - Auverse S                                |   |   |   |                     |                     |                       |   |   |   |                             |
|---------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|-----------------------|---|---|---|-----------------------------|
|         |  |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                       | 31/12/2023  |   |   |                             |
|         |  | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure   | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage<br>Stage<br>exposu |
|         | Central banks  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Central governments  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Institutions   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Corporates   | 2                   | 15                  | 8                   | 3 0   |   | 0 (   | 5.44%                                   | 4                   | 10                  | 1                   | .2  | 0   | 0 0   | 4.11%                                   | 6                   | 6 6                 | 5 13                  | 3   | 0 (   |   | 1                           |
|         | Corporates - Of Which: Specialised Lending                   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Corporates - Of Which: SME                                   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Retail   | 1                   | 0                   | (                   | ) 0   | (   | 0 0   | ) 27.76%                                | 1                   | C                   |                     | 0   | 0   | 0 0   | 28.36%                                  | 1                   | 0                   | ) (                   | )   | 0 (   |   | 0 2                         |
|         | Retail - Secured on real estate property                     |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
| GERMANY | Retail - Secured on real estate property - Of Which: SME     |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
| GLKMANT | Retail - Secured on real estate property - Of Which: non-SME | 0                   | 0                   | (                   | 0 0   | (   | 0 (   | 11.96%                                  | 0                   | C                   | )                   | 0   | 0   | 0 0   | 11.65%                                  | (                   | ) (                 | ) (                   | )   | 0 (   |   | 0                           |
|         | Retail - Qualifying Revolving                                |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Retail - Other Retail  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Retail - Other Retail - Of Which: SME                        |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Retail - Other Retail - Of Which: non-SME                    |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Equity   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Securitisation   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | Other non-credit obligation assets                           |                     |                     |                     |   |   |   |   |                     |                     | -                   |   |   |   |   |                     |                     |                       |   |   |   |                             |
|         | IRB TOTAL  | 3                   | 16                  | Ç                   | 0 0   | (   |   | 5.58%                                   | 5                   | 10                  | 1                   | 2   | J   | 0 1   | 4.34%                                   | 7                   | 7                   | <b>1</b> 4 <b>1</b> 4 | l (   | 0 (   |   | <b>1</b> 4                  |

Marataria Advarga Scon

Moratoria - Adverse Scer

|                |  | l           | 80                  | 81                  | 82                  | 83  | 84  | 85  | 86                                      | 87                  | 88                  | 89                  | BNP Pariba  | 91  | 92  | 93                                    | 94                    | 95                  | 96                  | 97  | 98  | 99  | 100                      |
|----------------|--|-------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|--------------------------|
|                |  |             |                     |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Adverse So                               | cenario   |   |                                       |                       |                     |                     |   |   |   |                          |
|                |  |             |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |                                       |                       |                     |                     | 31/12/2023  |   |   |                          |
|                |  | (mln EUR,%) | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | . Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | r Coverag<br>Sta<br>expo |
|                | Central banks  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Central governments  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Institutions   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Corporates   |             | 6                   | 145                 |                     | 5 0   | 0 0   | (   | ) 5.44%                                 | 14                  | 134                 |                     | 8   | )   | 0 0   | 3.66%                                 | 24                    | 1 123               |                     | 9 0   | 0   | )   | 0                        |
|                | Corporates - Of Which: Specialised Lending                   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Corporates - Of Which: SME                                   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Retail   |             | 0                   | 0                   |                     | 0 0   | 0 0   | (   | ) 42.67%                                | (                   | ) 0                 |                     | 0   | )   | 0 0   | 40.10%                                | )                     | 0 0                 |                     | 0 0   | 0   | )   | 0                        |
|                | Retail - Secured on real estate property                     |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME     |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Retail - Secured on real estate property - Of Which: non-SME |             | 0                   | 0                   |                     | 0 0   | 0 0   | (   | ) -                                     | (                   | ) 0                 |                     | 0   | )   | 0 0   | ) -                                   |                       | 0 0                 |                     | 0 0   | 0   | )   | 0 -                      |
|                | Retail - Qualifying Revolving                                |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Retail - Other Retail  |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Retail - Other Retail - Of Which: SME                        |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Retail - Other Retail - Of Which: non-SME                    |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Equity   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Securitisation   |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | Other non-credit obligation assets                           |             |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                       |                       |                     |                     |   |   |   |                          |
|                | IRB TOTAL  |             | 6                   | 145                 |                     | 5 0   | 0   | 0   | 5.56%                                   | 14                  | 134                 |                     | 8 (   |   | 0 0   | 3.80%                                 | 24                    | 123                 |                     | 9 0   | 0   |   | 0                        |

|         |  |              |                     |                     |                     |   |   |   |                                       |                     |                     | Mora                | toria - Adverse S                                 | cenario   |   |                                       |                     |                     |                     |   |   |   |                                       |
|---------|--|--------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|
|         |  |              |                     |                     |                     | 31/12/2021  |   |   |                                       |                     |                     |                     | 31/12/2022  |   |   |                                       |                     |                     |                     | 31/12/2023  |   |   |                                       |
| w<br>Im |  | (mln EUR, %) | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure |
| 27      | Central banks  |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 28      | Central governments  |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 29      | Institutions   |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 30      | Corporates   |              | 0                   |                     | 0                   | 0 0   |   | 0 0   | 100.00%                               | (                   | 0 0                 | C                   | )   | 0   | 0 0   | 100.00%                               | 0                   | (                   | )                   | ) (   |   | 0 0   | 0 100.00%                             |
| 31      | Corporates - Of Which: Specialised Lending                   |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 32      | Corporates - Of Which: SME                                   |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 33      | Retail   |              | 1                   | . (                 | 0                   | 0 0   |   | 0 0   | 24.19%                                | 1                   | L 0                 | C                   | )   | 0   | 0 0   | 25.40%                                | 1                   | (                   | )                   | ) (   |   | 0 0   | 25.57%                                |
| 34      | Retail - Secured on real estate property                     |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Retail - Secured on real estate property - Of Which: SME     |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
|         | Retail - Secured of real estate property - Or Which, hor-Sin | 1E           | 0                   | )                   | 0                   | 0 0   |   | 0 0   | -                                     | (                   | 0 0                 | 0                   | )   | 0   | 0 0   | -                                     | 0                   | (                   |                     | ) (   |   | 0 0   | <u>/</u> -                            |
| 37      | Retail - Qualifying Revolving                                |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 38      | Retail - Other Retail  |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 39      | Retail - Other Retail - Of Which: SME                        |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 10      | Retail - Other Retail - Of Which: non-SME                    |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 1       | Equity   |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 12      | Securitisation   |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 13      | Other non-credit obligation assets                           |              |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |                     |                     |                     |   |   |   |                                       |
| 14      | IRB TOTAL  |              | 1                   |                     | 0                   | 0 0   |   | 0 0   | 65.77%                                | 1                   | L 0                 | 0                   |   | 0   | 0 0   | 76.47%                                | 1                   | C                   |                     | ) (   |   | 0   | <b>)</b> 80.87%                       |

|       |  |                               |                     |                     |   |   |   |   |                     |                     | Мо                  | ratoria - Adverse S                               | cenario   |   |   |                     |                     |                     |   |   |   |   |
|-------|--|-------------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
|       |  |                               |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |   |
|       | (mln E   | Stage 1<br>exposure<br>UR, %) | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|       | Central banks  |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Central governments  |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Institutions   |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Corporates   |                               | 0                   | 0                   | 0 (   | 00  |   | 0 -                                     | 0                   | ) (                 | )                   | 0   | 0   | 0 (   | ) -                                     |                     | 0 (                 | 0                   | 0   | ) (   | ) (   | ) -                                     |
|       | Corporates - Of Which: Specialised Lending                   |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Corporates - Of Which: SME                                   |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Retail   |                               | 0                   | 4                   | 1 (   | 0 0   |   | 1 39.98%                                | 0                   | ) 3                 | 3                   | 2   | 0   | 0 1   | 42.03%                                  |                     | 0 2                 | 2                   | 3   | ) (   | ) 1   | 42.67%                                  |
|       | Retail - Secured on real estate property                     |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| SPAIN | Retail - Secured on real estate property - Of Which: SME     |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Retail - Secured on real estate property - Of Which: non-SME |                               | 0                   | 0                   | 0 (   | 0 0   |   | 0 -                                     | 0                   | 0 0                 | )                   | 0   | 0   | 0 (   | ) -                                     |                     | 0 (                 | 0                   | 0   | ) (   | D C   | ) –                                     |
|       | Retail - Qualifying Revolving                                |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Retail - Other Retail  |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Retail - Other Retail - Of Which: SME                        |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Retail - Other Retail - Of Which: non-SME                    |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Equity   |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Securitisation   |                               |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
|       | Other non-credit obligation assets                           |                               |                     |                     |   |   |   |   |                     |                     |                     | -   |   |   |   |                     |                     |                     |   |   |   |   |
|       | IRB TOTAL  |                               | 0                   | 4                   | 1 0   | 0 0   |   | L 39.98%                                | 0                   | ) 3                 | 8                   | 2   | D   | 0 1   | . 42.03%                                |                     | 0                   | 2                   | 3   |   | ) 1   | . 42.67%                                |

|        |  |                 |                     |                     |   |   |   |   |                     |                     | Mora                | atoria - Adverse So                               | cenario   |   |   |                     |                     |                     |   |   |   |                            |
|--------|--|-----------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|----------------------------|
|        |  |                 |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |                            |
|        | (1   | age 1<br>oosure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage<br>Stage<br>expos |
|        | Central banks  |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Central governments  |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Institutions   |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Corporates   | 0               | 0                   | 0                   | 0 0   | (   | 0 (   | -                                       | 0                   | 0                   |                     | 0 (   | 0   | 0 (   | ) -                                     | 0                   | ) (                 | )                   | 0 0   | C   | (   | 0 -                        |
|        | Corporates - Of Which: Specialised Lending                   |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Corporates - Of Which: SME                                   |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Retail   | 0               | 0                   | 0                   | 0 0   | (   | 0 (   | -                                       | 0                   | 00                  |                     | 0 (   | 0   | 0 (   | ) -                                     | 0                   | ) (                 |                     | 0 0   |   | (   | 0 -                        |
|        | Retail - Secured on real estate property                     |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
| POLAND | Retail - Secured on real estate property - Of Which: SME     |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Retail - Secured on real estate property - Of Which: non-SME | 0               | 0                   | 0                   | 0 0   | (   | 0 (   | -                                       | 0                   | 0 0                 |                     | 0 (   | 0   | ) (   | ) -                                     | 0                   | ) (                 | )                   | 0 0   | (   | (   | 0 -                        |
|        | Retail - Qualifying Revolving                                |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Retail - Other Retail  |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Retail - Other Retail - Of Which: SME                        |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Retail - Other Retail - Of Which: non-SME                    |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Equity   |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Securitisation   |                 |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                            |
|        | Other non-credit obligation assets                           |                 |                     |                     |   |   |   |   | •                   | ^                   |                     |   |   |   |   | ^                   |                     |                     |   |   |   | 0                          |
|        | IRB TOTAL  | U               | U                   | U                   | U U   | l l   |   | -                                       | U                   | U                   |                     |   |   |   | /-                                      | U                   |                     | '                   | 0   | L L   | L L   | <b>u</b> -                 |

|                |  |                     |                     |                     |   |   |   |   |                     |                     | Mor                 | atoria - Adverse S                                | cenario   |   |   |                     |                     |                     |   |   |   |                                  |
|----------------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|----------------------------------|
|                |  |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     |                     | 31/12/2022  |   |   |   |                     |                     |                     | 31/12/2023  |   |   |                                  |
|                | (mln EUF   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage R<br>Stage 3<br>exposur |
|                | Central banks  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Central governments  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Institutions   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Corporates   |                     | 0                   | 0                   | 0 0   | )   | 0   | 0 -                                     | 0                   | 0                   |                     | 0   | 0   | 0 0   | ) -                                     | C                   | ) C                 | )                   | 0 (   | ) (   | ) 0   | - ر                              |
|                | Corporates - Of Which: Specialised Lending                   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Corporates - Of Which: SME                                   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Retail   |                     | 0                   | 0                   | 0 0   | )   | 0   | 0 -                                     | 0                   | 0                   |                     | 0   | 0 (   | 0 0   | ) -                                     | C                   | ) C                 | )                   | 0 (   | ) (   | ) 0   | _ ر                              |
|                | Retail - Secured on real estate property                     |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
| NETHERLANDS    | Retail - Secured on real estate property - Of Which: SME     |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
| NL I I LKLANDS | Retail - Secured on real estate property - Of Which: non-SME |                     | 0                   | 0                   | 0 0   | )   | 0   | 0 -                                     | 0                   | 0                   |                     | 0   | 0 (   | 0 0   | ) -                                     | C                   | ) C                 | )                   | 0 (   | ) (   | ) 0   | _ ر                              |
|                | Retail - Qualifying Revolving                                |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Retail - Other Retail  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Retail - Other Retail - Of Which: SME                        |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Retail - Other Retail - Of Which: non-SME                    |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Equity   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Securitisation   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | Other non-credit obligation assets                           |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |                                  |
|                | IRB TOTAL  |                     | 0                   | 0                   | 0 0   |   |   | 0 -                                     | 0                   | 0                   |                     | 0   |   | 0 0   | -                                       | 0                   | 0                   |                     | 0 0   |   | 0   | <u>۱</u> -                       |

| BANKING<br>AUTHORITY |  |                                   |  |                     |  |                     |  |   |   |  |  |                       |  | 2021 EL             | J-wide S   |                     | <b>BNP</b> Pariba  |   |   | 9-19 IRI  | B                                     |                     |  |                     |  |                     |  |   |   |   |
|----------------------|--|-----------------------------------|--|---------------------|--|---------------------|--|---|---|--|--|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|
|                      |  | 101                               | 102  | 103                 | 104  | 105                 | 106  | 107   | 108   | 109  | 110                                      | 111                   | 112  | 113                 | 114  | 115                 | 116  | 117   | 118   | 119   | 120                                   | 121                 | 122  | 123                 | 124  | 125                 | 126  | 127   | 128   | 129   |
|                      |  |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     | F  | Public guarantees   | - Adverse Scenai   | rio   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      |  |                                   |  |                     |  | 31/1                | .2/2021  |   |   |  |  |                       |  |                     |  | 31/12               | 2/2022   |   |   |   |                                       |                     |  |                     |  | 31/12               | 2/2023   |   |   |   |
|                      | (m   | Stage 1<br>exposure<br>In EUR, %) | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions fo<br>Stage 3<br>exposure | or Coverage Ratic<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure |
|                      | Central banks  |                                   | amount   |                     |  |                     | amount   |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     | Zinount  |   |   |   |
|                      | Central governments  |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Institutions   |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Corporates   | 10,56                             | 4 9,190  | 4,702               | 4,148  | 65                  | 558  | 3   | 3 51  | 15   | 41 6.259                                 | % 9,84                | 45 8,569   | 4,871               | 4,291  | 1,201               | 1,032  | 2 2   | 2 523   | 3 48  | 8 3.97%                               | 9,670               | 8,42   | 22 4,66             | 9 4,110  | 1,578               | 1,357  | 7 2   | 393   | 5   |
|                      | Corporates - Of Which: Specialised Lending                   |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Corporates - Of Which: SME                                   |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Retail   | 4,64                              | 2 4,056  | 1,007               | 887  | 13                  | 2 11   | 5   | 2 7   | 78   | 5 4.099                                  | <b>6</b> 4,23         | 35 3,698   | 1,282               | 2 1,132  | 2 264               | 1 228  | 8   | 1 80  |   | 8 3.01%                               | 4,045               | 5 3,53   | 32 1,36             | 6 1,206  | 5 370               | 319  | 9 1   | 66  | 1   |
|                      | Retail - Secured on real estate property                     |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
| <b>BNP</b> Paribas   | Retail - Secured on real estate property - Of Which: SME     |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Retail - Secured on real estate property - Of Which: non-SME |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Retail - Qualifying Revolving                                |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Retail - Other Retail  |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Retail - Other Retail - Of Which: SME                        |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   | V   |   |
|                      | Retail - Other Retail - Of Which: non-SME                    |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   | V   |   |
|                      | Equity   |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   | V   |   |
|                      | Securitisation   |                                   |  |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |
|                      | Other non-credit obligation assets                           | 15,20                             | 8 13,247   |                     |  |                     |  |   |   |  |  |                       |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |

|         |  |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     | Pu   | ublic guarantees -  | Adverse Scenario   | io  |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|---------|--|-----------------------------|-------------------------|----------------------------------|--|---------------------------------------|--|--|---|--|--|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|-----------------------|
|         |  |                             |                         |                                  |  | 31                                    | 1/12/2021  |  |   |  |  |                       |  |                     |  | 31/12/              | 2022   |   |   |   |   |                     |  |                     |  | 31/12               | 2023   |   |   |   |                       |
|         |  | Stag<br>expo<br>nln EUR, %) | ge 1<br>sure<br>guarant | e, of Stage 3<br>n exposu<br>eed | 2 Stage<br>exposure<br>ure guarant<br>amou | re, of Stage 3<br>:h exposure<br>teed | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions fo<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions fo<br>Stage 3<br>exposure | or Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | or<br>Stage<br>exposi |
|         | Central banks  |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Central governments  |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Institutions<br>Corporates                                   |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Corporates   |                             | 7,590                   | 6,771                            | 4,043                                      | 3,607                                 | 518 4  | 62   | 0 31  | 2  | 4.32%                                    | 6 7,107               | 6,341  | 4,100               | 3,658  | 944                 | 842  | 2 (   | 0 306   | 23  | 2.48%                                   | 7,052               | 6,291  | 3,884               | 3,465  | 1,215               | 1,084  | 0   | 182   | 2 2   | 24                    |
|         | Corporates - Of Which: Specialised Lending                   |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Corporates - Of Which: SME                                   |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Retail   |                             | 3,611                   | 3,222                            | 876  | 781                                   | 96   | 86   | 0 5   | 1  | 2 1.58%                                  | 6 3,269               | 2,916  | 1,130               | 1,008  | 185                 | 165  | 5 (   | 0 51  | 2   | 0.84%                                   | 3,123               | 2,786  | 1,211               | 1,081  | 249                 | 222  | 0   | 39  | Ð   | 2                     |
|         | Retail - Secured on real estate property                     |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
| FRANCE  | Retail - Secured on real estate property - Of Which: SME     |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
| FRAINCE | Retail - Secured on real estate property - Of Which: non-SME |                             | 0                       | 0                                | 0  | 0                                     | 0  | 0  | 0   | 0  | 0 -                                      | 0                     | 0  | 0                   | 0  | 0                   | 0  | ) (   | 0 0   | 0   | -                                       | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | 0 -                   |
|         | Retail - Qualifying Revolving                                |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Retail - Other Retail  |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Retail - Other Retail - Of Which: SME                        |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Retail - Other Retail - Of Which: non-SME                    |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Equity   |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Securitisation   |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | Other non-credit obligation assets                           |                             |                         |                                  |  |                                       |  |  |   |  |  |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                       |
|         | IRB TOTAL  |                             | 11,202                  | 9,994                            | 4,925                                      | 4,394                                 | 615 54   | 49   | 10 1  | 4  | <b>63</b> 10.28%                         | 6 <b>10.377</b>       | 9.258  | 5,235               | 4,670  | 1.130               | 1,008  | 3 4   | 4 10  | 98  | 8.67%                                   | 10,176              | 9,079  | 5,100               | 4,550  | 1,466               | 1,308  | 4   | 5   | 5 11  | 113                   |

|            |  |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  | Public guarantee    | es - Adverse Scen  | nario  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
|------------|--|-----------------------|--|------------------|---|-----------------------------|--|---|---|--|--|-----------------------|--|---------------------|--|---------------------|--|--|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|            |  |                       |  |                  |   | 31,                         | /12/2021   |   |   |  |  |                       |  |                     |  | 31/1                | 12/2022  |  |   |   |   |                     |  |                     |  | 31/                 | 12/2023  |   |   |   |   |
| Row<br>Num |  | Sta<br>exp<br>EUR, %) | nge 1<br>osure<br>age 1<br>osure<br>guarante<br>amount | of Stage 2<br>ed | Stage 2<br>exposure,<br>which<br>guarante<br>amount | , of Stage 3<br>ed exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions fo<br>Stage 3<br>exposure | or Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | f Stock of<br>provisions fo<br>Stage 1<br>exposure | stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>r provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 37         | Central banks  |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 38         | Central governments  |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 39         | Institutions   |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 40         | Corporates   |                       | 134  | 103              | 54  | 42                          | 24 19  | 9   | 1   | 7  | 12 48.95%                                | ю́ 12                 | 23 9   | 95 5                | 52 4   | 0                   | 38   | 29   | 1 7   | 7 15  | 39.23%                                  | 118                 | 3 9  | 91                  | 46 3   | 5                   | 49 3   | 8   | 1 6   | 17  | 34.77%                                  |
| 41         | Corporates - Of Which: Specialised Lending                   |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 42         | Corporates - Of Which: SME                                   |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 43         | Retail   |                       | 219  | 169              | 29  | 22                          | 10 8   | 8   | 1 1   | 1  | 3 25.05%                                 | ώ 21                  | 16 16  | 66 2                | 24 1   | 8                   | 19   | 14   | 1 10  | 0 4   | 23.10%                                  | 213                 | 16   | 54                  | 20 1   | 5                   | 25 2   | .0  | 1 7   | 6   | 21.85%                                  |
| 44         | Retail - Secured on real estate property                     |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 45 BELGIUM | Retail - Secured on real estate property - Of Which: SME     |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 46 DLLGIUM | Retail - Secured on real estate property - Of Which: non-SME |                       | 0  | 0                | 0   | 0                           | 0 (  | 0 (   | 0   | 0  | 0 -                                      |                       | 0  | 0                   | 0  | 0                   | 0  | 0  | 0 (   | 0 0   | ) –                                     | 0                   | )  | 0                   | 0  | 0                   | 0  | 0   | 0 0   | 0   | -                                       |
| 47         | Retail - Qualifying Revolving                                |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 48         | Retail - Other Retail  |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 49         | Retail - Other Retail - Of Which: SME                        |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 50         | Retail - Other Retail - Of Which: non-SME                    |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 51         | Equity   |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 52         | Securitisation   |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 53         | Other non-credit obligation assets                           |                       |  |                  |   |                             |  |   |   |  |  |                       |  |                     |  |                     |  |  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 54         | IRB TOTAL  |                       | 353  | 272              | 83  | 64                          | 35 27  | 7 3   | 3 18  | 8 1  | <b>15</b> 43.57%                         | <b>33</b>             | 39 26  | 61 7                | 6 5  | 9 5                 | 57   | 44   | 2 16  | 5 20  | 35.76%                                  | 332                 | 25   | 5                   | 65 5   | 0 7                 | 74 5   | 7   | 2 12  | 24  | 32.43%                                  |

|               |   |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     | Ρι   | ublic guarantees    | s - Adverse Scena  | nrio  |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|---------------|---|-------------|---------------------|--|---------------------|--|------------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|-----------------------------------|--|--|
|               |   |             |                     |  |                     |  | 31/                    | 12/2021  |   |   |   |   |                     |  |                     |  | 31/12               | 2/2022   |   |   |   |                                       |                       |  |                     |  | 31/1                | .2/2023  |   |                                   |  |  |
|               | (   | (mln EUR,%) | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, o<br>which<br>guarantee<br>amount | of Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>r provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | provisions for prov<br>Stage 2 Si | tock of<br>visions for<br>Stage 3<br>kposure | overage Ratio -<br>Stage 3<br>exposure |
|               | Central banks   |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Central governments<br>Institutions<br>Corporates<br>Corporates - Of Which: Specialised Lending |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Institutions  |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Corporates  |             | 0                   | 0  | 0                   | 0  | 0                      | 0  | 0   | 0   | 0 0   | ) -                                     | C                   | 0 0  | 0 0                 | 0  | (                   | 0  | 0   | 0 (   |   | 0 -                                   |                       | 0 0  |                     | 0 0  |                     | 0 0  | (   | 0                                 | 0 -  |  |
|               | Corporates - Of Which: Specialised Lending  |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Corporates - Of Which: SME  |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Retail  |             | 1                   | 1  | 1                   | 0  | 0                      | 0  | 0   | 00  | 0 0   | 2.54%                                   | 1                   | 1 1  | 0                   | 0  | (                   | 0  | 0   | 0 (   |   | 2.14%                                 | ó                     | 1 1  |                     | 0 0  |                     | 0 0  | (   | 0                                 | 0  | 1.98%                                  |
|               | Retail - Secured on real estate property  |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME  |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
| UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME                                    |             | 0                   | 0  | 0                   | 0  | 0                      | 0  | 0   | 0   | 0 0   | ) -                                     | C                   | 0 0  | 0 0                 | 0  | (                   | 00   | 0   | 0 (   |   | ) -                                   |                       | 0 0  |                     | 0 0  |                     | 0 0  | 0   | 0                                 | 0 -  |  |
|               | Retail - Qualifying Revolving<br>Retail - Other Retail  |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Retail - Other Retail   |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Retail - Other Retail - Of Which: SME   |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Retail - Other Retail - Of Which: non-SME   |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Equity<br>Securitisation  |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Securitisation  |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | Other non-credit obligation assets<br>IRB TOTAL   |             |                     |  |                     |  |                        |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                       |  |                     |  |                     |  |   |                                   |  |  |
|               | IRB TOTAL   |             | 1                   | 1 :  | 1                   | 0  | 0                      | 0  | 0 0   | D   | 0 0   | 11.48%                                  | 1                   | l  1   | L 0                 | 0  | C                   |  | 0   | 0 0   |   | <b>)</b> 11.70%                       | ó                     | L 1  |                     | 0 0  |                     | 0 0  | 0   | 0                                 | 0  | 11.78%                                 |

|       |  |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  | P  | Public guarantees   | - Adverse Scena  | ario  |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
|-------|--|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|--|
|       |  |                     |  |                     |  | 31/12               | 2/2021   |   |   |   |                                       |                     |  |                  |  | 31/12               | 2/2022   |   |   |   |                                       |                     |  |                     |  | 31/1                | 2/2023   |   |   |   |  |
|       | (mln EUR,  %   | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2 exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | r Coverage Rati<br>Stage 3<br>exposure |
|       | Central banks  |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
|       | Central governments<br>Institutions<br>Corporates            |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
|       | Institutions   |                     |  |                     | -  |                     |  |   |   | -   |                                       |                     |  |                  |  |                     |  |   |   |   | -                                     |                     |  |                     |  |                     |  |   | . = 2   | -   |  |
|       | Corporates   | 2,757               | 7 2,253  | 465                 | 5 381  | 60                  | 49   | 9 2   | 2 134   | 4 3   | 3 5.02%                               | 2,529               | 2,066  | 604              | 495  | 5 149               | 9 12   | 22  | 1 10  | 8   | 6 4.05%                               | 2,40                | 6 1,966  | 643                 | 527  | 23                  | 3 191  | 1   | 172   | 8   | 8 3.6                                  |
|       | Corporates - Of Which: Specialised Lending                   |                     |  |                     |  |                     |  | _   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   | 4                                      |
|       | Corporates - Of Which: SME                                   |                     |  |                     |  |                     |  |   |   |   |                                       | =                   |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  | -                   |  | -   |   |   |  |
|       | Retail   | 803                 | 3 658  | 100                 | 0 82   | 25                  | 21   | 1 0   | 0 14  | 4 1   | 5.18%                                 | 743                 | 609  | 126              | 103  | 3 59                | 2  | 48  | 0   | 8   | 2 3.45%                               | 70                  | 2 575  | 132                 | 108  | 9                   | 5 78   | 0   | 19  | 3   | 3 2.0                                  |
|       | Retail - Secured on real estate property                     |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   | 4                                      |
| ITALY | Retail - Secured on real estate property - Of Which: SME     |                     |  | -                   |  | -                   |  |   |   | -   |                                       |                     |  |                  |  |                     |  |   | 2   |   |                                       |                     | -  | -                   |  |                     |  |   |   |   | 4                                      |
|       | Retail - Secured on real estate property - Of Which: non-SME | (                   | 0 0  | (                   | 0 0  | 0                   | 0  | 0 0   | 0 0   | 0 0   | ) -                                   | 0                   | 0  | 0                | 0  | 0 0                 | )  | 0   | 0   | 0   | 0 -                                   |                     | 0 0  | C                   | 0  |                     | 0 0  | 0   | 0   | 0   | 0 -                                    |
|       | Retail - Qualifying Revolving                                |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   | 4                                      |
|       | Retail - Other Retail  |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
|       | Retail - Other Retail - Of Which: SME                        |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   | 4                                      |
|       | Retail - Other Retail - Of Which: non-SME                    |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
|       | Equity   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   | _   |   |                                       |                     |  |                     |  |                     |  |   |   |   | 4                                      |
|       | Securitisation   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   | 4                                      |
|       | Other non-credit obligation assets                           |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                  |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
|       | IRB TOTAL  | 3,560               | 0 2,911  | 565                 | 5 463  | 85                  | 70   | 0  16   | 6  22   | 2  21   | L 24.92%                              | <b>3,272</b>        | 2,675  | 731              | 599  | 208                 | 6  <b>17</b>   | 71 1  | 2  2  | 4  5  | <b>1</b> 24.38%                       | 3,10                | 7 2,541  | 776                 | 635  | 328                 | 8  268   | 10  | 21  | 78  | 23.8 <sup>-</sup> 23.8 <sup>-</sup>    |

|            |         |  |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  | Public guarantee    | es - Adverse Scena                                       | ario  |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
|------------|---------|--|-------------|---------------------|--|---------------------|--|---------------------|--|--|--|---|--|--------------------|--------------------------|---|--|---------------------|--|---|---|---|--|-------------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|            |         |  |             |                     |  |                     |  | 31/:                | 12/2021  |  |  |   |  |                    |                          |   |  | 31/:                | 12/2022  |   |   |   |  |                         |  |                     |  | 31/1                | 2/2023   |   |   |   |   |
| Row<br>Num |         |  | (mln EUR,%) | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions fo<br>Stage 1<br>exposure | Stock of<br>r provisions fo<br>Stage 2<br>exposure | Stock of<br>provisions f<br>Stage 3<br>exposure | for Coverage Ra<br>Stage 3<br>exposure | ntio - Sta<br>expo | nge 1 expo<br>osure guar | age 1<br>sure, of<br>hich<br>ranteed<br>nount | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | r Coverage Rati<br>Stage 3<br>exposure | o - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 91         |         | Central banks  |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 92         |         | Central governments  |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 93         |         | Institutions   |             |                     |  |                     |  | =                   |  |  |  |   |  | - 40 /             |                          |   |  |                     |  |   |   |   |  | ~                       |  |                     |  |                     | -  |   |   |   |   |
| 94         |         | Corporates   |             | 55                  | 35   | 5                   | 57 37  | 7                   | 42   | 27   | 0  | 37  | 3 7.7                                  | 76%                | 52                       | 33  | 43 28  | 8                   | 59 3   | 38  | 0 28  | 8   | 3 5.55                                 | % 5                     | 2 3  | 4 3                 | 34 23  | 2 6                 | 7 43   | 3 0   | 22  | 2 3   | 4.88%                                   |
| 95         |         | Corporates - Of Which: Specialised Lending                   |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 96         |         | Corporates - Of Which: SME                                   |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 97         |         | Retail   |             | 1                   | 1  |                     | 0 0  | 0                   | 0  | 0  | 0  | 0   | 0 3.0                                  | 01%                | 1                        | 1   | 0 0  | 0                   | 0  | 0   | 0 0   | 0   | 0 2.88                                 | %                       | 1  | 1                   | 0  | 0                   | 0 (  | 0 0   | 0   | 0 0   | 2.81%                                   |
| 98         |         | Retail - Secured on real estate property                     |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 99         | GERMANY | Retail - Secured on real estate property - Of Which: SME     |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 100        | GERMANT | Retail - Secured on real estate property - Of Which: non-SME |             | 0                   | 0  |                     | 0 0  | 0                   | 0  | 0  | 0  | 0   | 0 -                                    |                    | 0                        | 0   | 0 0  | 0                   | 0  | 0   | 0 0   | 0   | 0 -                                    |                         | 0  | 0                   | 0  | 0                   | 0 (  | 0 0   | 0   | 0 0   | -                                       |
| 101        |         | Retail - Qualifying Revolving                                |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 102        |         | Retail - Other Retail  |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 103        |         | Retail - Other Retail - Of Which: SME                        |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 104        |         | Retail - Other Retail - Of Which: non-SME                    |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 105        |         | Equity   |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 106        |         | Securitisation   |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 107        |         | Other non-credit obligation assets                           |             |                     |  |                     |  |                     |  |  |  |   |  |                    |                          |   |  |                     |  |   |   |   |  |                         |  |                     |  |                     |  |   |   |   |   |
| 108        |         | IRB TOTAL  |             | 56                  | 36   | 5                   | 7 37   | 7 4                 | 42 2   | 27   | 2  | 0   | <b>25</b> 58.8                         | 82%                | 53                       | 34  | 13 28  | 3 5                 | 59 3   | 8   | 1 0   | ) 3   | <b>6</b> 60.52                         | % 5                     | 3 3  | 5 3                 | 34 22  | 2 6                 | 7 44   | 4 1   | 0   | ) 41  | 61.02%                                  |

| BANKING<br>AUTHORITY |  |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  | 2021 El             | J-wide   | Stress 1            | <b>est: Cr</b><br>BNP Pariba                             |   |   | D-19 IR  | B                                      |                         |  |                     |  |                     |  |   |   |   |   |
|----------------------|--|--------------------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|--|--|-------------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|                      |  | 101                            | 102  | 103                 | 104  | 105                 | 106  | 107   | 108   | 109   | 110                                   | 111                 | 112  | 113                 | 114  | 115                 | 116  | 117   | 118   | 119  | 120                                    | 121                     | 122  | 123                 | 124  | 125                 | 126  | 127   | 128   | 129   | 130   |
|                      |  |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  | Public guarantees   | - Adverse Scena  | ario  |   |  |  |                         |  |                     |  |                     |  |   |   |   |   |
|                      |  |                                |  |                     |  | 31/12               | 2/2021   |   |   |   |                                       |                     |  |                     |  | 31/12               | 2/2022   |   |   |  |  |                         |  |                     |  | 31/                 | 12/2023  |   |   |   |   |
|                      | (mln   | Stage 1<br>exposure<br>EUR, %) | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions fo<br>Stage 3<br>exposure | r Coverage Rati<br>Stage 3<br>exposure | o - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage<br>Stag<br>expos                     |
|                      | Central banks  |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         | binount  |                     |  |                     |  |   |   |   |   |
|                      | Central governments  |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     |  |                     |  |   | 4   |   | (   |
|                      | Institutions   |                                |  | •                   |  |                     |  |   |   |   | 0.100/                                |                     | •  |                     | •  |                     | \  |   |   | -  |  | <u> </u>                |  |                     |  |                     | -  |   |   |   |   |
|                      | Corporates   |                                | 4  | 4                   | 1 (  |                     | 0 (  | )   | 0   | 0 0   | 0.13%                                 | ,                   | 4  | 4 ]                 |  | 0 (                 | )  | 0   | 0   | 0  | 0 0.12                                 | %                       | 4 4  | 4                   | 1  | 0                   | 1 (  |   | <u>,                                     </u>     | 0   | t   |
|                      | Corporates - Of Which: Specialised Lending   |                                |  |                     |  |                     |  |   |   |   |                                       |                     | _  |                     |  |                     |  |   | _   |  |  |                         |  |                     |  |                     |  |   | 4   |   | <u> </u>                                      |
|                      | Corporates - Of Which: SME   |                                |  | 0                   |  |                     |  |   | 0   | 0 0   | 1.650/                                |                     | •  | 0                   |  | 0                   |  | 0   | 0   | 0  | 0 1 50                                 | 0/                      | 0  |                     |  | 0                   |  |   |   |   | .t  |
|                      | Retall<br>Botail Segurad on real estate property   |                                | 0  | 0                   |  |                     | 0 (  | )   | 0   | 0 0   | 1.65%                                 |                     | 0  | 0 (                 | )  | <u> </u>            | )  | 0   | 0   | 0  | 0 1.59                                 | %                       | <u> </u>   | 0                   | 0  | 0                   | 0  | )<br>   | 10  | 00  | (   |
|                      | Retail - Secured on real estate property<br>Retail - Secured on real estate property - Of Which: SME |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     |  |                     |  |   | 4   |   | -   |
| UNITED KINGDOM       | Retail - Secured on real estate property - Of Which: non-SME   |                                | 0  | 0                   | 0 (  |                     |  |   | 0   | 0 0   | _                                     |                     | 0  | 0 0                 |  | 0 (                 |  | 0   | 0   | 0  | 0                                      |                         | 0 0  | n                   | 0  | 0                   | 0  |   |   | 0   | <u>الــــــــــــــــــــــــــــــــــــ</u> |
|                      | Retail - Qualifying Revolving  |                                | 0  |                     |  |                     |  |   |   | 0 0   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     | 0  |                     |  | /<br>   |   | 0   | Ē   |
|                      | Retail - Other Retail  |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     |  |                     |  |   |   |   |   |
|                      | Retail - Other Retail - Of Which: SME  |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     |  |                     |  |   |   |   |   |
|                      | Retail - Other Retail - Of Which: non-SME  |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     |  |                     |  |   |   |   |   |
|                      | Equity   |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     |  |                     |  |   |   |   |   |
|                      | Securitisation   |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     |  |                     |  |   |   |   |   |
|                      | Other non-credit obligation assets   |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |  |  |                         |  |                     |  |                     |  |   |   |   |   |
|                      | IRB TOTAL  |                                | 4  | 4                   | 1 0  | 0 0                 | 0 0  |   | 0   | 0 0   | 7.22%                                 |                     | 4  | 4 1                 |  | 0 0                 |  | 0   | 0   | 0  | <b>0</b> 6.98                          | %                       | 4 4  | 1                   | 1  | 0                   | 1 (  |   | <u>)                                     </u>     | 0   |   |
|                      |  |                                |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  | Public guarantees   | - Adverse Scena  | ario  |   |  |  |                         |  |                     |  |                     |  |   |   |   |   |
|                      |  |                                |  |                     |  | 31/12               | 2/2021   |   |   |   |                                       |                     |  |                     |  | 31/12               | 2/2022   |   |   |  |  |                         |  |                     |  | 31/                 | 12/2023  |   |   |   |   |
|                      |  |                                | Stage 1  |                     | Stage 2  |                     | Stage 3  |   |   | Stock of  |                                       |                     | Stage 1  |                     | Stage 2  |                     | Stage 3  | Stock of  |   |  |  |                         | Stage 1  |                     | Stage 2  |                     | Stage 3  |   | Stock of  |   |   |

|                      |  |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     | F  | Public guarantees   | s - Adverse Scen   | nario   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
|----------------------|--|-------------|---------------------|--|---------------------|--|---------------------|--|--|--|------------------------------|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|--|---|---|-------------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|                      |  |             |                     |  |                     |  | 31                  | L/12/2021  |  |  |                              |                                       |                       |  |                     |  | 31/12               | 2/2022   |   |  |   |   |                         |  |                     |  | 31/12               | 2/2023   |   |   |   |   |
| ow<br>Im             |  | mln EUR, %) | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions fo<br>Stage 1<br>exposure | Stock of<br>or provisions<br>Stage 2<br>exposure | for provisions fo<br>Stage 3 | Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | f Stock of<br>provisions f<br>Stage 1<br>exposure | Stock of<br>or provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | r Coverage Ratio<br>Stage 3<br>exposure | o - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 27                   | Central banks  |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| 28                   | Central governments  |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| 29                   | Institutions<br>Corporates                                   |             | 8                   | 7  | 7                   | 4  | 3                   | 0  | 0  | 0  | 1                            | 0 1 57%                               |                       | 7  | 6                   | 4 4  | 1 1                 | 1  | 0   | 0  | 1   | 0 1.400                                 | 0/2                     | 7 6  | 6                   | 4  | 1 1                 |  | 0 0   | 1   | 0   | 1 46%                                   |
| 31                   | Corporates - Of Which: Specialised Lending                   |             | 0                   | ,  |                     | <b>T</b>   | <u> </u>            | 0  | 0  | 0  | 1                            | 1.57 /(                               |                       |  |                     |  | <u> </u>            | <u> </u>   | 0   | 0  | 1   | 0 1.49                                  | 70                      | /  |                     |  |                     |  | 0 0   | 1   | 0   | 1.070                                   |
| 32                   | Corporates - Of Which: SME                                   |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| 33                   | Retail   |             | 4                   | 3  | 3                   | 2  | 2                   | 0  | 0  | 0  | 1                            | 0 0.84%                               | ,<br>0                | 3  | 3                   | 2 2  | 2 0                 | 0  | 0   | 0  | 1   | 0 1.37                                  | %                       | 3  | 3                   | 2  | 2 1                 | . (  | 0 0   | 1   | 0   | 1.54%                                   |
| 34                   | Retail - Secured on real estate property                     |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
|                      | Retail - Secured on real estate property - Of Which: SME     |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
|                      | Retail - Secured on real estate property - Of Which: non-SME |             | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0  | 0  | 0                            | 0 -                                   |                       | 0  | 0                   | 0 0  | D C                 | 0  | 0   | 0  | 0   | 0 -                                     |                         | 0 (  | 0                   | 0  | 0 0                 | ) (  | 0 0   | 0   | 0 -   |   |
| 37                   | Retail - Qualifying Revolving                                |             |                     |  |                     |  |                     |  |  |  |                              |                                       | _                     |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| 38                   | Retail - Other Retail  |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| 39                   | Retail - Other Retail - Of Which: SME                        |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| <del>1</del> 0<br>11 | Retail - Other Retail - Of Which: non-SME                    |             |                     |  |                     |  |                     |  |  |  |                              |                                       | -                     |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| 12                   | Securitisation   |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| 13                   | Other non-credit obligation assets                           |             |                     |  |                     |  |                     |  |  |  |                              |                                       |                       |  |                     |  |                     |  |   |  |   |   |                         |  |                     |  |                     |  |   |   |   |   |
| 14                   | IRB TOTAL  |             | 11                  | 10   | D                   | 6  | 5                   | 1  | 0  | 0  | 0                            | 0 31.59%                              | o 1                   | LO   | 9                   | 6 5  | 5 1                 | 1  | 0   | 0  | 0   | 0 30.44                                 | % 1                     | LO 8   | 8                   | 6  | 5 2                 | . <b>C</b>   | 0 0   | 0   | 0   | 30.10%                                  |

|       |  |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  | Public guarantee    | es - Adverse Scenai                                      | rio   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|-------|--|-------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-------------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|--|---|--------------------------------------|
|       |  |             |                     |  |                     |  | 31/1                | 12/2021  |   |   |   |                                       |                         |  |                     |  | 31/:                | 12/2022  |   |   |   |                                       |                     |  |                     |  | 31/12               | 2/2023   |   |  |   |                                      |
|       |  | (mln EUR,%) | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | f Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | ) - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for pr<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Rati<br>Stage 3<br>exposure |
|       | Central banks  |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Central governments  |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Institutions   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Corporates   |             | 0                   | 0  |                     | 0 0  | 0                   | 0  | 0   | 0   | 0   | ) -                                   |                         | 0  | 0                   | 0  | 0                   | 0 (  | 0 0   | 0   | C   | ) -                                   | 0                   | 0  |                     | 0 0  | 0                   | 0  | 0   | 0  | 0 -   | -                                    |
|       | Corporates - Of Which: Specialised Lending                   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Corporates - Of Which: SME                                   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Retail   |             | 0                   | 0  |                     | 0 0  | 0                   | 0  | 0   | 0   | 0   | 0 1.219                               | %                       | 0  | 0                   | 0  | 0                   | 0 0  | 0 0   | 0   | C   | 0 1.22%                               | 0                   | 0  |                     | 0 0  | C                   | 0  | 0   | 0  | 0   | 1.2                                  |
|       | Retail - Secured on real estate property                     |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
| SPAIN | Retail - Secured on real estate property - Of Which: SME     |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
| SIAIN | Retail - Secured on real estate property - Of Which: non-SME |             | 0                   | 0  |                     | 0 0  | 0                   | 0  | 0   | 0   | 0   | ) -                                   |                         | 0  | 0                   | 0  | 0                   | 0 (  | 0 0   | 0   | C   | 0 -                                   | 0                   | 0  |                     | 0 0  | C                   | 0  | 0   | 0  | 0 -   | -                                    |
|       | Retail - Qualifying Revolving                                |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Retail - Other Retail  |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Retail - Other Retail - Of Which: SME                        |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Retail - Other Retail - Of Which: non-SME                    |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Equity   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Securitisation   |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | Other non-credit obligation assets                           |             |                     |  |                     |  |                     |  |   |   |   |                                       |                         |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |  |   |                                      |
|       | IRB TOTAL  |             | 0                   | 0  |                     | 0 0  | 0                   | 0  | 0   | 0   | 0   | 10.00%                                | %                       | 0  | 0                   | 0  | 0                   | 0 0  | 0 0   | 0   | 0   | <b>)</b> 10.00%                       | 0                   | 0  |                     | 0 0  | 0                   | 0  | 0   | 0  | 0   | 10.00                                |

|            |  |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     | Pu   | ublic guarantees ·  | - Adverse Scena  | ario  |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
|------------|--|-------------|--------------------------|--|---------------------|--|---------------------|--|--|--|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|            |  |             |                          |  |                     |  | 31/12               | 2/2021   |  |  |   |                                       |                       |  |                     |  | 31/12               | 2/2022   |   |   |   |   |                     |  |                     |  | 31/1                | 2/2023   |   |   |   |   |
| tow<br>lum |  | (mln EUR,%) | Stage 1<br>exposure<br>) | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions fo<br>Stage 1<br>exposure | or Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | - Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure       |
| 163        | Central banks  |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 164        | Central governments  |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 165        | Institutions   |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 166        | Corporates   |             |                          | 0 0  |                     | 0 0  | 0 0                 | )  | 0  | 0 (  | )   | 0 -                                   | 0                     | 0  | 0 0                 | 0  | 0                   |  | 0 (   | 0 (   | 0 0   | -                                       | (                   | )  | 0                   | 0 0  |                     | 0 0  | 0   | 0   | 0   | <u> -                                    </u> |
| 167        | Corporates - Of Which: Specialised Lending                   |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 168        | Corporates - Of Which: SME                                   |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 169        | Retail   |             | (                        | 0 0  |                     | 0 0  | 0 0                 | )  | 0  | 0 (  | )   | 0 1.15%                               | б О                   | 0  | 0 0                 | 0  | 0                   |  | 0 (   | 0 (   | 0 0   | 1.16%                                   | (                   | )  | 0                   | 0 0  |                     | 0 0  | 0   | 0   | 0   | 1.16%   |
| 170        | Retail - Secured on real estate property                     |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| POLAND     | Retail - Secured on real estate property - Of Which: SME     |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
|            | Retail - Secured on real estate property - Of Which: non-SME |             | (                        | 0 0  |                     | 0 0  | 0 0                 | )  | 0  | 0 (  | 0   | 0 -                                   | 0                     | 0  | 0 0                 | 0  | 0                   |  | 0 (   | 0 (   | 0 0   | -                                       | (                   | )  | 0                   | 0 0  |                     | 0 0  | 0   | 0   | 0   | <u>[]</u>                                     |
| 173        | Retail - Qualifying Revolving                                |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   | · · · · · · · · · · · · · · · · · · ·         |
| 174        | Retail - Other Retail  |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 175        | Retail - Other Retail - Of Which: SME                        |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 176        | Retail - Other Retail - Of Which: non-SME                    |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 177        | Equity<br>Securitisation                                     |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 178        | Securitisation   |             |                          |  |                     |  |                     |  |  |  |   |                                       |                       |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |   |
| 179        | Other non-credit obligation assets                           |             |                          |  |                     |  |                     |  |  |  |   | 10.000/                               |                       |  |                     |  |                     |  |   |   |   | 10.000/                                 |                     |  | •                   |  |                     |  |   | •   |   | 10.000  |
| 180        | IRB TOTAL  |             |                          | U 0  |                     | 0 0  | 0                   |  | U  | <u> </u>   | J   | J 10.00%                              | 0 0                   | 0  | 0 10                | 0  | 0                   |  | U 0   | <u>, (</u>  | 0 0   | 10.00%                                  |                     | ו  | U                   | U 0  |                     | 0 0  | 0   | 0   | 0   | 10.00%  |

|            |             |  |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     | Pu   | ublic guarantees    | - Adverse Scena  | ario  |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
|------------|-------------|--|--------------------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|--|
|            |             |  |                                |  |                     |  | 31/12               | 2/2021   |   |   |   |   |                     |  |                     |  | 31/12               | 2/2022   |   |   |   |                                       |                     |  |                     |  | 31/1                | 2/2023   |   |   |   |  |
| Row<br>Num |             |  | Stage 1<br>exposure<br>EUR, %) | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | overage Ratio -<br>Stage 3<br>exposure |
| 181        |             | Central banks  |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 182        |             | Central governments<br>Institutions<br>Corporates            |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 183        |             | Institutions   |                                |  |                     |  |                     |  | ~   |   |   |   |                     |  |                     |  | -                   |  |   |   | •   |                                       |                     |  |                     |  | •                   |  |   |   |   |  |
| 184        |             | Corporates   |                                | 14 14  | 78                  | 8 78   | 5                   | 0  | 0   | 24  | 0   | 0.96%                                   | 21                  | 21   | 67                  | 67   | 9                   | )  | 0   | 0 13  | 0   | 1.24%                                 | 29                  | 29   | 5                   | 5 56   | 5 11                | . 0  | 00  | 10  | 0   | 1.32%                                  |
| 185        |             | Corporates - Of Which: Specialised Lending                   |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 186        |             | Corporates - Of Which: SME                                   |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 187        |             | Retail   |                                | 0 0  | (                   | 0 0  | 0                   | 0  | 0   | 0   | 0   | 1.18%                                   | 0                   | 0  | 0                   | 0  | 0                   | )  | 0   | 0 0   | 0   | 1.18%                                 | 0                   | 0  |                     | 0 0  | ) (                 | 0 0  | 00  | 0   | 0   | 1.16%                                  |
| 188        |             | Retail - Secured on real estate property                     |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 189        | NETHERLANDS | Retail - Secured on real estate property - Of Which: SME     |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 190        | NETTEREARDS | Retail - Secured on real estate property - Of Which: non-SME |                                | 0 0  | (                   | 0 0  | 0                   | 0  | 0   | 0   | 0 -   |   | 0                   | 0  | 0                   | 0  | 0                   | )  | 0   | 0 0   | 0   | -                                     | 0                   | 0  |                     | 0 0  | ) (                 | 0 0  | 0 0   | 0   | 0 -   |  |
| 191        |             | Retail - Qualifying Revolving                                |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 192        |             | Retail - Other Retail  |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 193        |             | Retail - Other Retail - Of Which: SME                        |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 194        |             | Retail - Other Retail - Of Which: non-SME                    |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 195        |             | Equity   |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 196        |             | Securitisation   |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 197        |             | Other non-credit obligation assets                           |                                |  |                     |  |                     |  |   |   |   |   |                     |  |                     |  |                     |  |   |   |   |                                       |                     |  |                     |  |                     |  |   |   |   |  |
| 198        |             | IRB TOTAL  |                                | 14 14  | 78                  | 8 78   | 5                   | 0  | 0   | 2   | 1   | 20.89%                                  | 22                  | 22   | 67                  | 67   | 9                   |  | 0   | 0 1   | 2   | 19.93%                                | 29                  | 29   | 5                   | 5 56   | 5 <u>1</u> 1        | . 0  | 0   | 1   | 2   | 19.34%                                 |

|               |  | 11              | 2                        | 3                   | 4  | BNP Pariba          | 66   | 7                   | 8  | 9                                     | 10                                    | 11                                    | 12                            |
|---------------|--|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---------------------------------------|---------------------------------------|---------------------------------------|-------------------------------|
|               |  |                 |                          |                     |  |                     | Moratoria<br>31/12                         |                     |  |                                       |                                       |                                       |                               |
|               |  | Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired   | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which expired   | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which expired   | Stock of<br>provisions for<br>Stage 1 | Stock of<br>provisions for<br>Stage 2 | Stock of<br>provisions for<br>Stage 3 | Coverage<br>Stage<br>exposi   |
|               | (min EUR,<br>Central banks<br>Central governments  | , %)            |                          |                     | moratoria                                  |                     | moratoria                                  |                     | moratoria                                  | exposure                              | exposure                              | exposure                              |                               |
|               | Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks                              |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | International Organisations<br>Institutions<br>Corporates  | 4,59            | 1 4,220                  | 3,962               | 2 3,613                                    | 610                 | ) 477                                      | 15                  | 8 18                                       | 1                                     | 2 46                                  |                                       | 1                             |
| BNP Paribas   | of which: SME Retail of which: SME   | 4,96            |                          | ,                   |  |                     |  | 101                 | 1 77                                       | 11                                    | 7 166                                 | 5 68                                  | 3                             |
| DINF FAILDAS  | Secured by mortgages on immovable property<br>of which: non-SME  | 1,18            | 7 476                    | 865                 | 5 648                                      | 304                 | 4 146                                      | 18                  | 8 16                                       |                                       | 8 14                                  | 4 8                                   | 3                             |
|               | Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Collective investments undertakings (CIU)<br>Equity<br>Securitisation  |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Other exposures<br>Standardised Total  | 14,010          | 9,957                    | 11,621              | 9,691                                      | 2,234               |  |                     | 4 127                                      | 16                                    | 3 266                                 | 83                                    | 3                             |
|               |  |                 | 1                        | 1                   |  | 1                   | Moratoria<br>31/12                         |                     |  |                                       |                                       |                                       |                               |
|               |  | Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired   | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which expired   | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which expired   | Stock of<br>provisions for<br>Stage 1 | Stock of<br>provisions for<br>Stage 2 | Stock of<br>provisions for<br>Stage 3 | Coverage<br>Stage<br>expos    |
|               | (min EUR,<br>Central banks<br>Central governments  | , %)            |                          |                     | moratoria                                  |                     | moratoria                                  |                     | moratoria                                  | exposure                              | exposure                              | exposure                              |                               |
|               | Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks                              |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | International Organisations<br>Institutions<br>Corporates  | 1,30            | 3 1,022                  | 962                 | 2 901                                      | 346                 | 5 278                                      | (                   | 0 0  |                                       | 2                                     | 5 0                                   |                               |
| FRANCE        | of which: SME Retail of which: SME   | 1,28            |                          |                     |  |                     |  |                     | 2 2  |                                       | 3 7                                   | /                                     | 0                             |
| TRANCL        | Secured by mortgages on immovable property<br>of which: non-SME  | 1               | 3 5                      | 6                   | 5 6  | 7                   | 7 7  | (                   | 0 0  |                                       | 0 (                                   | ) (                                   | )<br>                         |
|               | Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Collective investments undertakings (CIU)<br>Equity<br>Securitisation  |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Other exposures<br>Standardised Total  | 3,57            | 4 2,231                  | 2,879               | 9 2,682                                    | 692                 | 2 611                                      | 3                   | 3 3  | 1                                     | 1 16                                  | 5 C                                   | 0                             |
|               |  |                 |                          |                     |  |                     | Moratoria<br>31/12                         |                     |  |                                       |                                       |                                       |                               |
|               |  | Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired   | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which expired   | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which expired   | Stock of<br>provisions for<br>Stage 1 | Stock of<br>provisions for<br>Stage 2 | Stock of<br>provisions for<br>Stage 3 | Coverage<br>Stage             |
|               | (mln EUR,<br>Central banks<br>Central governments  | , %)            |                          |                     | moratoria                                  |                     | moratoria                                  |                     | moratoria                                  | exposure                              | exposure                              | exposure                              | exposi                        |
|               | Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks                              |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | International Organisations<br>Institutions<br>Corporates  |                 | 0 0                      |                     | ) 0  |                     | 0 0  | (                   | 0 0  |                                       | 0 0                                   | ) (                                   | ) -                           |
| BELGIUM       | of which: SME Retail of which: SME   | 3               | ) 17                     | 17                  | 7 16                                       | 12                  | 2 12                                       | 1                   | 1 1  |                                       | 0 (                                   | ) C                                   | 0                             |
|               | Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk                    |                 | 0 0                      | C                   | 0  | (                   | 0 0  | (                   | 0 0  |                                       | 0 (                                   | ) C                                   | 0                             |
|               | Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)    |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Equity<br>Securitisation<br>Other exposures  |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Standardised Total   | 3               | ז 17                     | 17                  | 7 16                                       | 12                  | 2 12<br>Moratoria                          |                     | 1 1  |                                       | 0 (                                   | ) (                                   |                               |
|               |  |                 |                          |                     | Stage 1                                    |                     | 31/12<br>Stage 2                           |                     | Stage 3                                    | Stock of                              | Stock of                              | Stock of                              |                               |
|               | (mln EUR,  | Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | exposure, of<br>which expired<br>moratoria | Stage 2<br>exposure | exposure, of<br>which expired<br>moratoria | Stage 3<br>exposure | exposure, of<br>which expired<br>moratoria | provisions for<br>Stage 1<br>exposure | provisions for<br>Stage 2<br>exposure | provisions for<br>Stage 3<br>exposure | Coverage I<br>Stage<br>exposi |
|               | Central banks<br>Central governments<br>Regional governments or local authorities  |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Public sector entities<br>Multilateral Development Banks<br>International Organisations  |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Institutions<br>Corporates<br>of which: SME  | 2,31            | 2,413                    | 2,205               | 5 2,185                                    | 114                 | 4 111                                      | (                   | 0 0  | 1                                     | 0 30                                  | ) (                                   | ) -                           |
| UNITED STATES | Retail<br>of which: SME<br>Secured by mortgages on immovable property  | 28              | 7 328                    | 229                 | 9 110                                      | 58                  | 3 5  | (                   | 0 0  |                                       | 3                                     | )                                     | ) -                           |
|               | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds   | 13              | 3 35                     | 125                 | 5 119                                      |                     | 7 5  | (                   | 0 0  |                                       | 2                                     | 2 C                                   |                               |
|               | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)                     |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Equity<br>Securitisation<br>Other exposures<br>Standardised Total  | 3,96            | 3 4,030                  | 3,738               | 3 3,578                                    | 230                 | D 170                                      |                     | 0 0  | 2                                     | 3 54                                  |                                       |                               |
|               | Standardised Fotar   |                 | J                        |                     | 5  |                     | Moratoria                                  |                     |  |                                       |                                       | .]                                    | -1                            |
|               |  |                 | Risk exposure            | Stage 1             | Stage 1<br>exposure, of                    | Stage 2             | 31/12<br>Stage 2<br>exposure, of           | /2020<br>Stage 3    | Stage 3<br>exposure, of                    | Stock of provisions for               | Stock of provisions for               | Stock of provisions for               | Coverage                      |
|               | (min EUR,  | Exposure values | amounts                  | exposure            | which expired<br>moratoria                 | exposure            | exposure, of<br>which expired<br>moratoria | exposure            | which expired<br>moratoria                 | Stage 1<br>exposure                   | Stage 2<br>exposure                   | Stage 3<br>exposure                   | Stage<br>exposi               |
|               | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities                        |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Public sector entities<br>Multilateral Development Banks<br>International Organisations  |                 |                          |                     |  |                     |  |                     |  |                                       |                                       |                                       |                               |
|               | Institutions<br>Corporates<br>of which: SME<br>Retail  | 58              |                          |                     |  |                     |  |                     | 0 0  |                                       | 4 7                                   | /                                     | 3                             |
|               | Retail   | 1,78            | 960                      | 1,481               | 838  | 261                 | 1 129                                      | 42                  | <u>کہ</u><br>ا                             | 8                                     | 1 65                                  | , 33                                  |                               |
| ITALY         | of which: SME<br>Secured by mortgages on immovable property  |                 |                          |                     | -  |                     |  |                     | n -  |                                       |                                       | -                                     | 0                             |
| ITALY         | of which: SME  |                 | 0 0                      | C                   | 0  | (                   | 0 0  | (                   | 0 0  |                                       |                                       | ) (C                                  | D                             |

|                                 | 14                       | 15                  | 16   | 17                  | 18   | 19                  | 20   | 21  | 22  | 23  | 24                                      |
|---------------------------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|                                 |                          |                     |  |                     | Public guarant   | ees - Actual        |  |   |   |   |   |
|                                 |                          |                     |  |                     | 31/12/   | 2020                |  |   |   |   |   |
| es                              | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 555<br>512<br>960<br>939<br>149 | 328<br>178               | 1,547<br>555        | 1,478<br>517   | 105<br>57           | 88<br>47   | 3                   | 3  | 9   | 4   | 0   | 0.007                                   |
| 960                             | 4                        | 947                 | 946  | 13                  | 47   | 0                   | 0  | 3   | 2   | 0   | 0.00%<br>5.87%                          |
| 939                             | 4                        | 927                 | 926  | 12                  | 12   | 0                   | 0  | 0   | 0   | 0   | 5.879                                   |
| 149                             | 62                       | 131                 | 105  | 18                  | 14   | 0                   | 0  | 1   | 0   | 0   | -                                       |
| 0                               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 768                             | 394                      | 2,630               | 2,534  | 135                 | 114  | 3                   | 3  | 10  | 4   | 0   | 0.15%                                   |

|                 |                          |                     |  |                     | 31/12  | /2020               |  |   |   |   |   |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   |   | -                                       |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |

posure value

\_\_\_\_\_ 

xposure values

\_\_\_\_\_

|    |                          |                     |  |                     | 31/12  | /2020               |  |   |   |   |   |
|----|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| es | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 0  | 0                        | 0                   | 0  | -                   | 0  | 0                   |  | 0   | 0   | 0   | -                                       |
| 0  | 0                        | 0                   | 0  |                     | 0  | 0                   |  | 0   | 0   | 0   | -                                       |
| 0  | 0                        | 0                   | 0  | -                   | 0  | 0                   |  | 0   | 0   | 0   | -                                       |
| 0  | 0                        | 0                   | 0  | -                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0  | 0                        | 0                   | 0  | -                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0  | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |

Public guarantees - Actual

|                |                          |                     |  |                     | Public guaran  | tees - Actual       |  |   |   |   |   |
|----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|                |                          |                     |  |                     | 31/12,   | /2020               |  |   |   |   |   |
| es             | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 01             | 0                        | 1,267               |  | 31                  | 31   | 3                   | 3  | 0   | 0   | 0   | 0.00%                                   |
| 10<br>51<br>31 | 0                        | 394                 | 394  | 16                  | 16   | 1                   | 1  | 0   | 0   | 0   | 0.00%                                   |
| 51             | 0                        | 940<br>920          |  | 11                  | 11<br>11   | 0                   | 0  | 0   | 0   | •   | 0.00%                                   |
| 0              |                          | 920                 |  | 11                  | 0  | 0                   | 0  | 0   | 0   | 0   | 0.00%                                   |
| 0              |                          | 0                   |  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 57             | 0                        | 2,212               | 2,212  | 42                  | 42   | 3                   | 3  | 0   | 0   | 0   | 0.00%                                   |

|                 |                          |                     |  |                     | 31/12  | /2020               |  |   |   |   |   |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 4               | 0                        | 3                   | 3  | 1                   | 1  | 0                   | 0  | 0   |   | 0   | -                                       |
| 4               | 0                        | 3                   | 3  | 1                   | 1  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 2               | 0                        | 1                   | 1  | 1                   | 1  | 0                   | 0  | 0   | 0   | 0   | 25.37%                                  |
| 2               | 0                        | 1                   | 1  | 1                   | 1  | 0                   | 0  | 0   | 0   | 0   | 25.37%                                  |
| 0               | 0                        | 0                   | 0  | -                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 | 1                        |                     | 3  | 1                   | 1  | 0                   | 0  | 0   | 0   | 0   | 25.37%                                  |
| 6               | Ţ                        | 4                   | 3  | 1                   | 1  | 0                   | 0  | 0   | 0   | 0   | 25.37%                                  |

Public guarantees - Actual

|  | BAA EUROPEAN<br>BANKING<br>AUTHORITY |  |             | <b>20</b>        | 21 EU-1                     | wide S              |   | est: Cr<br>BNP Pariba | edit ris  | <b>k COV</b> ]      | [ <b>D-19 S</b><br>8                                  | <b>5TA</b><br>9                                   | 10   | 11  | 12                                      |
|--|--------------------------------------|--|-------------|------------------|-----------------------------|---------------------|---|-----------------------|---|---------------------|---|---|--|---|---|
| Row<br>Num   |                                      |  |             | Exposure values  | Risk exposure<br>amounts    | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired              | Stage 2<br>exposure   | Moratoria<br>31/12<br>Stage 2<br>exposure, of<br>which expired              |                     | Stage 3<br>exposure, of<br>which expired              | Stock of<br>provisions for<br>Stage 1             | Stock of<br>provisions for<br>Stage 2  | Stock of<br>provisions for<br>Stage 3             | Coverage Ratio -<br>Stage 3             |
| 106<br>107<br>108<br>109<br>110<br>111<br>112<br>113<br>114<br>115<br>116<br>117               |                                      | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property   | mln EUR, %) | 6                | 13<br>23                    | 5<br>28             | moratoria   |                       | moratoria   |                     | moratoria   | exposure  | exposure<br>exposure   | exposure  | exposure                                |
| 118<br>119<br>120<br>121<br>122<br>123<br>124<br>125<br>126                                    |                                      | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total  |             | 0<br>            |                             | 33                  | 33  |                       | 3 13<br>Moratoria   | - Actual            |   |   |  |   | 0.00%                                   |
| <b>Row</b><br><b>Num</b><br>127<br>128   |                                      | (I<br>Central banks<br>Central governments   | min EUR, %) | Exposure values  | Risk exposure<br>amounts    | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired<br>moratoria | Stage 2<br>exposure   | 31/12<br>Stage 2<br>exposure, of<br>which expired<br>moratoria              |                     | Stage 3<br>exposure, of<br>which expired<br>moratoria | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure                                    | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 129<br>130<br>131<br>132<br>133<br>134<br>135<br>136<br>137<br>138<br>139<br>140<br>141        | UNITED KINGDOM                       | Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds                             |             | 109<br>381<br>33 | 95<br>201                   | 96<br>292<br>2      |   |                       |   | 1                   |   |   | 2 11<br>2 15<br>2 15<br>2 10<br>2 10<br>2 10<br>2 10<br>2 10<br>2 10<br>2 10<br>2 10 |   | 0 0.00%<br>5 92.03%<br>0 0.00%          |
| 142<br>143<br>144<br>145<br>146<br>147   |                                      | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total  |             | 494              | 297                         | 390                 | 370   | 85                    | 5 75  |                     | ) 16  |   | / 16   |   | 5 88.12%                                |
| Row<br>Num   |                                      |  | mln EUR,%)  | Exposure values  | Risk exposure<br>amounts    | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired<br>moratoria | Stage 2<br>exposure   | Moratoria<br>31/12<br>Stage 2<br>exposure, of<br>which expired<br>moratoria | - Actual            | Stage 3<br>exposure, of<br>which expired<br>moratoria | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure                                    | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 148<br>149<br>150<br>151<br>152<br>153<br>154<br>155<br>156<br>157                             |                                      | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail  |             | 0                |                             | 0                   |   |                       |   |                     |   | ) (   | ) (  |   | ) -<br>2.98%                            |
| 158<br>159<br>160<br>161<br>162<br>163<br>164<br>165<br>166<br>167                             | LUXEMBOURG                           | of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total                                       |             |                  |                             | 0                   |   |                       |   |                     |   |   |  |   | 0 0.00%                                 |
| Row<br>Num   |                                      | (I<br>Central banks  | mln EUR,%)  | Exposure values  | Risk exposure<br>amounts    | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired<br>moratoria | Stage 2<br>exposure   | Moratoria<br>31/12<br>Stage 2<br>exposure, of<br>which expired<br>moratoria |                     | Stage 3<br>exposure, of<br>which expired<br>moratoria | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure                                    | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 170<br>171<br>172<br>173<br>174<br>175<br>176<br>177<br>178<br>179<br>180<br>181<br>182<br>183 | SPAIN                                | Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds   |             | 0 46 448         | 0<br>0<br>                  | 0                   | 0   |                       | 2 69  |                     |   |   |  |   | 2 76.70%<br>1 13.91%                    |
| 184<br>185<br>186<br>187<br>188<br>189   |                                      | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total  |             | 496              | 199                         | 278                 | 128   | 211                   | 1 79  |                     | 7   | <br><br>δξ  | 3  |   | 2 32.65%                                |
| Row<br>Num   |                                      | (1   | mln EUR,%)  | Exposure values  | Risk exposure<br>amounts    | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired<br>moratoria | Stage 2<br>exposure   | Moratoria<br>31/12<br>Stage 2<br>exposure, of<br>which expired<br>moratoria |                     | Stage 3<br>exposure, of<br>which expired<br>moratoria | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure                                    | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 190<br>191<br>192<br>193<br>194<br>195<br>196<br>197<br>198<br>199                             |                                      | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail  |             | 153              |                             | 131                 |   |                       |   |                     |   |   | 2<br>2<br>3<br>3<br>15   |   | 0 6.58%<br>0 106.24%                    |
| 199<br>200<br>201<br>202<br>203<br>204<br>205<br>206<br>207<br>208<br>209                      | POLAND                               | Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures |             | 467              | 239                         |                     |   |                       |   | 1.                  |   |   |  |   | 7 59.86%                                |
| 210  |                                      | Standardised Total   |             | 1,290            | 784                         | 1,065               | 1,042   | 185                   | 5 178<br>Moratoria<br>31/12   |                     | ) 4(  | ) <u> </u>  | 36   | 22  | 2 55.86%                                |
| <b>Row</b><br><b>Num</b><br>211<br>212<br>212  |                                      | Central banks<br>Central governments   | mln EUR,%)  | Exposure values  | Risk exposure<br>amounts    | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which expired<br>moratoria | Stage 2<br>exposure   | Stage 2<br>exposure, of<br>which expired<br>moratoria                       | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which expired<br>moratoria | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure                                    | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 213<br>214<br>215<br>216<br>217<br>218<br>219<br>220<br>221<br>222<br>223<br>224               |                                      | Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high rick  |             | 0                | <br><br>0<br><br>9<br><br>1 | 0                   | 0   |                       |   |                     |   |   |  |   | ) -<br>11.78%                           |
| 224<br>225<br>226<br>227<br>228<br>229<br>230<br>231   |                                      | Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total   |             | 16               | 10                          | 13                  | 11  |                       | 2 1   |                     |   |   |  |   | 0 11.78%                                |

| 13              | 14                       | 15                  | 16   | 17                  | 18   | 19                  | 20   | 21  | 22  | 23  | 24                                      |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|                 |                          |                     |  |                     | Public guaran  | tees - Actual       |  |   |   |   |   |
|                 |                          |                     |  |                     | 31/12  | /2020               |  |   |   |   |   |
| Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio ·<br>Stage 3<br>exposure |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 3               | 3                        | 3                   | 2  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 1               | 1                        | 1                   | 1  | 0                   | 0  | 0                   |  | 0   | •   | -   |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | C   | ) -                                     |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   |  | 0   | 0   | C   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | -  | 0   | 0   | - · · · · · · · · · · · · · · · · · · ·           |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | C   | -                                       |
|                 |                          |                     |  |                     |  |                     |  |   |   |   | -                                       |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 3               | 3                        | 3                   | 2  | 0                   | 0  | 0                   | 0  | 0   | 0   | C   | -                                       |

Exposure values

Ţ

|                 |                          |                     |  |                     | 31/12  | /2020               |  |   |   |   |   |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   |   | ) -                                     |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | -   | ) -                                     |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | , , , , , , , , , , , , , , , , , , ,             | ) -                                     |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   |   | ) -                                     |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | C   | ,                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | C   | ) -                                     |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | ) -                                     |

Public guarantees - Actual

|                 |                          |                     |  |                     | 31/12  | 2/2020              |  |   |   |   |   |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 5               | 5                        | 5                   | 4  | 0                   | 0  | 0                   | 0  | 0   | 0   |   | -                                       |
| 5               | 5                        | 5                   | 4  | 0                   | 0  | 0                   | 0  | 0   | 0   |   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   |   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | -   | -   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |

Public guarantees - Actual

|    |                          |                     |  |                     | Public guarar  | ntees - Actual      |  |   |   |   |   |
|----|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|    |                          |                     |  |                     | 31/12  | /2020               |  |   |   |   |   |
| es | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 0  | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |
| 0  | 0                        | 0                   | 0  |                     | 0  | 0                   | 0  | 0   | 0   | 0   |   |
| 0  | 0                        | 0                   | 0  |                     | 0  | 0                   | 0  | 0   | 0   | 0   |   |
| 0  | 0                        | 0                   | 0  |                     | 0  | 0                   | 0  | 0   | 0   | 0   |   |
| 0  | 0                        | 0                   | 0  | -                   | 0  | 0                   | 0  | 0   | 0   | 0   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
|    |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 0  | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | -                                       |

|                 |                          |                     |  |                     | Public guarar  | ntees - Actual      |  |   |   |   |   |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
|                 |                          |                     |  |                     | 31/12  | /2020               |  |   |   |   |   |
| Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 268             | 248                      | 201                 | 153  | 67                  | 51   | 0                   | 0  | 9   | 3   |   |   |
| 174             | 156                      | 137                 | 105  | 36                  | 28   |                     | 0  | 2   | 2   |   |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | -                   | 0  | 0   | °   | l l   |   |
| 0               | 0                        | 0                   |  | 0                   | 0  | -                   | 0  | 0   |   |   | -                                       |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | •<br>•              | 0  | 0   | -   | <u> </u>  |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  | 0                   | 0  | 0   | 0   |   | -                                       |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 268             | 248                      | 201                 | 153  | 67                  | 51   | 0                   | 0  | 9   | 3   | 0   | -                                       |

Public guarantees - Actual

|                 |                          |                     |  |                     | 31/12  | /2020               |  |   |   |   |   |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| Exposure values | Risk exposure<br>amounts | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 3<br>exposure | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 1               | 1                        | 1                   | 1  | 0                   | 0  | 0                   | 0  | 0   | 0   | 0   | ) -                                     |
| 1               | 1                        | 1                   | 1  | 0                   | 0  | •                   | 0  | 0   | 0   |   |   |
| 0               | 0                        | 0                   | 0  | 0                   | 0  |                     | 0  | 0   | 0   | 0   | ) -                                     |
| 0               | 0                        | 0                   | -  | 0                   | 0  |                     | 0  | 0   | 0   |   | ) -                                     |
| 0               | 0                        | 0                   |  | 0                   | 0  |                     | 0  | 0   | 0   | 0   | ) -                                     |
| 0               | 0                        | 0                   |  | 0                   | 0  |                     | 0  | 0   | 0   | C   | ) -                                     |
| -               |                          |                     |  |                     |  |                     |  |   | -   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
|                 |                          |                     |  |                     |  |                     |  |   |   |   |   |
| 1               | 1                        | 1                   | 1  | 0                   | 0  | 0                   | 0  | 0   | 0   | C   | ) -                                     |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY              |  |                     |                     |                     |   |   | 20  | 21 EU-                                  | wide St             |                     | <b>est: Cr</b><br>BNP Paribas |   | k COV   | (D-19 S   | TA                                      |                     |                     |                     |   |   |   |   |
|---|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|-------------------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
|   |  | 25                  | 26                  | 27                  | 28<br><b>31/12/2021</b>   | 29  | 30  | 31                                      | 32                  | 33                  |                               | 35<br>toria - Baseline Sc<br>31/12/2022                         |   | 37  | 38                                      | 39                  | 40                  | 41                  | 42<br><b>31/12/2023</b>   | 43  | 44  | 45                                      |
| Row<br>Num  | (mln EUR, %)   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure               | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure           | Stock of<br>provisions for<br>Stage 1<br>exposure               | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure               | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 1<br>2<br>3<br>4<br>5                             | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks  |                     |                     |                     |   |   |   |   |                     |                     |                               |   |   |   |   |                     |                     |                     |   |   |   |   |
| 6<br>7<br>8<br>9<br>10<br>11<br>BNP Paribas       | International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property  | 311<br>845          | 146<br>308          | 26                  | 5 2<br>2 7  | 2 9<br>2 3<br>7 43                                | 9   | 33.59%                                  | 317<br>837          | 257                 | 2 44<br>2 181                 |   | 1 <u>5</u> 41                                     | 5 14<br>. 70                                      | 31.34%<br>38.61%                        | 326<br>830          | 221                 | 2 5                 | 5   | i 4(  | + 1<br>   | 7 30.00%<br>8 38.91%                    |
| 12<br>13<br>14<br>15<br>16<br>17<br>18            | Secured by nortgages on minovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity | 241                 | 113                 | 23                  | 3 C   | 2   | 2   | 10.03%                                  | 256                 | 83                  | 38                            | C   |   | 4   | 10.08%                                  | 265                 | 62                  | 2 5                 |   |   |   | 5 10.07%                                |
| 19<br>20<br>21                                    | Securitisation<br>Other exposures<br>Standardised Total  | 1,770               | 671                 | 196                 | 5 9   | 62  | 62  | 31.48%                                  | 1,782               | 551                 |                               | 7<br>toria - Baseline Sc  | 7 54<br>cenario                                   | 94  | 30.74%                                  | 1,794               | 460                 | 38                  | 3   | 2 51  | i <u>11</u>                                       | 7 30.51%                                |
| Row<br>Num  | (mln EUR, %)   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | 31/12/2021<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure           | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | 31/12/2023<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 22<br>23<br>24<br>25<br>26<br>27                  | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations   |                     |                     |                     |   |   |   |   |                     |                     |                               |   |   |   |   |                     |                     |                     |   |   |   |   |
| 28<br>29<br>30<br>31<br>32<br><b>FRANCE</b><br>33 | Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property   | 50<br>32            | 74<br>12            | 3                   | 4 C   | ) 2   | 1   | 12.23%                                  | 30                  | 67                  | 2                             |   | ) 1   | ) 1   | 11.33%<br>27.17%                        | 62<br>30            | 59                  |                     | 9 ()  |   |   | 1 10.95%<br>2 26.33%                    |
| 34<br>35<br>36<br>37<br>38<br>39                  | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Some statements  |                     |                     |                     |   |   |   |   |                     |                     |                               |   |   |   |   | 0                   |                     |                     |   |   |   |   |
| 40<br>41<br>42                                    | Securitisation<br>Other exposures<br>Standardised Total  | 170                 | 98                  | 10                  | ) (   | ) 2   | 2   | 16.85%                                  | 170                 | 93                  | 15<br>Mora                    | i O<br>toria - Baseline Sc                                      | ) 2<br>cenario                                    | 2   | 15.27%                                  | 174                 | 85                  | 5 1                 | 9 (   |   |   | 3 14.50%                                |
| Row<br>Num  | (mln EUR, %)   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | 31/12/2021<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure           | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | 31/12/2023<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 43<br>44<br>45<br>46<br>47<br>48<br>49            | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions   |                     |                     |                     |   |   |   |   |                     |                     |                               |   |   |   |   |                     |                     |                     |   |   |   |   |
| 50<br>51<br>52<br>53 BELGIUM<br>54<br>55          | Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME  | 0                   | 0                   |                     |   | 0 0<br>0 0<br>0 0<br>0 0                          | 0   | -<br>20.90%                             | 0<br>1<br>1<br>0    | 0                   |                               |   |   |   | -<br>22.68%<br>-                        | 1<br>0              |                     | )                   |   |   | )   | 0 - 23.70%                              |
| 56<br>57<br>58<br>59<br>60<br>61                  | Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation   |                     |                     |                     |   |   |   |   |                     |                     |                               |   |   |   |   |                     |                     |                     |   |   |   |   |
| 63  | Other exposures<br>Standardised Total  | 0                   | 0                   |                     |   | 0 0   | 0   | 20.90%                                  | 1                   | 0                   | ) O<br>Mora                   | toria - Baseline Sc   | cenario   | 0 0   | 22.68%                                  | 1                   | C                   |                     | 0 (   | ) (   | ,   | 0 23.70%                                |
| Row<br>Num  | (min EUR, %)   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | 31/12/2021<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure           | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | 31/12/2023<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 65<br>66<br>67<br>68<br>69<br>70                  | Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions   |                     |                     |                     |   |   |   |   |                     |                     |                               |   |   |   |   |                     |                     |                     |   |   |   |   |
| 71<br>72<br>73<br>74<br>74<br>75<br>76            | Secured by mortgages on immovable property<br>of which: non-SME  | 18<br>118<br>6      | 3<br>43<br>2        | 2                   | 2 C   | 0 0 0   | 1<br>4<br>0                                       | 31.06%<br>32.40%<br>34.37%              | 18<br>118<br>6      | 2 35 2 2            | 3                             |   |   | 0 1<br>2 6<br>0 0                                 | 31.15%<br>32.05%<br>34.22%              | 18<br>119<br>6      | 1<br>29<br>2        | 2                   | 3 (<br>5 :::::::::::::::::::::::::::::::::::                    |   | 2<br>2<br>0                                       | 1 31.47%<br>8 31.86%<br>0 34.09%        |
| 77<br>78<br>79<br>80<br>81<br>82                  | Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation  |                     |                     |                     |   |   |   |   |                     |                     |                               |   |   |   |   |                     |                     |                     |   |   |   |   |
| 83<br>84  | Other exposures<br>Standardised Total  | 157                 | 49                  | 15                  | 5 1   | 4   | 5   | 32.32%                                  | 156                 | 40                  | 25<br>Mora                    | toria - Baseline Sc   | L Senario   | 8   | 32.07%                                  | 157                 | 32                  | 2 3                 | 2   |   | 2 1   | 0 31.98%                                |
| Row<br>Num  | (mln EUR, %)   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | 31/12/2021<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure           | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | 31/12/2023<br>Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 85<br>86<br>87<br>88<br>89<br>90                  | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations   |                     |                     |                     |   |   |   |   |                     |                     |                               |   |   |   |   |                     |                     |                     |   |   |   |   |
| 91<br>92<br>93<br>94<br>95 ITALY<br>96            | Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property   | 238<br>563          | 64<br>149           | 69                  | ) 2<br>) 5  | 2 6<br>5 26                                       | 8   | 39.22%                                  | 238<br>551          | 50<br>122           | 109                           |   | 3 23  | 3 12<br>3 46                                      | 35.81%<br>42.44%                        | 241 549             | 98                  | 3 13                | 1   | 2   |   | 4 34.10%<br>6 41.91%                    |
| 97<br>98<br>99<br>100<br>101<br>102               | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity   | 0                   | 0                   |                     |   | 0   | 0   |   | 0                   | 0                   |                               |   |   | 0   | -                                       | 0                   | 0                   |                     |   |   |   | 0 -                                     |
| 102<br>103<br>104<br>105                          | Equity<br>Securitisation<br>Other exposures<br>Standardised Total  | 1,057               | 282                 | 107                 | 7 7   | / 39  | 40  | 37.68%                                  | 1,046               | 228                 | 8 172                         | 4   | 4 31  | . 61  | 35.42%                                  | 1,050               | 181                 | 21                  | 4 4   | 28  | 3 7   | 4 34.62%                                |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY  |  | 25   | 26  | 27  | 28  | 29   | <b>20</b><br><sup>30</sup>                          | <b>)21 EU-</b><br>31   | wide S <sup>r</sup>   |  | est: Cre<br>BNP Paribas  |   | <b>k COVI</b><br>36   | D-19 S   | 5 <b>TA</b><br>38  | 39  | 40   | 41                  | 42  | 43   | 44  | 45   |
|---|--|--|---|---|---|--|---|--|---|--|--|---|---|--|--|---|--|---------------------|---|--|---|--|
| Row<br>Num<br>106   | (mln EUR, %)<br>Central banks  | Stage 1<br>exposure<br>)   | Stage 2<br>exposure   | Stage 3<br>exposure   | 31/12/2021<br>Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure        | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure   | Stage 2<br>exposure  | Morat<br>Stage 3<br>exposure   | toria - Baseline Sce<br>31/12/2022<br>Stock of<br>provisions for<br>Stage 1<br>exposure   | nario<br>Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure      | Coverage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure   | Stage 2<br>exposure  | Stage 3<br>exposure | 31/12/2023<br>Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure      | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure  |
| 107<br>108<br>109<br>110<br>111<br>112<br>113<br>114<br>115   | Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail   | 0  | 0   |   |   |  |   | 0 - 22.23%   | 0   | 0  |  |   | 0   | 0  |  | 0   | 0  |                     |   | 0  | (   | ) -<br>18.66%  |
| 116<br>117<br>117<br>118<br>119<br>120<br>121<br>122<br>123   | of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity  | 0  | 0   | 0   |   |  |   | 0 -  | 0   | 0  | 0  | 0   | 0   | 0  | -  | 0   | 0  |                     |   | 0  | (   |  |
| 124<br>125<br>126   | Securitisation<br>Other exposures<br>Standardised Total  | 0  | 0   | 0   | 31/12/2021  |  |   | 0 22.23%   | 0   | 0  | 0<br>Morat   | 0<br>toria - Baseline Sce<br>31/12/2022   |   | 0  | 19.89%   | 0   | 0  |                     | 0 0<br>31/12/2023   | 0  | (   | ) 18.66%   |
| Row<br>Num<br>127<br>128<br>129   | (mln EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities  | Stage 1<br>exposure  | Stage 2<br>exposure   | Stage 3<br>exposure   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure        | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure   | Stage 2<br>exposure  | Stage 3<br>exposure  | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure      | Coverage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure   | Stage 2<br>exposure  | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure      | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure  |
| 130<br>131<br>132<br>133<br>134<br>135<br>136<br>127  | Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail   | 3  | 0   | 0   |   | D C  |   | 0 30.55%<br>2 29.42%   | 2   | 0  | 0  | 0   | 0   | 0  | 29.05%   | 2   | 0  |                     | D 0<br>3 0  | 0  | (   | 28.27%<br>3 33.96%   |
| 137<br>138<br>139<br>140<br>141<br>142<br>143<br>144<br>145   | M of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation  | 0  | 0   | 0   |   |  |   | 0 23.24%   | 0   | 0  | 0  |   | 0   | 0  | 23.24%   | 0   | 0  |                     | 0   | 0  | (   | 23.24%   |
| 146<br>147  | Other exposures<br>Standardised Total  | 17   | 10  | 5   | 31/12/2021  | 0 1  | . 2   | 2 29.44%   | 16  | 10   | 7<br>Morat   | 0<br>toria - Baseline Sce<br>31/12/2022   |   | 2  | 32.17%   | 15  | 10   | ξ<br>               | 3 0<br>31/12/2023   | 1  | 3   | 3 33.76%   |
| Row<br>Num<br>148<br>149<br>150<br>151  | (mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities  | Stage 1<br>exposure<br>)   | Stage 2<br>exposure   | Stage 3<br>exposure   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure        | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure   | Stage 2<br>exposure  | Stage 3<br>exposure  | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure      | Coverage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure   | Stage 2<br>exposure  | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure      | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure  |
| 152<br>153<br>154<br>155<br>156<br>157<br>158 LUXEMBOURG  | Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME  | 0  | 0   | 0   |   | D C  | ) ()  | 0 -<br>4.92%   | 0   | 0  | 0  | 0<br>0  | 0   | 0  | - 5.73%  | 0   | 0  |                     | D 0 0   | 0  | (   | ) -  |
| 159<br>160<br>161<br>162<br>163<br>164<br>165   | Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity   | 0  | 0   | 0   |   |  |   | 0 -  | 0   | 0  | 0  | 0   | 0   | 0  | -  | 0   | 0  |                     | 0   | 0  |   | ) -<br>  |
| 167   | Securitisation   |  |   |   |   |  |   |  |   |  |  |   |   |  |  |   |  |                     |   |  |   |  |
| 166<br>167<br>168   | Securitisation<br>Other exposures<br>Standardised Total  | 0  | 0   | 0   | 31/12/2021  | 0 0  |   | 0 4.92%  | 0   | 0  |  | 0<br>toria - Baseline Sce<br>31/12/2022   |   | 0  | 5.73%  | 0   | 0  |                     | ) 0<br>31/12/2023   | 0  | (   | 6.30%  |
| 166<br>167<br>168<br><b>Row</b><br>Num<br>169<br>170<br>171<br>172  | Securitisation<br>Other exposures<br>Standardised Total<br>(mln EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities   | 0<br>Stage 1<br>exposure   | Stage 2<br>exposure   | Stage 3<br>exposure   |   | ) C<br>Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure   | 0 4.92%<br>Coverage Ratio -<br>Stage 3<br>exposure   | O<br>Stage 1<br>exposure  | 0<br>Stage 2<br>exposure   |  |   |   | 0<br>Stock of<br>provisions for<br>Stage 3<br>exposure |  | 0<br>Stage 1<br>exposure  | 0<br>Stage 2<br>exposure   | Stage 3<br>exposure |   | 0<br>Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure  |
| 166         167         168         Row         Num         169         170         171         172         173         174         175         176         177         178         179         SPAIN   | Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME  | Stage 1           exposure   | Stage 2<br>exposure   | Stage 3           exposure  | Stock of<br>provisions for<br>Stage 1   |  |   | Coverage Ratio -<br>Stage 3  | Stage 1<br>exposure   | Stage 2<br>exposure  |  | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1   | Stock of<br>provisions for<br>Stage 2   |  | Coverage Ratio -<br>Stage 3  | O Stage 1 exposure O O O O O O O O O O O O O O O O O O O        | O<br>Stage 2<br>exposure<br>0  | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1   | Stage 2  | Stage 3   | Coverage Ratio -<br>Stage 3  |
| 167         168         Row         Num         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188   | Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation   | 0<br>Stage 1<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>172<br>172 | Stage 2<br>exposure           0 | Stage 3<br>exposure   | Stock of<br>provisions for<br>Stage 1   |  |   | Coverage Ratio -<br>Stage 3<br>exposure  | 0   | 0<br>Stage 2<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                      |  | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1   | Stock of<br>provisions for<br>Stage 2   |  | Coverage Ratio -<br>Stage 3<br>exposure  | 0<br>Stage 1<br>exposure<br>0<br>0<br>0<br>0<br>0<br>193<br>193 | 0<br>Stage 2<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                          | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1   | Stage 2  | Stage 3   | Coverage Ratio -<br>Stage 3<br>exposure  |
| 166         167         168         Row         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189   | Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity  | )  | 0<br>0<br>0<br>0<br>94<br>94<br>94<br>94  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | Stock of<br>provisions for<br>Stage 1<br>exposure   | exposure  exposure  Stock of provisions for              | exposure  exposure  Stock of provisions for         | Coverage Ratio -<br>Stage 3<br>exposure  | 0<br>0<br>0<br>185<br>185<br>185<br>185   |  | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1<br>exposure<br>a<br>a<br>a<br>a<br>a<br>a<br>a<br>a<br>a<br>a<br>a<br>a<br>a  | Stock of<br>provisions for<br>Stage 2<br>exposure   | exposure 0 0 0 3 3 3 3                                 | Coverage Ratio -<br>Stage 3<br>exposure  | <br><br><br><br><br>  | exposure   | exposure            | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stage 2<br>exposure                                    | Stage 3<br>exposure                               | Coverage Ratio -<br>Stage 3<br>exposure  |
| 160         167         168 <b>Row</b> 169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189  | Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>Institutions<br>Corporates<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: ono-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations   | )<br>  | 0<br>0<br>0<br>94   |   | Stock of<br>provisions for<br>Stage 1<br>exposure   | exposure   | exposure  | Coverage Ratio -<br>Stage 3<br>exposure  |   | Stage 2<br>exposure<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | Stock of<br>provisions for<br>Stage 2<br>exposure<br>0<br>0<br>0<br>0<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1   |  | Coverage Ratio -<br>Stage 3<br>exposure  | <br><br><br><br><br>  | Stage 2<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | exposure            | Stock of provisions for Stage 1 exposure         exposure   | Stage 2           exposure                             | Stage 3<br>exposure                               | Coverage Ratio -<br>Stage 3<br>exposure  |
| 166         167         168         Row         169         170         171         172         173         174         175         176         177         178         179         SPAIN         180         181         182         183         184         185         186         187         188         189         Poland         190         191         192         193         194         195         196         197         198         POLAND | Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: some<br>Securitisation<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central banks<br>Central governments R<br>Regional governments<br>Regional government   | )<br>  | 0<br>0<br>0<br>0<br>94<br>94<br>94<br>94  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | Stock of<br>provisions for<br>Stage 1<br>exposure   | exposure  exposure  Stock of provisions for Stage 2      | exposure  exposure  Stock of provisions for Stage 3 | Coverage Ratio -<br>Stage 3<br>exposure  | Image: Stage 1         Stage 1         Image: Stage  |  | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 31/12/2022         Stock of provisions for Stage 1 exposure         exp | Stock of<br>provisions for<br>Stage 2<br>exposure   | exposure 0 0 0 3 3 3 3                                 | Coverage Ratio -<br>Stage 3<br>exposure  | <br><br><br><br><br>  | exposure   | exposure            | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stage 2<br>exposure                                    | Stage 3<br>exposure                               | Coverage Ratio -<br>Stage 3<br>exposure  |
| 180<br>181<br>182<br>183<br>184<br>185<br>186<br>187<br>188<br>189<br><b>Row</b><br>Num<br>190<br>191<br>192<br>193<br>194<br>195<br>196<br>197<br>198<br>199   | Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total<br>(Central banks<br>Central governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Retail<br>of which: SME<br>Retail<br>of which: SME<br>Retail<br>of which: SME   | )<br>  | 0<br>0<br>0<br>0<br>94<br>94<br>94<br>94  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | Stock of<br>provisions for<br>Stage 1<br>exposure   | exposure  exposure  Stock of provisions for Stage 2      | exposure  exposure  Stock of provisions for Stage 3 | Coverage Ratio -<br>Stage 3<br>exposure<br>=   | Image: stage 1         Image: |  | Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 31/12/2022         Stock of provisions for Stage 1 exposure         exp | Stock of<br>provisions for<br>Stage 2<br>exposure   | exposure 0 0 0 3 3 3 3                                 | Coverage Ratio -<br>Stage 3<br>exposure<br>exposure<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | <br><br><br><br><br>  | exposure   | exposure            | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stage 2<br>exposure                                    | Stage 3<br>exposure                               | Coverage Ratio         Stage 3         exposure         i  |
| 180<br>181<br>182<br>183<br>184<br>185<br>186<br>187<br>188<br>189<br><b>Row</b><br>Num<br>190<br>191<br>192<br>193<br>194<br>195<br>196<br>197<br>198<br>199   | Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Mutilaterial Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: SME<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments or local authorities<br>Public sector entities<br>Mutilaterial Oregonisations<br>Institutions<br>Corporates<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: SME<br>Regional governments or local authorities<br>Public sector entities<br>Mutilaterial Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: some<br>The International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: some<br>The International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: some<br>The International Organisations<br>Institutions<br>Secured by mortgages on immovable property<br>of which: some<br>The International Organisations<br>Institutions<br>Secured by mortgages on immovable property<br>of which: some<br>Secured by mortgages on immovable property<br>of whic   | )<br>  | 0<br>0<br>0<br>0<br>94<br>94<br>94<br>94  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | Stock of<br>provisions for<br>Stage 1<br>exposure   | exposure   | exposure  | Coverage Ratio -<br>Stage 3<br>exposure  | Image: stage 1         Image: |  | Stage 3<br>exposure  | 31/12/2022         Stock of provisions for Stage 1 exposure         exposure         a         b  | Stock of<br>provisions for<br>Stage 2<br>exposure         - | exposure<br>   | Coverage Ratio -<br>Stage 3<br>exposure<br>exposure<br>  |   | exposure   | exposure            | Stock of provisions for Stage 1 exposure         Expos   | Stage 2         exposure                               | Stage 3<br>exposure                               | Coverage Ratio -<br>Stage 3<br>exposure  |
| 180<br>181<br>182<br>183<br>184<br>185<br>186<br>187<br>188<br>189<br><b>Row</b><br>Num<br>190<br>191<br>192<br>193<br>194<br>195<br>196<br>197<br>198<br>199   | Securitization<br>Other appoarses<br>Standardised Total<br>(min EUR, %,<br>Central banks<br>Central governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortpages on immovable property<br>of which: cons-SME<br>Terms associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Claims on institutions<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central banks<br>Centr | )<br>  | Stage 2<br>exposure<br>94<br>94<br>94<br>94<br>94<br>94<br>94   | Stage 3<br>Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1 exposure | exposure  exposure  Stock of provisions for Stage 2      | exposure  | Coverage Ratio -<br>Stage 3<br>exposure         Image: Coverage Ratio -<br>Stage 3<br>Image: Coverage Ratio -<br>Stage 3<br>exposure         Image: Coverage Ratio -<br>Image: Coverage: Ratio -<br>Image: Coverage Ratio -<br>Image: Coverage: Ratio -<br>Image: | Stage 1<br>Stage 1<br>exposure  | Stage 2<br>exposure<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68                              | Stage 3<br>exposure  | 31/12/2022         Stock of provisions for Stage 1 exposure         exposure         a         b  | Stock of<br>provisions for<br>Stage 2<br>exposure   | exposure 0 0 0 3 3 3 3                                 | Coverage Ratio -<br>Stage 3<br>exposure<br>=   |   | exposure<br>   | Exposure            | Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1 exposure         Image: Stoc | Stage 2         exposure                               | Stage 3<br>exposure                               | Coverage Ratio -<br>Stage 3<br>exposure         Image: |
| 180<br>181<br>182<br>183<br>184<br>185<br>186<br>187<br>188<br>189<br><b>Row</b><br>Num<br>190<br>191<br>192<br>193<br>194<br>195<br>196<br>197<br>198<br>199   | Securitization<br>(min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Secured by mortgages on inmovable property<br>of which: som SME<br>Secured by mortgages on inmovable property<br>of which: som SME<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total<br>(min EUR, %)<br>Central banks<br>Central governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Rescall<br>of which: SME<br>Rescall<br>of which: SME<br>Securities to mortgages on immovable property<br>of which: SME<br>Securities to mortgages on immovable property<br>of which: SME<br>Rescall<br>of which: SME<br>Securities to mortgages on immovable property<br>of which: SME<br>Corporates<br>of which: SME<br>Securities to mortgages on immovable property<br>of which: SME<br>Cantan on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securities to mortgages on immovable property<br>of which: SME<br>Corporates<br>Standardised Total<br>(claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securities to mortgages on immovable property<br>of which: SME<br>Restall<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Restall<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Restall<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which SME  | )<br>  | Stage 2<br>exposure<br>94<br>94<br>94<br>94<br>94<br>94<br>94<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1  | Stage 3<br>Stage 3<br>exposure<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | Stock of<br>provisions for<br>Stage 1<br>exposure   | exposure   | exposure  | Coverage Ratio -<br>Stage 3<br>exposure         Image: Coverage Ratio -<br>Stage 3<br>Image: Coverage Ratio -<br>Stage 3<br>exposure         Image: Coverage Ratio -<br>Image: Coverage: Ratio -<br>Image: Coverage Ratio -<br>Image: Coverage: Ratio -<br>Image: | Image: Stage 1         Image: | Stage 2<br>exposure<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68<br>68                              | Stage 3<br>exposure  | 31/12/2022         Stock of provisions for Stage 1 exposure         exposure         a         b  | Stock of<br>provisions for<br>Stage 2<br>exposure         - | exposure<br>   | Coverage Ratio -<br>Stage 3<br>exposure<br>=   |   | exposure<br>   | Exposure            | Stock of provisions for Stage 1 exposure         Expos   | Stage 2         exposure                               | Stage 3<br>exposure                               | Coverage Ratio -<br>Stage 3<br>exposure         Image: |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY                                 |   | 46 47  | 48 49  | 50 51   | 52 53  | 54  |   | <b>21 EU-wide S</b>   | Stress Test:<br>BNP Pa  | Credit risk CO<br>aribas   | <b>VID-19 STA</b>   | 65 66  | 67 68  | 69 70  | 71   | 72 73  | 74 75  |
|--|---|--|--|---|--|---|---|---|---|--|---|--|--|--|--|--|--|
| Row<br>Num   | (mln EUR,  %  | Stage 1<br>Stage 1<br>exposure<br>which  | Stage 2<br>exposure<br>exposure<br>guaranteed<br>amount  | 31/12/2021<br>Stage 3<br>exposure<br>guaranteed<br>amount             | Stock of provisions for Stage 1 exposure exposure  | or Stock of<br>provisions for<br>Stage 3<br>exposure                                      | overage Ratio -<br>Stage 3<br>exposure      | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount                        | Public gua<br>Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount                    | antees - Baseline Scenario<br>31/12/2022<br>Stage 3<br>e 3<br>ure Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount Stage   | of Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure         | for<br>for<br>e<br>E<br>for<br>for<br>for<br>for<br>for<br>for<br>for<br>for<br>for<br>for | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount   | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount   | 31/12/2023<br>3 Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure<br>Coverage Ratio -<br>Stage 3<br>exposure   |
| 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8                                 | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates  | 1,382 1,32   | Image: Constraint of the second se  | 35 25   |  | 80 0  | 1.17% 1,33                                  | 2 1,281 20  | 51 230  | 61 43  | 0 83  | 1 0.98% 1  | 303 1,254  | 268 237  | 84 60  | 0 83   | 1 0.84%  |
| 10<br>11<br>12<br>13<br>14<br>15<br>16<br>17                         | of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  | 913 91<br>86 6   | 2 30 30<br>9 60 48<br>   | 17 17<br>3 0<br>  |  | 12 0<br>28 0<br>11 0<br>28 0<br>11 0<br>11 0<br>11 0<br>11 0<br>11 0<br>11 0<br>11 0<br>1 | 0.13% 89                                    | 5 894   | 33 32<br>53 50<br>53 50   | 32 31<br>6 0<br>   | 0 12 0 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0                                   | 0 0.13% 0 1.62%  | 883     882       79     63  | 33     33       62     50       9     9       9     9       9     9       9     9  | 44 44<br>8 0   | 0 12<br>0 29<br>0 29<br>0 12<br>0 12 | 0 0.14%  |
| 18<br>19<br>20<br>21   | Equity<br>Securitisation<br>Other exposures<br>Standardised Total   | 2,386 2,31   | 3 328 287  | 55 45<br>31/12/2021   | 7  | 4 18  | 33.10% 2,31                                 | 2 2,245 31  | 57 313<br>Public gua  | 99 81<br>antees - Baseline Scenario<br>31/12/2022  | 6 4   | 32 32.87% 2  | 270 2,204  | 363 319  | 136 113<br>31/12/2023  | 6 4  | 44 32.69%  |
| Row<br>Num<br>22<br>23<br>24   | (min EUR, %<br>Central banks<br>Central governments<br>Regional governments or local authorities  | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount   | Stage 2<br>exposure of which guaranteed amount   | Stage 3<br>exposure<br>exposure<br>guaranteed<br>amount               | Stock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposure | or Stock of provisions for Stage 3 exposure   | overage Ratio -<br>Stage 3<br>exposure      | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount<br>Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount                                  | Stage 3<br>exposure, of<br>which   | for provisions for provisions<br>1 Stage 2 Stage 3                            | for Stage 3 exposure   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount<br>Stage 2<br>exposure  | Stage 2<br>exposure, of<br>which Stage   | Stage 3<br>exposure, of<br>which   | Stock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposureCoverage Ratio -<br>Stage 3<br>exposureImage: Stage 3<br>exposureImage: Stage 3<br>exposure |
| 25<br>26<br>27<br>28<br>29<br>30<br>31<br>32<br><b>FRANCE</b>        | Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME  |  |  | 0 0   |  |   | 0.36%                                       |   | 0 0 0<br>0 0<br>0 0   |  | 0 0 0<br>0 0  | 0 0.35%  | 0 0 0<br>0 0   |  |  |  | 0 0.35%  |
| 33<br>34<br>35<br>36<br>37<br>38<br>39<br>40                         | Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation  |  |  | 0 0   |  | 0 0 -   |   |   |   |  |   |  |  |  | 0 0  |  |  |
| 41<br>42   | Other exposures<br>Standardised Total   | 0<br>Stage 1<br>Stage 1<br>exposure, of  | 0 0 0 0 0 0 Stage 2 exposure, of   | 0 0<br>31/12/2021<br>Stage 3<br>exposure, of                          | 0<br>Stock of Stock of provisions for  | 0 0   | 1.49%                                       | 0 0 0 0 Stage 1 exposure, of Stage 2  | Stage 2<br>exposure, of   | 0 0<br>antees - Baseline Scenario<br>31/12/2022<br>Stage 3<br>exposure, of provision   | 0 0<br>of Stock of Stock of provisions  |  | 0 0 0 0 Stage 1 exposure, of Stage 2   | Stage 2<br>exposure, of  | 0 0 0<br>31/12/2023<br>Stage 3<br>exposure, of                           | 0 0<br>Stock of Stock of provisions for  | 0 1.36%<br>Stock of<br>provisions for Coverage Ratio -   |
| Num<br>43<br>44<br>45<br>46<br>47<br>40                              | (min EUR, %<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks  | Stage 1<br>exposure which<br>guaranteed<br>amount  | Stage 2<br>exposure which<br>guaranteed<br>amount  | Stage 3<br>exposure which<br>guaranteed<br>amount                     | Stage 1     Stage 2       exposure     exposure  | Stage 3<br>exposure   | Stage 3<br>exposure     Stage 1<br>exposure | exposure, of<br>which<br>guaranteed<br>amount                                   | which<br>guaranteed<br>amount<br>Stag<br>expose<br>amount                                 |  | I     Stage 2     Stage 3       re     exposure     exposure                  | for Stage 3<br>exposure exposure   | exposure, of<br>which<br>guaranteed<br>amount  | which  |  | Stage 1     Stage 2       exposure     exposure  | Stage 3     Stage 3       exposure     exposure  |
| 49<br>50<br>51<br>52<br>53<br><b>BELGIUM</b><br>54<br>55<br>56       | International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk  |  | 0     0       0     0       0     0       0     0       0     0       0     0  | 0 0<br>0 0<br>0 0<br>0 0  | 0<br>0<br>0<br>0<br>0<br>0<br>0  | 0 0 0 -<br>0 -<br>0 0 0 -<br>0 0 0 -  | 0.28%                                       |   | 0 0 0<br>0 0<br>0 0<br>0 0<br>0 0<br>0 0<br>0 0   | 0     0       0     0       0     0       0     0       0     0       0     0  | 0 0 0<br>0 0<br>0 0<br>0 0<br>0 0<br>0 0                                      | 0 0.17%<br>0   | 0     0       0     0       0     0       0     0       0     0  | 0 0 0<br>0 0<br>0 0<br>0 0<br>0 0<br>0 0   | 0 0 0<br>0 0<br>0 0<br>0 0   | 0 0<br>0 0<br>0 0<br>0 0<br>0 0<br>0 0   | 0 0.16%<br>  |
| 57<br>58<br>59<br>60<br>61<br>62<br>63                               | Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total  |  |  | 0 0   |  |   | 84.05%                                      |   | 0 0   |  | 0 0   | 0 78.52%   |  | 0 0  | 0 0  |  | 0 76.56%   |
| Row<br>Num<br>64   | (mln EUR, %   | Stage 1<br>Stage 1<br>exposure<br>b)<br>Stage 1<br>exposure<br>guaranteed<br>amount  | Stage 2<br>Stage 2<br>exposure<br>exposure<br>guaranteed<br>amount   | 31/12/2021<br>Stage 3<br>exposure<br>exposure<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure<br>Stage 2<br>exposure                           | Stock of<br>provisions for<br>Stage 3<br>exposure   | overage Ratio -<br>Stage 3<br>exposure      | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount                        | Public gua<br>Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount                    | e 3 exposure, or provisions  |   | for Stage 3 exposure exposure  | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount   | Stage 2<br>exposure, of<br>which Stage   | 3 exposure, or   | Stock of Stock of<br>provisions for provisions for<br>Stage 1 Stage 2<br>exposure exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure<br>Coverage Ratio -<br>Stage 3<br>exposure   |
| 65<br>66<br>67<br>68<br>69<br>70<br>71<br>72                         | Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME   |  |  | 25 25   |  |   | 0.00% 1,12                                  | 7 1,127 1:  | 32 132  | 43 43  | 0 29  | 0 0.00% 1  | 101 1,101  | 141 141<br>21 21   | 60 60  | 0 31   | 0 0.00%  |
| 73<br>74<br>75<br>76<br>77<br>78<br>79<br>80<br>81<br>82<br>83<br>84 | Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total |  | 0     0     0       0     0       0 <th></th> <th></th> <th></th> <th>30.01%</th> <th></th> <th></th> <th>31     31       0     0       1     1       1&lt;</th> <th></th> <th>0 0.00%<br/>0 -<br/>1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th> <th>878 878<br/>0 0 0<br/>0 0<br/>0</th> <th>31     31       0     0       0&lt;</th> <th>43<br/>0<br/>0<br/>0<br/>103<br/>103</th> <th></th> <th>0</th> |   |  |   | 30.01%                                      |   |   | 31     31       0     0       1     1       1< |   | 0 0.00%<br>0 -<br>1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1                                    | 878 878<br>0 0 0<br>0 | 31     31       0     0       0< | 43<br>0<br>0<br>0<br>103<br>103  |  | 0  |
| Row<br>Num   | (mln EUR, %   | Stage 1<br>exposure<br>Stage 1<br>exposure<br>guaranteed   | Stage 2<br>exposure<br>exposure<br>guaranteed  | 31/12/2021<br>Stage 3<br>exposure Stage 3<br>which<br>guaranteed      | Stock of Stock of provisions for Stage 1 exposure exposure   | or provisions for<br>Stage 3<br>exposure  | overage Ratio -<br>Stage 3<br>exposure      | Stage 1<br>exposure, of<br>which<br>guaranteed                                  | Stage 2<br>exposure, of<br>which<br>guaranteed  | ure guaranteed Stage   |   | for Stage 3 exposure   | guaranceeu   | Stage 2<br>exposure, of<br>which<br>guaranteed   | guaranteed   | Stock of Stock of<br>provisions for provisions for<br>Stage 1 Stage 2<br>exposure exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure  |
| 85<br>86<br>87<br>88<br>89<br>90<br>91                               | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions  | amount       amount <td< th=""><th>amount</th><th>amount</th><th></th><th></th><th>58 820/</th><th>amount</th><th>amount</th><th>amount exposu</th><th></th><th>0 53.14%</th><th>amount</th><th>amount</th><th>amount</th><th></th><th></th></td<> | amount   | amount  |  |   | 58 820/                                     | amount  | amount  | amount exposu  |   | 0 53.14%   | amount   | amount   | amount   |  |  |
| 92<br>93<br>94<br>95 <b>ITALY</b><br>96<br>97<br>98<br>99<br>100     | Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment   | 3       1       1       0       0       0  | 0     0       1     1       0     0       0     0       0     0  | 0 0<br>0 0<br>0 0<br>0 0<br>0 0                                       |  | 0     0       0     0       0     0       0     0       0     0       0     0             | 13.55%                                      |   | 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         10.56%           0         -           0         -           0         -         | J     J       1     1       0     0       -     -       -     -       -     -  | 0     0       0     0       0     0       0     0       0     0       0     0       0     0  | 0 0<br>0 0<br>0 0<br>0 0<br>0 0  | 0 0<br>0 0<br>0 0<br>0 0<br>0 0<br>0 0   | 0 50.41%   |
| 101<br>102<br>103<br>104<br>105                                      | Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total  | 4  | 4 1 1  | 0 0   |  | 0 0   | 82.60%                                      | 4 4   | 1 1   | 0 0  | 0 0   | 0 76.95%   | 4 4  | 1 0  | 1 0  | 0 0  | 0 73.00%   |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY  | 46 47 48 40  | 50 51 52 52 54   | B   | est: Credit risk COVID-19 STA<br>BNP Paribas  | 67     68     69     70     71     72     73     74     75   |
|---|--|--|---|---|--|
| Row   | Stage 1     Stage 2       Stage 1     exposure, of       which     exposure  | 31/12/2021       of     Stage 3       Stage 3       exposure       which       Stage 1   |   | Public guarantees - Baseline Scenario<br>31/12/2022<br>Stage 3 stock of provisions for provisions for stock of provisions for Stage 3 Stage 1 Stage 2 Stage 3 Sta | Stage 1     Stage 2     Stage 3     Stage 3     Stage 3     Stock of     Stock of </th   |
| 106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions   | (mln EUR, %)     exposure     guaranteed<br>amount     exposure     guaranteed<br>amount       Image: Strategy of the str  | ed     Guaranteed<br>amount     Stage 1<br>exposure     Stage 2<br>exposure     Stage 2<br>exposure       Image 2     Stage 3<br>exposure     Image 2<br>exposure     Image 3<br>exposure       Image 2     Image 3<br>exposure     Image 3<br>exposure     Image 3<br>exposure       Image 3     Image 3     Image 3<br>exposure     Image 3<br>exposure       Image 3     Image 3     Image 3     Image 3       Image 3     Im   | exposureexposureguaranteed<br>amountexposureguaranteed<br>amountImage: Image:  | exposureguaranteed<br>amountStage 1<br>exposureStage 2<br>exposureStage 3<br>exposureexposureexposureexposureamountamountImage 1<br>exposureImage 2<br>exposureStage 3<br>exposureexposureexposureexposureexposureexposureexposureImage 2<br>exposureexposur  | guaranteed<br>amountguaranteed<br>amountguaranteed<br>guaranteed<br>amountguaranteed<br>guaranteed<br>amountStage 2<br>exposureStage 3<br>exposureexposureamountamountamountamountamountamountamountexposureexposureexposureexposureamountamo  |
| <ul> <li>113</li> <li>114</li> <li>115</li> <li>116</li> <li>117</li> <li>118</li> <li>119</li> <li>120</li> <li>121</li> <li>113</li> <li>Corporates <ul> <li>of which: SME</li> <li>Retail <ul> <li>of which: SME</li> </ul> </li> <li>Covered by mortgages on immovable property <ul> <li>of which: non-SME</li> </ul> </li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST credit assessment</li> </ul></li></ul> | 2       2       1         0       0       0         0       0       0         0       0       0         0       0       0         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1  | 0       0       0       0       0         0       0       0       0       0         0       0       0       0       0         0       0       0       0       0         0       0       0       0       0         0       0       0       0       0         0       0       0       0       0         0       0       0       0       0         0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0       0         0       0       0       0       0       0       0       0         0       0       0       0       0       0       0       0       0         0       0       0       0       0       0       0       0  | 0       3.05%       2       2       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       2.92%       2         0       0       0       0       0       0       0         0       0       0       0       0       0       0       0         0       0       0       0       0       0       0       0       0         0       <   | 2       1       0       0       0       0       0       2.93%         0       0       0       0       0       0       0       0       0         0       0       0       0       0       0       0       0       0       0         0       0       0       0       0       0       0       0       -       -         0       0       0       0       0       0       0       0       -       -         0       0       0       0       0       0       0       0       -       -         0       0       0       0       0       0       0       0       -       -         0       0       0       0       0       0       0       0       -       -         0       0       0       0       0       0       0       0       -       -       -         0       0       0       0       0       0       0       0       -       -       -       -         0       0       0       0       0       0       0       0<   |
| 122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total   |  | Image: Constraint of the second sec  | Image: state  | Image: Second                                   | Image: Second         |
| Row<br>Num  | (mln EUR, %)   | of     Stage 3     exposure, of     Stock of     Stock of     Stock of       ed     exposure     which     provisions for     provisions for     provisions for       ed     exposure     guaranteed     exposure     exposure     exposure  | or Coverage Ratio -<br>Stage 3<br>exposure<br>Stage 3<br>exposure<br>Stage 1<br>exposure<br>Stage 1<br>exposure, of<br>which<br>guaranteed<br>Stage 2<br>exposure, of<br>guaranteed   |   | Stage 1<br>exposure, of<br>guaranteed<br>amountStage 2<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposure<br>exposureStage 3<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposure<br>exposureStage 3<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposureStage 3<br>exposureStock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposureCoverage Ratio -<br>Stage 3<br>exposure  |
| 127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME  | Image: state of the state   | Image: Constraint of the second se  | Image: state of the state  | Image: series of the series                     | Image: state stat                |
| <ul> <li>136</li> <li>137</li> <li>138</li> <li>139</li> <li>140</li> <li>141</li> <li>142</li> <li>143</li> <li>Retail <ul> <li>of which: SME</li> </ul> </li> <li>Secured by mortgages on immovable property <ul> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST credit assessment</li> <li>Collective investments undertakings (CIU)</li> </ul> </li> </ul>   | 0       0       0          | 0       0       0       0       0         0       0       0       0       0         0       0       0       0       0         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1  | 0       -       0   | Image: constraint of the sector of the sec                    | 000000-1111111100000000-111  |
| 144Equity145Securitisation146Other exposures147Standardised Total   |  | 0          | 0 74.72% 0 0 0 0 0 Pt   | Image: Second constraints     Image: Second constra     Image: Second constraints     Image   | Image: Constraint of the state of         |
| Row<br>Num       148       Central banks  | (mln EUR, %)   | of Stage 3 exposure of which guaranteed oxposure oxposure oxposure oxposure oxposure oxposure oxposure oxposure oxposure   | or Coverage Ratio -<br>Stage 3<br>exposure Stage 1<br>exposure, of<br>guaranteed<br>amount Stage 2<br>exposure Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount Stage 2<br>exposure, of<br>stage 2<br>exposure, of<br>stage 2<br>exposure, of<br>stage 2<br>exposure, of<br>stage 3<br>exposure Stage 3<br>exposure | 31/12/2022       Stage 3       Stage 3       Stock of provisions for provisions for Stage 1       Stock of provisions for Stage 2       Stock of provisions for Stage 3       Stock of provisions for Stage 2       Stage 3       Stage 3       Stage 1       Stage 2       Stage 3       Stage 3       Stage 1       Stage 3       Stage 3       Stage 3       Stage 1       Stage 3   | Stage 1       Stage 2       Stage 2       Stage 3       Stage 3       Stock of provisions for stage 1       Stock of provisions for Stage 2       Stock of provisions for Stage 3       Stock of provisions for Stage 2       Stock of provisions for Stage 3  |
| 149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME  | Image: state of the state   | Image: Section of the section of th  | Image: state of the state  | Image: state of the state of                    | Image: Second         |
| <ul> <li>157</li> <li>158</li> <li>159</li> <li>160</li> <li>161</li> <li>162</li> <li>163</li> <li>164</li> <li>165</li> <li>Retail <ul> <li>of which: SME</li> </ul> </li> <li>Secured by mortgages on immovable property <ul> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST credit assessment</li> <li>Collective investments undertakings (CIU)</li> <li>Equity</li> </ul></li></ul>  | 0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0  | 0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0         0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0       0       0       0       0         0       0 </td <td><math display="block">\begin{array}{c ccccccccccccccccccccccccccccccccccc</math></td> <td>000<!--</td--><td>0000000-00000000-00000000-00000000-000<td< td=""></td<></td></td>   | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$   | 000 </td <td>0000000-00000000-00000000-00000000-000<td< td=""></td<></td>   | 0000000-00000000-00000000-00000000-000 <td< td=""></td<>   |
| 165Equity166Securitisation167Other exposures168Standardised Total   |  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0 77.47% 5 4 0 0 0  | Public guarantees - Baseline Scenario   | Image: state         |
| Row<br>Num<br>169<br>Central banks  | (mln EUR, %)<br>Stage 1 exposure<br>(mln EUR, %)<br>Stage 1 exposure<br>Stage 1 exposure, of which guaranteed amount<br>Stage 2 exposure<br>stage 2 exposure<br>amount<br>Stage 2 exposure<br>amount<br>Stage 2 exposure<br>amount<br>Stage 2 exposure<br>amount<br>Stage 2 exposure<br>Stage 2 exposu | ofStage 3<br>exposureStage 3<br>exposure, of<br>which<br>guaranteedStock ofStock ofStock ofofStage 3<br>provisions forStock of<br>provisions forStock of<br>provisions forStock of<br>provisions forStock of<br>provisions for   | or Coverage Ratio -<br>Stage 3<br>exposure Stage 1<br>exposure for which<br>guaranteed<br>amount for books and  | exposure guaranteed stage 1 Stage 2 Stage 3 exposure exposure   | Stage 1       Stage 2       Stage 2       Stage 3  |
| 170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail   | Image: Constraint of the second se  | Image: Constraint of the second se  | Image: state of the state  | Image: state of the state                                    | Image: state of the s        |
| 179SPAINof which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation   | Image: state of the state   | 0       0       0       0       0         0       0       0       0       0         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1  | 0       -       0   | Image: series of the series                     | Image: series of the series  |
| 107     Decention       188     Other exposures       189     Standardised Total  |  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  |   | 0         | 0         0         0         0         0         0         0         0         32.59%           31/12/2023  |
| Row<br>Num       Central banks         190       Central governments         191       Desired severnments  | (mln EUR, %)       Stage 1       Stage 1       Stage 2       exposure, of which guaranteed amount       Stage 2       exposure, which guaranteed amount         (mln EUR, %)       Image: stage 1       Image: stage 1       Image: stage 2       exposure       which guaranteed amount         Image: stage 1       Image: stage 1       Image: stage 2       Image: stage 2       exposure, which guaranteed amount         Image: stage 1       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 1       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2   | of     Stage 3     exposure, of     Stock of     Stock of     Stock of       ed     exposure     which     provisions for     provisions for     provisions for       ed     exposure     guaranteed     exposure     exposure     exposure  | OrCoverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposureStage 1<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposureStage 2<br>exposure, of<br>which<br>guaranteed<br>amountImage: Coverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposure, of<br>which<br>guaranteed<br>amountImage: Coverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposure, of<br>which<br>guaranteed<br>amountImage: Coverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposureStage 2<br>exposure, of<br>which<br>guaranteed<br>amountImage: Coverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposureStage 2<br>exposure, of<br>which<br>guaranteed<br>amountImage: Coverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposureStage 2<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposureStage 2<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio -<br>ExposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio -<br>ExposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio -<br>ExposureImage: Coverage Ratio<br>exposureImage: Coverage Ratio<br>exposureImage: Coverage  | Stage 3 which Stage 1 Stage 2 Stage 3 Stage 3 oxnocure  | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposureStage 3<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposureStage 3<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposureStock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposureStock of<br>provisi  |
| 192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME199POLAND200POLAND  | Image: state of the state   | Image: state of the state   | Image: state of the state  | Image: state of the state                                    | Image: state in the state in |
| 200POLANDItems associated with particularly high risk201Of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation  | 0       0       0         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1  | 0       0       0       0       0         4       4       4       4       4         5       4       4       4       4       4         6       4       4       4       4       4       4         6       4  | 0       -       0   | Image: constraint of the second state of the secon                    | Image: constraint of the second sec |
| 209     Other exposures       210     Standardised Total  | 157 120 101  | 77 9 0 1 3<br>31/12/2021   |   | Image: Market Scenario         Image: Market Scenario<   | Image: Note of the system         Stars 2         Stars  |
| Row<br>Num     Central banks       211<br>212     Central governments   | (mln EUR, %)       Stage 1       Stage 1       Stage 2       exposure, of which guaranteed amount       Stage 2       exposure, which guaranteed amount         (mln EUR, %)       Image: stage 1       Image: stage 1       Image: stage 2       exposure       which guaranteed amount         Image: stage 1       Image: stage 1       Image: stage 2       Image: stage 2       exposure, which guaranteed amount         Image: stage 1       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 1       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2         Image: stage 2       Image: stage 2       Image: stage 2       Image: stage 2   | of     Stage 3     exposure, of     provisions for     provisions for     provisions for       ed     exposure     guaranteed     oxposure     oxposure     oxposure   | OrCoverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposureStage 1<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposureStage 2<br>exposure, of<br>which<br>guaranteed<br>amountImage: Stage 3<br>exposureStage 1<br>exposureStage 2<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposure, of<br>which<br>guaranteed<br>amountImage: Stage 3<br>exposureStage 1<br>exposureStage 2<br>exposure, of<br>which<br>guaranteed<br>amountImage: Stage 3<br>exposureImage: Stage 3<br>exposureStage 2<br>exposureImage: Stage 3<br>exposureImage: Stage  | Stage 3<br>exposureStage 3<br>exposure, of<br>which<br>guaranteed<br>amountStock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>  | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposureStage 3<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposureStage 3<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposureStock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposureStock of<br>provisi  |
| 213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail   | Image: state of the state   | Image: state of the state   | Image: state of the state  | Image: state of the s                           | Image: state         Image: state<   |
| 221<br>222<br>223<br>223<br>224<br>225<br>226<br>227<br>228<br>229NETHERLANDSof which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation  | Image: state of the state   | 0       0       0       0       0       0         1       1       1       1       1       1         1 <td>0       -       0</td> <td>Image: series of the series</td> <td>0       0       0       0       0       0       0       0       0       -         1</td> | 0       -       0   | Image: series of the series                     | 0       0       0       0       0       0       0       0       0       -         1  |
| 229Securitisation230Other exposures231Standardised Total  |  | 0     0     0     0     0  | 0 87.28% 0 0 1 0  | Image: Constraint of the second sec                           | Image: Constraint of the second sec        |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY  | Γ   | 76                  | 77   | 78   | 79  | 80  | 81  | <b>202</b>  | 21 EU-1   | wide S              |                                       | BNP Paribas   |   |   | D-19 S                                      | <b>TA</b>                                       | 91   | 92                                       | 93  | 94  | 95  | 96                                      |
|---|---|---------------------|--|--|---|---|---|---|---|---------------------|---------------------------------------|---|---|---|---|---|--|--|---|---|---|---|
|   |   |                     |  |  | 31/12/2021  |   |   |   |   |                     | Mora                                  | toria - Adverse So<br>31/12/2022                    | enario  |   |   |   |  |  | 31/12/2023  |   |   |   |
| Row<br>Num  | (mln EUR, %)  | Stage 1<br>exposure | Stage 2<br>exposure  | Stage 3<br>exposure                                      | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure                         | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure                                   | Stage 2<br>exposure | Stage 3<br>exposure                   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure     | Stage 1<br>exposure                             | Stage 2<br>exposure                                    | Stage 3<br>exposure                      | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure       | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure |
| 1<br>2<br>3   | Central banks<br>Central governments<br>Regional governments or local authorities   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 5<br>4<br>5<br>6  | Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations   | <b>v</b>            |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 7<br>8<br>9   | Institutions<br>Corporates<br>of which: SME   | 287                 | 7 164  | 32   | 2 3   | 10  | 11  | 34.41%  | 282   | 142                 | 59                                    | 2   | . 7   | 7 20  | 33.06%                                      | 285   | 121  | 7  | 7 2   | 5   | 24  | 31.62%                                  |
| BNP Paribas   | Retail<br>of which: SME<br>Secured by mortgages on immovable property   | 804                 | 4 337  | 135  | 5 13  | 56  | 60  | 44.28%  | 761   | 294                 | 220                                   | 9   | 56  | 5 102   | 46.19%                                      | 738   | 254  | 28                                       | 3 8   | 51  | 130   | 46.05%                                  |
| 13<br>14<br>15<br>16  | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment   | 240                 |  | 23   |   |   |   | 10.57%  | 200   |                     |                                       |   |   | 1 4   | 10.64%                                      | 204   | 02   |  |   | 1   |   | 10.04%                                  |
| 17<br>18<br>19  | Collective investments undertakings (CIU)<br>Equity<br>Securitisation   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 20<br>21  | Other exposures<br>Standardised Total   | 1,689               | 9 728  | 220  | ) 17  | 78  | 80  | 36.15%  | 1,642   | 623                 | 372                                   | 2 11  | 72  | 2 136   | 36.58%                                      | 1,626   | 529  | 48                                       | 10  | 63  | 174   | 36.05%                                  |
|   |   |                     |  |  | 31/12/2021<br>Stock of                            | Stock of  | Stock of  |   |   |                     | Mora                                  | itoria - Adverse Sc<br>31/12/2022<br>Stock of       | enario<br>Stock of                                | Stock of  |   |   |  |  | 31/12/2023<br>Stock of                            | Stock of  | Stock of  |   |
| Row<br>Num  | (mln EUR, %)  | Stage 1<br>exposure | Stage 2<br>exposure  | Stage 3<br>exposure                                      | provisions for<br>Stage 1<br>exposure             | provisions for<br>Stage 2<br>exposure                                     | provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure                                   | Stage 2<br>exposure | Stage 3<br>exposure                   | provisions for<br>Stage 1<br>exposure               | provisions for<br>Stage 2<br>exposure             | provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure     | Stage 1<br>exposure                             | Stage 2<br>exposure                                    | Stage 3<br>exposure                      | provisions for<br>Stage 1<br>exposure             | provisions for<br>Stage 2<br>exposure                   | provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure |
| 22<br>23<br>24  | Central banks<br>Central governments<br>Regional governments or local authorities   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 25<br>26<br>27  | Public sector entities<br>Multilateral Development Banks<br>International Organisations   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 28<br>29<br>30  | Institutions<br>Corporates<br>of which: SME   | 42                  | 2 80   | 7  | 7 0   | 2   | 1   | 12.81%  | 42  | 74                  | 14                                    | 0   | 1   | 1 2   | 12.13%                                      | 45  | 66   | 1  | 8 0   | 1   | 2   | 11.52%                                  |
| <ul> <li>FRANCE</li> <li>FRANCE</li> </ul>  | Retail<br>of which: SME<br>Secured by mortgages on immovable property   | 30                  |  | 4  | 4 0   | 1   | 1   | 31.65%  | 27  | 13                  | 6                                     |   |   |   | 30.48%                                      | 26  | 13   |  | 8 0   | 0   | 2   | 29.22%                                  |
| 34<br>35<br>36<br>37  | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment   |                     |  |  |   |   |   | -<br>   | 0   | 0                   |                                       |   |   |   | -   | 0   | 0  |  |   |   |   | -                                       |
| 37<br>38<br>39<br>40  | Collective investments undertakings (CIU)<br>Equity<br>Securitisation   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 41<br>42  | Other exposures<br>Standardised Total   | 158                 | 8 107  | 13   | 3 1   | 3   | 2   | 18.09%  | 148   | 104                 | 25                                    | 5 O   | 2   | 2 4   | 16.66%                                      | 149   | 96   | 3  | 3 0   | 2   | 5   | 15.81%                                  |
|   |   |                     |  |  | 31/12/2021  |   |   |   |   |                     | Mora                                  | itoria - Adverse So<br>31/12/2022                   | 1   |   |   |   |  |  | 31/12/2023  |   |   |   |
| Row<br>Num  | (mln EUR, %)  | Stage 1<br>exposure | Stage 2<br>exposure  | Stage 3<br>exposure                                      | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure                         | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure                                   | Stage 2<br>exposure | Stage 3<br>exposure                   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure     | Stage 1<br>exposure                             | Stage 2<br>exposure                                    | Stage 3<br>exposure                      | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure       | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure |
| 43<br>44<br>45  | Central banks<br>Central governments<br>Regional governments or local authorities   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 46<br>47<br>48  | Public sector entities<br>Multilateral Development Banks<br>International Organisations   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 49<br>50<br>51  | Institutions<br>Corporates<br>of which: SME   | 0                   | 0 0  | 0  | 0 0   | 0   | 0   | - 27.77%  | 0   | 0                   | 0                                     | 0   | (   | 0 0   | - 20.15%                                    | 0   | 0  |  | 0 0   | 0   | 0   | -                                       |
| 53<br>54<br>55  | Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME  |                     | 0 0  |  | 0 0   | 0   |   | -   | 0   | 0                   |                                       |   |   | 0 0   | -   | 0   | 0  |  | 0 0   | 0   | 0   | - 31.20%                                |
| 56<br>57<br>58  | Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment  |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 59<br>60<br>61<br>62  | Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures  |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 63  | Standardised Total  | C                   | 0 0  | C  | 0 0   | 0   | 0   | 27.77%  | 0   | 0                   | 0<br>Mora                             | )<br>otoria - Adverse Sc                            | enario  | 0 0   | 30.15%                                      | 0   | 0  |  | 0 0   | 0   | 0   | 31.20%                                  |
|   |   |                     |  |  | 31/12/2021<br>Stock of                            | Stock of  | Stock of  | Coverage Ratio -  |   |                     |                                       | 31/12/2022<br>Stock of                              | Stock of  | Stock of provisions for   | Coverage Ratio -                            |   |  |  | 31/12/2023<br>Stock of                            | Stock of  | Stock of  | Coverage Ratio -                        |
| Num   | (mln EUR, %)  | Stage 1<br>exposure | Stage 2<br>exposure  | Stage 3<br>exposure                                      | provisions for<br>Stage 1<br>exposure             | provisions for<br>Stage 2<br>exposure                                     | provisions for<br>Stage 3<br>exposure   | Stage 3<br>exposure   | Stage 1<br>exposure                                   | Stage 2<br>exposure | Stage 3<br>exposure                   | provisions for<br>Stage 1<br>exposure               | provisions for<br>Stage 2<br>exposure             | provisions for<br>Stage 3<br>exposure   | Stage 3<br>exposure                         | Stage 1<br>exposure                             | Stage 2<br>exposure                                    | Stage 3<br>exposure                      | provisions for<br>Stage 1<br>exposure             | provisions for<br>Stage 2<br>exposure                   | provisions for<br>Stage 3<br>exposure   | Stage 3<br>exposure                     |
| 65<br>66<br>67  | Central governments<br>Regional governments or local authorities<br>Public sector entities  |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 68<br>69<br>70  | Multilateral Development Banks<br>International Organisations<br>Institutions   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 71<br>72<br>73<br>74 LINITED CTATEC   | Corporates<br>of which: SME<br>Retail   | 17                  | 7 3<br>3 46  | 13   | 2 0<br>3 1  | 0<br>4  | 1<br>   | 35.08%<br>36.84%  | 16  | 40                  | 24                                    |   |   | 0 1<br>3 9  | 35.53%                                      | 16  | 2  | 3  | 5 0<br>2 1  | 0<br>2  | 12  | 35.88%                                  |
| 75<br>76<br>77  | Secured by mortgages on immovable property<br>of which: non-SME   | 6                   | 6 2  | 1  | 1 0   | 0   | 0   | 39.07%  | 5   | 2                   | 1                                     |   | (   | D 0   | 38.89%                                      | 5   | 2  |  | 2 0   | 0   | 1   | 38.72%                                  |
| 78<br>79<br>80  | Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 81<br>82<br>83<br>84  | Securitisation<br>Other exposures   | 150                 | D 53   | 18   | 3 2   | 4   | 7   | 36.62%  | 143   | 46                  | 32                                    | 1   |   | 3 12  | 36.55%                                      | 140   | 39   | 4  | 2 1   | 2   | 15  | 36.52%                                  |
|   |   |                     |  |  | 21_/12/2021                                       | T   |   | 55.02 /0  | CT 1  |                     | Mora                                  | toria - Adverse So                                  | enario  | 12  | 50.55 /0                                    | 1.10  |  |  |   |   | 15  | 50.52 /0                                |
| Row   |   | Stage 1             | Stage 2  | Stage 3  | Stock of<br>provisions for                        | Stock of provisions for   |   | Coverage Ratio -<br>Stage 3   | Stage 1   | Stage 2             | Stage 3                               | Stock of<br>provisions for                          | Stock of<br>provisions for                        | Stock of provisions for   | Coverage Ratio -<br>Stage 3                 | Stage 1   | Stage 2  | Stage 3                                  | Stock of<br>provisions for                        | Stock of provisions for                                 | Stock of<br>provisions for  | Coverage Ratio -<br>Stage 3             |
| 85<br>86  | (min EUR, %)<br>Central banks   | exposure            | exposure   | exposure   | Stage 1<br>exposure                               | Stage 2<br>exposure   | Stage 3<br>exposure   | exposure  | exposure  | exposure            | exposure                              | Stage 1<br>exposure                                 | Stage 2<br>exposure                               | Stage 3<br>exposure   | exposure                                    | exposure  | exposure   | exposure                                 | Stage 1<br>exposure                               | Stage 2<br>exposure                                     | Stage 3<br>exposure   | exposure                                |
| 87<br>88<br>89  | Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks  |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 90<br>91<br>92  | International Organisations<br>Institutions<br>Corporates   | 225                 | 575  | 21   | 1 2   | 8   | 9   | 41.57%  | 220   | 62                  | 39                                    | 2 1   | 5   | 516   | 40.45%                                      | 219   | 50   | 5  | 2 1   | 3   | 20  | 38.34%                                  |
| 93<br>94<br>95 ITALY  | of which: SME Retail of which: SME  | 533                 | 3 171  | 77   | 7 9   | 33  | 39  | 51.17%  | 506   | 145                 | 131                                   | 6   | 34  | 4 67  | 51.40%                                      | 491   | 121  | 17                                       | 0 5   | 31  | 85  | 50.32%                                  |
| 97<br>98<br>98  | Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds  | C                   | 0 0  | C  | 0 0   | 0   | 0   | -   | 0   | 0                   | C                                     | 0   | (   | D 0   | -   | 0   | 0  |  | 0 0   | 0   | 0   | -                                       |
| 99  | Covered bonds<br>Claims on institutions and corporates with a ST credit assessment  |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 100<br>101<br>102   | Collective investments undertakings (CIU)<br>Equity<br>Securitisation   |                     |  |  |   |   |   |   |   |                     |                                       |   |   |   |   |   |  |  |   |   |   |   |
| 74       UNITED STATES         76       77         78       79         80       81         82       83         84       84         85       86         87       85         86       87         88       89         90       91         92       93         94       95         97       ITALY | of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total<br>(mln EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME |                     | 3       40         6       2         6       2         6       2         1       1 | 13<br>13<br>13<br>13<br>13<br>13<br>13<br>13<br>13<br>13 | provisions for<br>Stage 1                         | Stock of<br>provisions for<br>Stage 2<br>exposure<br>exposure<br>8<br>333 | Stock of provisions for Stage 3 exposure         Stage 3 exposure         Stock of provisions for Stage 3 exposure         Stage 3 exp | 39.07%       3         39.07%       3         1       1 | 105<br>5<br>5<br>143<br>143<br>220<br>220<br>506<br>0 |                     | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 31/12/2022<br>Stock of<br>provisions for<br>Stage 1 |   | 5       3         0       0         0       0         1       1         3       12         3       12         5       16         4       67         0       0         0       0 | Coverage Ratio -<br>Stage 3<br>exposure<br> | 100 5 5 140 140 140 140 140 140 140 140 140 140 | 2<br>2<br>39<br>39<br>Stage 2<br>exposure<br>50<br>121 | Stage 3<br>exposure<br>5<br>5<br>5<br>17 | provisions for<br>Stage 1                         | Stock of<br>provisions for<br>Stage 2<br>exposure<br>31 | 12         1 <t< td=""><td></td></t<> |   |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY  |   | 76                  | 77                  | 78                  | 79  | 80  | 81  |   | 21 EU-              | wide St             |                     | <b>est: Cr</b><br>BNP Pariba                      | edit ris<br>s<br>87                               | <b>k COVI</b><br>88                               | D-19 S <sup>°</sup><br>89               | <b>TA</b><br>90     | 91                  | 92                  | 93  | 94  | 95  | 96                                      |
|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
|   |   |                     |                     |                     | 31/12/2021<br>Stock of                            | Stock of  | Stock of  | Coverage Ratio -                        |                     |                     | Mora                | atoria - Adverse So<br>31/12/2022<br>Stock of     |   | Stock of  | Covorago Batio -                        |                     |                     |                     | 31/12/2023<br>Stock of                            | Stock of  | Stock of  | Coverage Patie -                        |
| Row<br>Num<br>106   | (mln EUR, %)<br>Central banks   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | provisions for<br>Stage 1<br>exposure             | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Stage 3<br>exposure                     | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | provisions for<br>Stage 1<br>exposure             | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 107<br>108<br>109<br>110  | Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 111<br>112<br>113<br>114  | International Organisations<br>Institutions<br>Corporates<br>of which: SME  | 0                   | 0                   | 0                   | 0 0   | (   | ) (   | D -                                     |                     | 0                   | 0                   |   | 0 0   | 0   |   | 0                   | 0                   |                     | 0 0   | 0   | 0 -   | 10.020/                                 |
| 115<br>116<br>117<br>118  | Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME  | 0<br><br>0          | 0                   | 0                   |   |   | ) ()  | 0 24.01%<br><br>0 -                     | C                   | 0                   | 0                   | ) ()  | 0 0 0   | 0   | . 21.20%                                | 0                   |                     |                     | 0 0   | 0   | 0   | 19.92%                                  |
| 119<br>120<br>121<br>122  | Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)                       |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 123<br>124<br>125<br>126  | Equity<br>Securitisation<br>Other exposures<br>Standardised Total   | 0                   | 0                   | 0                   | ) C   |   | ) (   | 0 24.01%                                | C                   | 0                   | 0                   | )   | 0 0   | 0   | 21.20%                                  | 0                   | 0                   | ) (                 | 0 0   | 0   | 0   | 19.92%                                  |
|   |   |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     | Mora                | atoria - Adverse So<br>31/12/2022                 |   |   |   |                     |                     |                     | 31/12/2023  |   |   |   |
| Row<br>Num  | (min EUR, %)  | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 127<br>128<br>129<br>130  | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 131<br>132<br>133<br>134<br>135   | International Organisations<br>Institutions<br>Corporates<br>of which: SME  | 2                   | 0                   | 0                   | ) C   |   | ) (   | D 35.92%                                | 2                   | 0                   | 0                   | )   | 0 0   | 0   | 34.50%                                  | 2                   | 0                   | ) (                 | 0 0   | 0   | 0   | 32.58%                                  |
| 135<br>136<br>137<br>138<br>139   | Retail  | 13                  | 11                  | 6                   |   | 2   | 2   | 2 34.60%<br>0 23.24%                    | 12                  | 10                  | 7                   | 7 (<br>7 (<br>) (                                 |   | 3   | 38.25%                                  | 12                  | 9                   |                     | 0   | 1   | 3   | 40.06%                                  |
| 140<br>141<br>142<br>143  | Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)                       |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 144<br>145<br>146<br>147  | Equity<br>Securitisation<br>Other exposures<br>Standardised Total   | 16                  |                     | 6                   |   |   | 2   | 2 34.63%                                |                     | 10                  | 7                   | 7   | ) 1   | 3   | 38.12%                                  | 14                  | 10                  |                     | 0   | 1   | 4   | 39.74%                                  |
|   |   |                     |                     |                     | 31/12/2021  |   |   |   |                     |                     | Mora                | atoria - Adverse So<br>31/12/2022                 | enario  |   |   |                     |                     |                     | 31/12/2023  |   |   |   |
| Row<br>Num  | (mln EUR, %)  | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 148<br>149<br>150<br>151  | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 152<br>153<br>154<br>155  | Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates   | 0                   | 0                   | 0                   | ) C   |   | )   | D -                                     | C                   | 0                   | 0                   |   | 0 0   | 0   |   | 0                   | 0                   |                     | 0 0   | 0   | 0 -   |   |
| 156<br>157<br>158<br>159<br>LUXEMBOURG  | of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property  | 0                   | 0                   | 0                   | ) C   | (   | ) (   | D 5.94%                                 | C                   | 0                   | 0                   | ) (   | 0 0   | 0   | 6.90%                                   | 0                   | 0                   | ) (                 | 0 0   | 0   | 0   | 7.58%                                   |
| 160<br>161<br>162<br>163  | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment   | 0                   | 0                   | 0                   |   |   |   | 0 -                                     | C                   | 0                   | C                   |   | 0 0   | 0   |   | 0                   | 0                   |                     | 0 0   | 0   | 0 -   |   |
| 164<br>165<br>166<br>167  | Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 168   | Standardised Total  |                     | U                   | 0                   | 31/12/2021  |   | J(  | 0 5.94%                                 |                     | 0                   | Mora                | atoria - Adverse So<br>31/12/2022                 | cenario   | 0   | 6.90%                                   | 0                   |                     | j (                 | 31/12/2023  | 0   | U   | 7.58%                                   |
| Row<br>Num  | (mln EUR, %)  | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure |   | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure |   | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 169<br>170<br>171<br>172  | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 172<br>173<br>174<br>175<br>176   | Multilateral Development Banks         International Organisations         Institutions         Corporates  | 0                   | 0                   | 0                   |   |   |   | 0 -                                     | C                   | 0                   | 0                   |   | 0 0   | 0   |   | 0                   | 0                   |                     | 0 0   | 0   | 0 -   |   |
| 177<br>178<br>179 SPAIN<br>180  | of which: SME Retail of which: SME Secured by mortgages on immovable property   | 0                   | 0                   | 0                   | C   | (   |   | 0 33.33%                                | C                   | 0                   | 0                   |   | 0 0   | 0   | 36.98%                                  | 0                   | 0                   |                     | 0 0   | 0   | 0   | 38.60%                                  |
| 181<br>182<br>183<br>184  | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment   | 172                 | 94                  | 18                  |   | 1   |   | 2 9.39%                                 | 185                 | 68                  | 31                  |   |   | 3   | 9.49%                                   | 193                 | 50                  | 4                   | 0 0   | 1   | 4   | 9.51%                                   |
| 185<br>186<br>187<br>188  | Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures  |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 189   | Standardised Total  | 172                 | 94                  | 18                  | 31/12/2021  |   | L   | 2 9.46%                                 | 185                 | 68                  | Mora                | atoria - Adverse So<br>31/12/2022                 | zenario   | 3   | 9.56%                                   | 194                 | 50                  | <u>1</u> 40         | 31/12/2023  | Ţ   | 4   | 9.58%                                   |
| Row<br>Num  | (mln EUR, %)  | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 190<br>191<br>192<br>193  | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 194<br>195<br>196<br>197  | Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates   | 1                   | 0                   | 0                   | ) C   |   | )   | 0 19.20%                                | 1                   | 0                   | 0                   |   | 0 0   | 0   | 19.85%                                  | 1                   | 0                   |                     | 0 0   | 0   | 0   | 19.56%                                  |
| 198<br>199<br>200 <b>POLAND</b><br>201  | of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property  | 6                   | 2                   | 1                   | C   | (   | ) (   | 0 53.01%                                | 6                   | 2                   | 1                   |   | 1   | 1   | 52.89%                                  | 5                   | 1                   |                     | 0   | 0   | 1   | 52.82%                                  |
| 202<br>203<br>204<br>205  | of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment   | 3                   | 1                   | 0                   |   |   |   | 0 14.05%                                | 3                   | 1                   | 1                   |   | 0 0   | 0   | 14.05%                                  | 3                   | 1                   |                     | . 0   | 0   | 0   | 14.14%                                  |
| 206<br>207<br>208<br>209  | Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures  | <br>                |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 210   | Standardised Total  | 19                  | 9                   | 2                   | 31/12/2021  |   | L   | 1 33.60%                                | 17                  | 9                   | 4<br>Mora           | 4<br>atoria - Adverse So<br>31/12/2022            | ار<br>cenario                                     | 1   | 33.41%                                  | 17                  | 8                   | s  (                | 31/12/2023  | 1   | 2   | 33.09%                                  |
| Row<br>Num  |   | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1             | Stock of<br>provisions for<br>Stage 2             | Stock of<br>provisions for<br>Stage 3             | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1             | Stock of<br>provisions for<br>Stage 2             | Stock of<br>provisions for<br>Stage 3             | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 2<br>exposure | Stage 3<br>exposure | Stock of<br>provisions for<br>Stage 1             | Stock of<br>provisions for<br>Stage 2             | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure |
| 211<br>212<br>213   | (min EUR, %)<br>Central banks<br>Central governments<br>Regional governments or local authorities   |                     |                     |                     | exposure  | exposure  | exposure  |   |                     |                     |                     | exposure  | exposure  | exposure  |   |                     |                     |                     | exposure  | exposure  |   |   |
| 214<br>215<br>216<br>217<br>218   | Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| <ul> <li>218</li> <li>219</li> <li>220</li> <li>221</li> <li>NETHERLANDS</li> </ul> | Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property  | 2                   | 0                   | 0                   |   |   |   | 0 -<br>0 33.87%                         | 2                   | 0                   | 0                   |   |   | 0   | 33.87%                                  | 2                   |                     |                     |   | 0   | 0 -   | 33.87%                                  |
| 223<br>224<br>225<br>226  | Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment | 0                   | 1                   | 1                   | C   | (   |   | 0 9.96%                                 | C                   | 0                   | 1                   |   | 0 0   | 0   | 9.01%                                   | 0                   | 0                   |                     | 0   | 0   | 0   | 8.44%                                   |
| 227<br>228<br>229<br>230  | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |                     |                     |                     |   |   |   |   |
| 231   | Standardised Total  | 2                   | 1                   | 1                   | . c   | (   |   | 0 12.72%                                | 2                   | 1                   | 1                   | 1   | 0 0   | 0   | 13.17%                                  | 2                   | 0                   |                     | 0   | 0   | 0   | 13.26%                                  |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY  | 97 98   | 99 100  | 101 102   | 103 104  | 105   |  |  | BNP Pariba   |   |   | 116 117  | 118 119  | 120 121 122   | 123 124 125 126   |
|---|---|---|---|--|---|--|--|--|---|---|--|--|---|---|
| Row<br>Num  | (mln EUR, %)  | of Stage 2<br>exposure d<br>d   | 31/12/2021<br>of Stage 3<br>exposure description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description<br>description | f Stock of Stock of<br>provisions for provisions for<br>Stage 1 Stage 2<br>exposure exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure   | erage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount             |  | s - Adverse Scenario<br>12/2022<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount   | Stage 2     Stage 3       exposure, of     Stage 3       guaranteed     exposure       amount     amount  | Stock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposureCoverage Ratio -<br>Stage 3<br>exposure  |
| 1       Central banks         2       Central governments         3       Regional governments or local authorities         4       Public sector entities         5       Multilateral Development Banks         6       International Organisations         7       Institutions         8       Corporates         9       of which: SME         10       Retail         11       BNP Paribas         12       Secured by mortgages on immovable property         13       of which: non-SME         14       Items associated with particularly high risk         Covered bonds       Claims on institutions and corporates with a ST credit assessme | nt  | Image: Constraint of the second state of the second sta | Image: Constraint of the second se   | Image: state of the state |   | 1.50% 1,125<br>0.20% 846<br>0.96% 60   | 1,091 395<br>845 59<br>48 80   | 351     13       351     13       5     351       0     58       5     58       0     64   |   |   | Image: state of the state |  | 366     201     14       60     83     8       60     12     14   | $ \begin{array}{ c c c c c c } \hline \\ \hline $   |
| 17Collective investments undertakings (CIU)18Equity19Securitisation20Other exposures21Standardised Total  | 2,199 2   | ,147 475 Stage 2  | 416 93<br>31/12/2021<br>Stage 3   | 77 21  | 7 37  | 39.78% 2,035   | 1,990 533<br>Stage 1   |  | 9 163 1<br>s - Adverse Scenario<br>12/2022<br>Stage 3 Stock of  | 7 5 74  | 3 39.32% 1,930   | 1,884 543  | 487 296 24<br>31/12/2023<br>Stage 2 Stage 3   |   |
| Row<br>Num22222324252626  | (mln EUR, %)<br>Stage 1<br>exposure<br>(mln EUR, %)<br>exposure<br>amount<br>exposure<br>amount   | of Stage 2 exposure, of exposure, of exposure d   | of Stage 3 exposure, o<br>d exposure guaranteed   | f Stock of provisions for Stage 1<br>Stage 1 Stage 2<br>exposure exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure   | erage Ratio -<br>Stage 3<br>exposure exposure  | exposure, of<br>which<br>guaranteed<br>amount<br>Stage 2<br>exposure | exposure, of<br>which<br>guaranteed<br>amount<br>Stage 3<br>exposure   | exposure, of<br>which<br>guaranteed<br>amount     Stock of<br>provisions for<br>Stage 1<br>exposure       1   | Stock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposureImage: Stage 2<br>exposureStage 3<br>exposureImage: Stage 3<br>exposureImage:   | Coverage Ratio -<br>Stage 3<br>exposureStage 1<br>exposureImage: Stage 3<br>exposureImage: Stage 1<br>exposureImage: Stage 3<br>exposureImage: Stage 1<br>exposureImage: Stage 3<br>exposureImage: Stage 1<br>exposureImage: Stage 3<br>exposureImage: Stage 3<br>exposure <t< th=""><th>exposure, of<br/>which<br/>guaranteed<br/>amount</th><th>exposure, of<br/>which<br/>guaranteed<br/>amount     Stage 3<br/>exposure     exposure, of<br/>which<br/>guaranteed<br/>amount       exposure     anount</th><th>Stock of<br/>provisions for<br/>Stage 1<br/>exposureStock of<br/>provisions for<br/>Stage 2<br/>exposureStock of<br/>provisions for<br/>Stage 3<br/>exposureCoverage Ratio -<br/>Stage 3<br/>exposure<!--</th--></th></t<>  | exposure, of<br>which<br>guaranteed<br>amount  | exposure, of<br>which<br>guaranteed<br>amount     Stage 3<br>exposure     exposure, of<br>which<br>guaranteed<br>amount       exposure     anount   | Stock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposureCoverage Ratio -<br>Stage 3<br>exposure </th   |
| 27International Organisations28Institutions29Institutions30of which: SME31Retail32FRANCE33Secured by mortgages on immovable property34of which: non-SME35Items associated with particularly high risk36Covered bonds  |   | 0     0       0     0       0     0       0     0       0     0       0     0   | 0     0       0     0       0     0       0     0       0     0       0     0   | 0     0       0     0       0     0       0     0       0     0       0     0  | Image: state of the state o | 0.18% 0  |  |  |   |   | 0     0.21%       0     0       0     0       0     0       0     0       0     0  |  |   | Image: state of the state          |
| 37Claims on institutions and corporates with a ST credit assessme38Collective investments undertakings (CIU)39Equity40Securitisation41Other exposures42Standardised Total   |   |   | 0 0<br>31/12/2021   |  |   | 1.57% 0  | 0 0  | 31/1   | 0     0       s - Adverse Scenario       12/2022  |   | 0 1.48% 0  | 0 0  | 0 0<br>31/12/2023   | Image:         |
| Row<br>Num43<br>44<br>44<br>45<br>46<br>47<br>48Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations  | (mln EUR, %)       Stage 1       exposure       exposure, or which guarantee amount         (mln EUR, %)       amount       amount         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image: stage 1       image: stage 1         Image: stage 1       image | of Stage 2 exposure, of exposure, of exposure d   | of Stage 3 exposure, o<br>exposure guaranteed   | f     Stock of<br>provisions for<br>Stage 1<br>exposure     Stock of<br>provisions for<br>Stage 2<br>exposure       i     i       i     i       i     i       i     i       i     i       i     i       i     i       i     i       i     i  | Stock of<br>provisions for<br>Stage 3<br>exposure     Cove<br>e       1     1       2     1       3     1       4     1       5     1       6     1       7     1       7     1       8     1       9     1       9     1       10     1       11     1       12     1       13     1       14     1       15     1   | erage Ratio -<br>Stage 3<br>exposure ====================================  | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount             | Stage 2         exposure, of         which         guaranteed         amount   | Stage 3       Stock of         exposure, of       provisions for         guaranteed       Stage 1         amount       exposure         Image: Stage 1       Image: Stage 1         amount       Image: Stage 1         Image: Stage 1       Image: Stage 1         Image: St | Stock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposure <th>Coverage Ratio<br/>Stage 3<br/>exposureStage 1<br/>exposureImage: Stage 3<br/>exposureImage: Stage Stage 3<br/>exposure</th> <th>Stage 1<br/>exposure, of<br/>which<br/>guaranteed<br/>amount</th> <th>Stage 2       Stage 3       exposure, of         which       stage 3       exposure, of         guaranteed       amount       amount         amount       amount       amount         amount       amount       amount</th> <th>Stock of<br/>provisions for<br/>Stage 1<br/>exposureStock of<br/>provisions for<br/>Stage 2<br/>exposureStock of<br/>provisions for<br/>Stage 3<br/>exposureCoverage Ratio -<br/>Stage 3<br/>exposureImage: Stage 1<br/>exposureImage: Stage 2<br/>exposureImage: Stage 3<br/>exposureImage: Stage 3<br/>exposureImage: Stage 1<br/>exposureImage: Stage 3<br/>exposureImage: Stage 3<br/>exposure&lt;</th> | Coverage Ratio<br>Stage 3<br>exposureStage 1<br>exposureImage: Stage 3<br>exposureImage: Stage Stage 3<br>exposure   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount   | Stage 2       Stage 3       exposure, of         which       stage 3       exposure, of         guaranteed       amount       amount         amount       amount       amount         amount       amount       amount  | Stock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposureCoverage Ratio -<br>Stage 3<br>exposureImage: Stage 1<br>exposureImage: Stage 2<br>exposureImage: Stage 3<br>exposureImage: Stage 3<br>exposureImage: Stage 1<br>exposureImage: Stage 3<br>exposureImage: Stage 3<br>exposure<   |
| <ul> <li>49</li> <li>50</li> <li>51</li> <li>52</li> <li>53</li> <li>53</li> <li>54</li> <li>55</li> <li>56</li> <li>57</li> <li>58</li> <li>59</li> <li>Institutions</li> <li>Corporates</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST credit assessme</li> <li>Collective investments undertakings (CIU)</li> </ul>   | nt  | 0 0 0<br>0 0 0 0  |   |  | 0 0 0 - · · · · · · · · · · · · · · · ·   | 0.37% 0  |  |  |   |   | 0     0.28%     0       0     -     0       0     -     0       0     -     0       0     -     0       0     -     0       0     -     0  |  |   | Image: state of the state          |
| 60     Equity       61     Securitisation       62     Other exposures       63     Standardised Total  | 0<br>Stage 1<br>exposure<br>which   | of Stage 2 exposure, of which   | Stage 3 which   | 0     0       0     0       f     Stock of provisions for Stoce 1  | provisions for  | 89.37% 0<br>erage Ratio -<br>Stage 3<br>Stage 1<br>exposure  | 0 (<br>Stage 1<br>exposure, of<br>which Stage 2                      | 31/2<br>Stage 2<br>exposure, of<br>which   | which provisions for  | Stock of provisions for Stock of provisions for Stock of provisions for Stock of provisions for Stock of stock of provisions for Stock of stock of stock of provisions for Stock of sto  | Stage 3 Stage 1  | 0 0<br>Stage 1<br>exposure, of<br>which Stage 2<br>oxposure  | exposure, of Stage 3 exposure, of which   | Stock of provisions for Stock of provisions for Stage 1       Stock of Stage 3       Stage 3  |
| 64Central banks65Central governments66Regional governments or local authorities66Public sector entities67Public sector entities68Multilateral Development Banks69International Organisations70Institutions71Corporates72of which: SME   | exposureunicitiesguarantee<br>amountamou  |   |   |  | Stage 3<br>exposure   | exposure exposure exposure of the second sec | guaranteed<br>amount<br>9991 212                                     | exposure<br>guaranteed<br>amount<br>2 2 212 9  | guaranteed<br>amount     Stage 1<br>exposure       amount   | Stage 2<br>exposure     Stage 3<br>exposure       Image: stage 3<br>exposure     Image: stage 3<br>exposure   | exposure exposure exposure   | guaranteed<br>amount exposure  | guaranteed<br>amountexposureguaranteed<br>guaranteed<br>amountamount  |   |
| 73<br>74<br>74WNITED STATESRetail<br>of which: SME75<br>76of which: SME76<br>76Secured by mortgages on immovable property<br>of which: non-SME77<br>78<br>79Items associated with particularly high risk<br>Covered bonds79<br>80<br>81<br>82<br>83<br>84Claims on institutions and corporates with a ST credit assessme<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures84Standardised Total  | 880         | 880     46       0     0       0  | 46     25       0     0       1     1       1     1       1     1       1     1       2     1       215     71  | 25       0         0       0   | 24 0<br>0 0 -<br>0 0 -<br>1 0 0 0 0 0 -<br>1 0 0 0 0 0 -<br>1 0 0 0 0 0 0 -<br>1 0 0 0 0 0 0 0 -<br>1 0 0 0 0 0 0 0 -<br>1 0 0 0 0 0 0 0 0 0 -<br>1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0.00% 842<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 842 56   | 56     56       0     0       0< |   |   | 0 0.00% 812<br>0 - 0<br>1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1  | 812     58       0     0       0 | 58     81     8       0     0 | 81       0       26       0       0.00%         0       0       0       0       -         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         1       1       1       1       1         30       13       0       82       35.87%   |
| Row<br>Num       85<br>96   Central banks Control governments   | (mln EUR, %)  | of Stage 2<br>exposure d<br>d   | 31/12/2021<br>of Stage 3<br>exposure which<br>guaranteed<br>amount  | f Stock of Stock of provisions for Stage 1<br>exposure exposure  |   | erage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount             |  | s - Adverse Scenario<br>12/2022<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure<br>Stage 1<br>exposure   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount   | 31/12/2023         Stage 2         exposure, of         which         guaranteed         amount   | Stock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureStock of<br>provisions for<br>Stage 3<br>exposureCoverage Ratio -<br>Stage 3<br>exposureImage: transmission of trans  |
| 86Central governments87Regional governments or local authorities88Public sector entities89Multilateral Development Banks90International Organisations91Institutions92Corporates93of which: SME94Retail95ITTALY96Secured by mortgages on immovable property97of which: non-SME98Items associated with particularly high risk99Covered bonds100Claims on institutions and corporates with a ST credit assessme  | 1<br>0<br>0   |   |   |  | Image: Constraint of the second state of the second sta               | 60.78% 3<br>15.24% 1<br>0<br>0   |  |  |   |   | Image: state of the state |  |   | Image:         |
| 100Claims on instructions and corporates with a ST credit assessme101Collective investments undertakings (CIU)102Equity103Securitisation104Other exposures105Standardised Total   |   | 3 1   | 1 0   | 0 0  | 0 0   | 86.43% 4   | 4 1  |  | 1 0   | 0   | ) 82.54% 4   | 4 1  | 0 1   | Image: Constraint of the second sec |

| EBA EUROPEAN<br>BANKING<br>AUTHORITY  |   |                     |  |                     |  |                                |   |   |   |   |   |                     |  |                     |  | BNP Paribas  |  |   | D-19 S  |   |   |                     |  |                     |  |                              |   |   |   |   |
|---|---|---------------------|--|---------------------|--|--------------------------------|---|---|---|---|---|---------------------|--|---------------------|--|--|--|---|---|---|---|---------------------|--|---------------------|--|------------------------------|---|---|---|---|
| Row   |   | 97<br>Stage 1       | 98<br>Stage 1<br>exposure, of                            | 99<br>Stage 2       | 100<br>Stage 2<br>exposure, of                           | 101<br>31/12/2<br>Stage 3      |   | 103<br>Stock of<br>provisions for                 | 104<br>Stock of<br>provisions for pr  | 105<br>Stock of<br>provisions for                 | 106<br>Coverage Ratio -   | 107<br>Stage 1      | 108<br>Stage 1<br>exposure, of                           | 109<br>Stage 2      |  | 111<br>Public guarantees -<br>31/12/<br>Stage 3      | Adverse Scenario   |   | 114<br>Stock of<br>provisions for                 | 115<br>Stock of<br>provisions for                 | 116<br>Coverage Ratio -                 | 117<br>Stage 1      | Stage 1<br>exposure, of                                  | 119<br>Stage 2      | 120<br>Stage 2<br>exposure, of                           | 121<br>31/12<br>Stage 3      |   | 123<br>Stock of<br>provisions for                 | 124<br>Stock of<br>provisions for                 | 125 126<br>Stock of<br>provisions for   |
| Num 106 107 108 109 110 111 112   | (mln EUR, %<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions   | exposure<br>6)      | which<br>guaranteed<br>amount                            | exposure            | which<br>guaranteed<br>amount                            | exposure                       | which<br>guaranteed<br>amount                                     | Stage 1<br>exposure                               | Stage 2<br>exposure   | Stage 3<br>exposure                               | Stage 3<br>exposure   | exposure            | which<br>guaranteed<br>amount                            | exposure            | which<br>guaranteed<br>amount                            | exposure   | which<br>guaranteed<br>amount                                    | Stage 1<br>exposure                               | Stage 2<br>exposure                               | Stage 3<br>exposure                               | Stage 3<br>exposure                     | exposure            | which<br>guaranteed<br>amount                            | exposure            | which<br>guaranteed<br>amount                            | exposure                     | which<br>guaranteed<br>amount                                     | Stage 1<br>exposure                               | Stage 2<br>exposure                               | Stage 3<br>exposure     Stage 3<br>exposure   |
| 113<br>114<br>115<br>116<br><b>GERMANY</b><br>117<br>118<br>119<br>120<br>121<br>122<br>123 | Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU) | 2                   |  |                     | 1<br>0<br>0  | 0                              | 0   | 0   |   | 0 -   | 3.50%   | 2                   |  | 1<br>0<br>0         | 1<br>0<br>0  | 0  | 0  | 0   |   | 0   | 3.35%                                   | 2 0 0               |  | 1<br>0<br>0         |  | 0                            | 0   | 0   |   | 0 3.27% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -   |
| 124<br>125<br>126   | Equity<br>Securitisation<br>Other exposures<br>Standardised Total   | 2                   | 2 1  | 1                   | 1  | 0                              | 0   | 0   | 0   | 0   | 65.51%  | 2                   | 1  | 1                   | 1  | 0<br>Public guarantees -                             | 0<br>Adverse Scenario  | 0   | 0   | 0   | 69.01%                                  | 2                   | 1  | 1                   | 1  | 0                            | 0   | 0   | 0   | 0 68.99%  |
| Row<br>Num  | (mln EUR,  %  | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | 31/12/2<br>Stage 3<br>exposure | /2021<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | provisions for provisions for provisions for provisions provide the provision of the provision provision provision provisions for provisions | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | 31/12/<br>Stage 3<br>exposure                        | 2022<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | 31/12<br>Stage 3<br>exposure | /2023<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure<br>Coverage Ratio -<br>Stage 3<br>exposure  |
| 127<br>128<br>129<br>130<br>131<br>132<br>133<br>134  | Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions  | 0                   |  | 0                   | 0  | 0                              | 0   | 0   | 0   | 0   | 4.71%   | 0                   | 0  | 0                   |  | 0  | 0  | 0   |   | 0   | 4.24%                                   | 0                   | 0  | 0                   |  |                              | 0   |   | 0   | 0 4.05%   |
| 135<br>136<br>137<br>138<br>139<br>140<br>141<br>142  | Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds<br>Claims on institutions and corporates with a ST credit assessment   | 0                   |  | 0                   | 0  | 0                              | 0   | 0   | 0   | 0 -   | -<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 0                   | 0  | 0                   | 0  | 0  | 0  | 0   | 0   | 0   | -<br>-<br>-                             | 0                   | 0  | 0                   | 0  | 0                            | 0   | 0   | 0   | 0 -<br>0 -<br>0 -<br>0 -  |
| 143<br>144<br>145<br>146<br>147   | Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total  | 0                   | 0 0  | 0                   | 0  | 0                              | 0   | 0   | 0   | 0   | 83.50%  | 0                   | 0  | 0                   | 0  | 0  | 0  | 0   | 0   | 0   | 83.50%                                  | 0                   | 0  | 0                   | 0  | 0                            | 0   | 0   | 0   | 0 80.55%  |
| Row<br>Num  | (min EUR, %   | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | 31/12/2<br>Stage 3<br>exposure | /2021<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | provisions for pi   | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | Public guarantees -<br>31/12/<br>Stage 3<br>exposure |  | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount | 31/12<br>Stage 3<br>exposure | /2023<br>Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount | Stock of<br>provisions for<br>Stage 1<br>exposure | Stock of<br>provisions for<br>Stage 2<br>exposure | Stock of<br>provisions for<br>Stage 3<br>exposure   |
| 148<br>149<br>150<br>151<br>152<br>153<br>154<br>155  | Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions<br>Corporates  | 5                   | 5 4  | 0                   | 0  | 0                              | 0   | 0   | 0   | 0   | 5.94%   | 5                   | 3  | 0                   |  | 0  | 0  | 0   |   | 0   | 5.53%                                   | 4                   | 3  | 0                   | 0  |                              | 0   |   | 0   | 0 5.039   |
| 156<br>157<br>158 LUXEMBOURG<br>159<br>160<br>161<br>162<br>163                             | of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakinge (CIU)  | 0                   | 0 0 0  | 0                   | 0  | 0                              | 0   | 0   | 0   | 0 -   | -   | 0                   | 0  | 0                   | 0  | 0  | 0  | 0   | 0   | 0   |   | 0                   | 0  | 0                   | 0  | 0                            | 0   | 0   | 0   | 0 -<br>   |
| 164<br>165<br>166<br>167<br>168   | Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total  | 5                   | 5 4  | 0                   | 0  | 0                              | 0   | 0   | 0   | 0   | 85.87%  | 5                   | 3  | 0                   | 0  | 0  | 0  | 0   | 0   | 0   | 83.98%                                  | 4                   | 3  | 0                   | 0  | 0                            | 0   | 0   | 0   | 0 81.419  |
| Row   |   | Stage 1<br>exposure | Stage 1<br>exposure, of<br>which                         | Stage 2<br>exposure | wnich  | 31/12/2<br>Stage 3<br>exposure | Stage 3<br>exposure, of<br>which                                  | Stock of<br>provisions for<br>Stage 1             | Stock of<br>provisions for pr<br>Stage 2  | Stock of<br>provisions for<br>Stage 3             | Coverage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure | WIIICII  | Stage 2<br>exposure | Stage 2<br>exposure, of<br>which                         | Public guarantees -<br>31/12/<br>Stage 3<br>exposure | 2022<br>Stage 3<br>exposure, of<br>which                         |   |   | Stock of<br>provisions for<br>Stage 3             | Coverage Ratio -<br>Stage 3<br>exposure | Stage 1<br>exposure |  | Stage 2<br>exposure |  | 31/12<br>Stage 3<br>exposure | Stage 3<br>exposure, of<br>which                                  | Stock of<br>provisions for<br>Stage 1             | Stock of<br>provisions for<br>Stage 2             | Stock of<br>provisions for<br>Stage 3   |
| 169<br>170<br>171<br>172<br>173<br>174  | (mln EUR, %<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations<br>Institutions   | 6)                  | guaranteed<br>amount                                     |                     | guaranteed<br>amount                                     |                                | guaranteed<br>amount  | exposure  | exposure  | exposure  | exposure  |                     | guaranteed<br>amount                                     |                     | guaranteed<br>amount                                     |  | guaranteed<br>amount   | exposure  | Stage 2<br>exposure                               | Stage 3<br>exposure                               | exposure                                |                     | guaranteed<br>amount                                     |                     | guaranteed<br>amount                                     |                              | guaranteed<br>amount  | exposure  | Stage 2<br>exposure                               | Stage 3       Stage 3         exposure       exposure         Image: Stage 3       exposure |
| 175<br>176<br>177<br>178<br>179 SPAIN<br>180<br>181<br>182<br>183                           | Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds  | 0                   | 0 0 0  | 0                   | 0  | 0                              | 0   | 0   | 0   | 0 -   | 4.14%   | 0                   | 0  | 0                   | 0  | 0  | 0  | 0   | 0   | 0   | 3.40%<br>-<br>-                         | 0                   | 0  | 0                   | 0  | 0                            | 0   | 0   | 0   | 0 3.11%   |
| 184<br>185<br>186<br>187<br>188<br>189  | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total   | 0                   | 0 0  | 0                   | 0  | 0                              | 0   | 0   | 0   | 0   | 36.11%  | 0                   | 0  | 0                   | 0  | 0  | 0  | 0   | 0   | 0   | 36.26%                                  | 0                   | 0  | 0                   | 0  | 0                            | 0   | 0   | 0   | 0 34.949  |
| Row   |   | Stage 1             | Stage 1<br>exposure, of<br>which                         | Stage 2             | Stage 2<br>exposure, of<br>which                         | 31/12/2<br>Stage 3             | /2021<br>Stage 3<br>exposure, of<br>which                         | Stock of<br>provisions for                        | provisions for pr   | Stock of<br>provisions for                        | Coverage Ratio -<br>Stage 3   | Stage 1             | Stage 1<br>exposure, of<br>which                         | Stage 2             | F<br>Stage 2<br>exposure, of<br>which                    | Public guarantees -<br>31/12/<br>Stage 3             |  | Stock of provisions for                           | Stock of<br>provisions for                        | Stock of<br>provisions for                        | Coverage Ratio -<br>Stage 3             | Stage 1             | Stage 1<br>exposure, of<br>which                         | Stage 2             | Stage 2<br>exposure, of<br>which                         | 31/12<br>Stage 3             | /2023<br>Stage 3<br>exposure, of<br>which                         | Stock of<br>provisions for                        | provisions for                                    | Stock of<br>provisions for<br>Stage 3   |
| 190<br>191<br>192<br>193<br>194<br>195  | (mln EUR, %<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations   | exposure<br>6)      | guaranteed<br>amount                                     | exposure            | guaranteed<br>amount                                     | exposure                       | guaranteed<br>amount  | Stage 1<br>exposure                               |   | Stage 3<br>exposure                               | exposure  | exposure            | guaranteed<br>amount                                     | exposure            | guaranteed<br>amount                                     | exposure   | guaranteed<br>amount   | Stage 1<br>exposure                               | Stage 2<br>exposure                               | Stage 3<br>exposure                               | Stage 3<br>exposure                     | exposure            | guaranteed<br>amount                                     | exposure            | guaranteed<br>amount                                     | exposure                     | guaranteed<br>amount  | Stage 1<br>exposure                               | Stage 2<br>exposure                               | Stage 3     Stage 5       exposure     exposure   |
| 196<br>197<br>198<br>199<br>200 POLAND<br>201<br>202<br>203<br>204                          | Institutions<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Secured by mortgages on immovable property<br>of which: non-SME<br>Items associated with particularly high risk<br>Covered bonds  | 99                  | 9 76<br>0 0<br>0 0<br>0 0                                | 153<br>0<br>0       | 117<br>0<br>0  | 15<br>0<br>0                   | 0   | 0   | 65<br>0<br>0  | 0 -   | 3.24%   | 80<br>0<br>0        | 61<br>0<br>0   | 154<br>0<br>0       | 117<br>0<br>0  | 33<br>0<br>0   | 0  | 0   | 70<br>70<br>0<br>1<br>0<br>1<br>0<br>1<br>0       | 0<br>0  | 2.85%<br>-<br>-                         | 82<br>0<br>0        | 62<br>0<br>0   | 140<br>0<br>0       | 107<br>0<br>0  | 46<br>0<br>0                 | 0   | 0   | 58<br>0<br>0                                      | 1 2.68%<br>   |
| 205<br>206<br>207<br>208<br>209<br>210  | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total   | 99                  | 9 76   | 153                 | 117  | 15                             | 0   | 1   | 5   | 6   | 41.92%  | 80                  | 61   | 154                 | 117  | 33   | 0  | 1   | 4   | 15  | 43.69%                                  | 82                  | 62   | 140                 | 107  | 46                           | 0   | 1   | 3   | 20 43.069   |
| Row   |   | Stage 1             | Stage 1<br>exposure, of<br>which                         | Stage 2             | Stage 2<br>exposure, of                                  | 31/12/2<br>Stage 3             | Stage 3<br>exposure, of   | Stock of  | Stock of  | Stock of  | Coverage Ratio -  | Stage 1             | Stage 1<br>exposure, of<br>which                         | Stage 2             | Stage 2<br>exposure, of                                  | Public guarantees -<br>31/12/<br>Stage 3             | /2022<br>Stage 3<br>exposure, of                                 | Stock of<br>provisions for                        | Stock of  | Stock of provisions for                           | Coverage Ratio -                        | Stage 1             | Stage 1<br>exposure, of<br>which                         | Stage 2             | Stage 2<br>exposure, of<br>which                         | 31/12<br>Stage 3             | Stage 3<br>exposure, of   | Stock of provisions for                           | Stock of<br>provisions for                        | Stock of<br>provisions for Stage 3  |
| Num 211 212 213 214 215 216   | (mln EUR, %<br>Central banks<br>Central governments<br>Regional governments or local authorities<br>Public sector entities<br>Multilateral Development Banks<br>International Organisations   | exposure            | which<br>guaranteed<br>amount                            | exposure            | which<br>guaranteed<br>amount                            | exposure                       | which<br>guaranteed<br>amount                                     | Stage 1<br>exposure                               |   | Stage 3<br>exposure                               | Stage 3<br>exposure   | exposure            | which<br>guaranteed<br>amount                            | exposure            | which<br>guaranteed<br>amount                            | exposure   | which<br>guaranteed<br>amount                                    | Stage 1<br>exposure                               | Stage 2<br>exposure                               | Stage 3<br>exposure                               | Stage 3<br>exposure                     | Stage 1<br>exposure | which<br>guaranteed<br>amount                            | exposure            | which<br>guaranteed<br>amount                            | exposure                     | which<br>guaranteed<br>amount                                     | Stage 1<br>exposure                               | Stage 2<br>exposure                               | Stage 3<br>exposure Stage 3 exposure  |
| 217<br>218<br>219<br>220<br>221<br>222<br>223<br>224<br>NETHERLANDS                         | Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk  | 0                   |  | 1<br>0<br>0         | 0  | 0                              | 0   | 0   | 1<br>0<br>0   | 0 -   |   | 0                   | 0  | 1<br>0<br>0         | 0  | 0  | 0  | 0   |   | 0   | 3.62%<br>-<br>-                         | 0                   | 0  | 0                   |  | 0                            | 0   | 0<br>0<br>0<br>0                                  | 1<br>0<br>0                                       | 0 3.41%<br>0 -<br>0 -   |
| 225<br>226<br>227<br>228<br>229<br>230<br>231   | Covered bonds<br>Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU)<br>Equity<br>Securitisation<br>Other exposures<br>Standardised Total  | 0                   |  | 1                   | 0  | 0                              | 0   | 0   | 0   | 0   | 86.60%  | 0                   | 0  | 1                   | 0  | 0  | 0  | 0   |   | 0   | 85.50%                                  | 0                   | 0  | 1                   | 0  | 0                            | 0   | 0   | 0   | 0 81.329  |

## **2021 EU-wide Stress Test: Securitisations**



|            |                 |   | 1          | 2          | 3                 | 4          | 5          | 6                | 7          |
|------------|-----------------|---|------------|------------|-------------------|------------|------------|------------------|------------|
|            | _               |   | Actual     |            | Baseline Scenario |            |            | Adverse Scenario |            |
| Row<br>Num |                 | (mln EUR  | 31/12/2020 | 31/12/2021 | 31/12/2022        | 31/12/2023 | 31/12/2021 | 31/12/2022       | 31/12/2023 |
| 1          |                 | SEC-IRBA  | 60,841     |            |                   |            |            |                  |            |
| 2          |                 | SEC-SA  | 4,103      |            |                   |            |            |                  |            |
| 3          | Exposure values | SEC-ERBA  | 1,514      |            |                   |            |            |                  |            |
| 4          |                 | SEC-IAA   | 0          |            |                   |            |            |                  |            |
| 5          |                 | Total   | 66,458     |            |                   |            |            |                  |            |
| 6          |                 | SEC-IRBA  | 12,545     | 13,822     | 15,129            | 15,799     | 19,840     | 25,764           | 29,974     |
| 7          |                 | SEC-SA  | 799        | 876        | 908               | 945        | 984        | 1,328            | 1,582      |
| 8          | REA             | SEC-ERBA  | 1,377      | 1,574      | 1,546             | 1,614      | 1,933      | 2,409            | 2,700      |
| 9          | REA             | SEC-IAA   | 0          | 0          | 0                 | 0          | 0          | 0                | 0          |
| 10         |                 | Additional risk exposure amounts                      | 0          | 0          | 0                 | 0          | 0          | 0                | 0          |
| 11         |                 | Total   | 14,720     | 16,271     | 17,584            | 18,358     | 22,757     | 29,502           | 34,257     |
| 12         | Impairments     | Total banking book others than assessed at fair value |            | 4          | 3                 | 4          | 35         | 15               | 14         |



### 2021 EU-wide Stress Test: Risk exposure amounts

|            |   | 1          | 2          | 3                | 4          | 5          | 6                | 7          |
|------------|---|------------|------------|------------------|------------|------------|------------------|------------|
|            | _   | Actual     |            | aseline scenario | D          | ļ          | Adverse scenario |            |
| Rowl<br>um | (mln EUR)   | 31/12/2020 | 31/12/2021 | 31/12/2022       | 31/12/2023 | 31/12/2021 | 31/12/2022       | 31/12/2023 |
| 1          | Risk exposure amount for credit risk                            | 592,104    | 608,355    | 610,096          | 611,722    | 637,103    | 661,751          | 675,611    |
| 2          | Risk exposure amount for securitisations and re-securitisations | 14,720     | 16,271     | 17,584           | 18,358     | 22,757     | 29,502           | 34,257     |
| 3          | Risk exposure amount other credit risk                          | 577,384    | 592,084    | 592,512          | 593,365    | 614,346    | 632,250          | 641,354    |
| 4          | Risk exposure amount for market risk                            | 28,020     | 28,020     | 28,020           | 28,020     | 46,162     | 46,162           | 46,162     |
| 5          | Risk exposure amount for operational risk                       | 70,626     | 70,626     | 70,626           | 70,626     | 70,626     | 70,626           | 70,626     |
| 6          | Other risk exposure amounts                                     | 5,165      | 5,706      | 5,033            | 4,319      | 11,443     | 11,753           | 11,999     |
| 7          | Total risk exposure amount                                      | 695,916    | 712,707    | 713,775          | 714,688    | 765,334    | 790,293          | 804,398    |
| 8          | Total Risk exposure amount (transitional)                       | 695,523    | 712,426    | 713,635          | 714,688    | 764,005    | 789,586          | 804,191    |
| 9          | Total Risk exposure amount (fully loaded)                       | 695,916    | 712,707    | 713,775          | 714,688    | 765,334    | 790,293          | 804,398    |



# 2021 EU-wide Stress Test: Capital

|           |           |                |   | 1<br>IFRS 9 first<br>implementation | 2<br>Actual   | 3<br><b>B</b> a | 4<br>aseline Scenario | 5             | 6         | 7<br>Adverse Scenario | 8      |
|-----------|-----------|----------------|---|-------------------------------------|---------------|-----------------|-----------------------|---------------|-----------|-----------------------|--------|
| RowN      |           |                |   | 01/01/2018                          | 31/12/2020    | 2021            | 2022                  | 2023          | 2021      | 2022                  | 2023   |
| <b>um</b> |           | Α              | (min EUR,%)   |                                     | 113,830       | 115,805         | 117,034               |               |           | 93,350                | 91,993 |
| 2         |           | A.1            | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)  |                                     | 88,767        | 90,187          | 91,336                |               | · · · · · | 68,677                | 66,598 |
| 3         |           | A.1.1          | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)  |                                     | 27,092        | 27,092          | 27,092                |               | · · · ·   | 27,092                | 27,092 |
| 4         |           | A.1.1.1        | Of which: CET1 instruments subscribed by Government   |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     | ,<br>( |
| 5         |           | A.1.2          | Retained earnings   |                                     | 74,868        | 76,643          | 78,907                | 80,820        | 63,550    | 62,995                | 63,142 |
| 6         |           | A.1.3          | Accumulated other comprehensive income  |                                     | -502          | -735            | -977                  | -1,174        |           | -4,014                | -3,985 |
| 7         |           | A.1.3.1        | Arising from full revaluation, cash flow hedge and liquidity reserves   |                                     | -2,889        | -2,889          | -2,889                | -2,889        |           | -4,829                | -4,829 |
| 8         |           | A.1.3.2        | OCI Impact of defined benefit pension plans [gain or (-) loss]  |                                     | 154           | 154             | 154                   | 154           | -47       | -47                   | -47    |
| 9         |           | A.1.3.3        | Other OCI contributions   |                                     | 2,233         | 2,000           | 1,758                 | 1,561         | 906       | 862                   | 891    |
| 10        |           | A.1.4          | Other Reserves  |                                     | 250           | 250             | 250                   | 250           | 250       | 250                   | 250    |
| 11        |           | A.1.5          | Funds for general banking risk  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     | (      |
| 12        |           | A.1.6          | Minority interest given recognition in CET1 capital   |                                     | 1,684         | 1,684           | 1,684                 | 1,684         | 1,684     | 1,684                 | 1,68   |
| 13        |           | A.1.7          | Adjustments to CET1 due to prudential filters   |                                     | -2,589        | -2,589          | -2,589                | -2,589        | -3,913    | -3,913                | -3,91  |
| 14        |           | A.1.7.1        | (-) Value adjustments due to the requirements for prudent valuation (AVA)   |                                     | -1,399        | -1,399          | -1,399                | -1,399        | -2,505    | -2,505                | -2,50  |
| 15        |           | A.1.7.2        | Cash flow hedge reserve   |                                     | -1,440        | -1,440          | -1,440                | -1,440        | -1,658    | -1,658                | -1,65  |
| 16        |           | A.1.7.3        | Other adjustments   |                                     | 250           | 250             | 250                   | 250           | 250       | 250                   | 25     |
| 17        |           | A.1.8          | (-) Intangible assets (including Goodwill)  |                                     | -10,039       | -9,104          | -9,071                | -8,936        | -9,104    | -9,071                | -8,93  |
| 18        |           | A.1.9          | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs   |                                     | -385          | -472            | -606                  | -605          | -4,287    | -4,959                | -5,31  |
| 19        |           | A.1.10         | (-) IRB shortfall of credit risk adjustments to expected losses   |                                     | -333          | -664            | -829                  | -715          | -333      | -333                  | -33    |
| 20        |           | A.1.11         | (-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as   |                                     | 0             | -26             | -423                  | -1,463        | _3        | -211                  | -1,27  |
| 20        |           |                | regards minimum loss coverage for non-performing exposures ("NPL calendar")   |                                     | 0             |                 |                       |               |           |                       |        |
| 21        |           | A.1.12         | (-) Defined benefit pension fund assets   |                                     | -206          | -206            | -206                  | -206          | -301      | -301                  | -30    |
| 22        |           | A.1.13         | (-) Reciprocal cross holdings in CET1 Capital   |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 23        |           | A.1.14         | (-) Excess deduction from AT1 items over AT1 Capital  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 24        |           | A.1.15         | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight   |                                     | -186          | -186            | -186                  | -186          | -186      | -186                  | -18    |
| 25        |           |                |   |                                     | 105           | 105             | 105                   | 105           | 105       | 105                   | 10     |
| 25        |           | A.1.15.1       | Of which: from securitisation positions (-)   |                                     | -186          | -186            | -186                  | -186          | -186      | -186                  | -18    |
| 26        |           | A.1.16         | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 27        |           | A.1.17         | (-) Deductible DTAs that rely on future profitability and arise from temporary differences  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 28        |           | A.1.18         | (-) CET1 instruments of financial sector entities where the institution has a significant investment  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 29        |           | A.1.19         | (-) Amount exceeding the 17.65% threshold   |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 30        | OWN FUNDS | A.1.20         | (-) Additional deductions of CET1 Capital due to Article 3 CRR  |                                     | -1,922        | -1,922          | -1,922                | -1,922        | -1,922    | -1,922                | -1,922 |
| 31        |           | A.1.21         | CET1 capital elements or deductions - other   |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 32        |           | A.1.22         | Amount subject to IFRS 9 transitional arrangements  |                                     | -1,287        | -843            | -843                  | -843          | -3,232    | -2,567                | -1,96  |
| 33        |           | A.1.22.1       | Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")  | 1,870                               | 1,870         | 1,870           | 1,870                 | 1,870         | 1,870     | 1,870                 | 1,87   |
| 34        |           | A.1.22.2       | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")   |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 35        |           | A.1.22.3       | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")   |                                     | 1,027         | 1,027           | 1,027                 | 1,027         | 1,027     | 1,027                 | 1,02   |
| 36        |           | A.1.22.4       | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")  |                                     | 682           | 0               | 0                     | 0             | 3,413     | 2,462                 | 1,59   |
| 37        |           | A.1.22.4.1     | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")   |                                     | 238           | 0               | 0                     | 0             | 1,024     | 739                   | 479    |
| 38        |           | A.1.23         | Transitional adjustments  |                                     | 1,034         | 422             | 211                   | 0             | 2,919     | 1,566                 | 580    |
| 39        |           | A.1.23.1       | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 40        |           | A.1.23.2       | Transitional adjustments due to additional minority interests (+/-)   |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 41        |           | A.1.23.3       | Adjustments due to IFRS 9 transitional arrangements   |                                     | 1,034         | 422             | 211                   | 0             | 2,919     | 1,566                 | 58     |
| 42        |           | A.1.23.3.1     | From the increased IFRS 9 ECL provisions net of EL  |                                     | 1,034         | 422             | 211                   | 0             | 2,811     | 1,504                 | 55     |
| 43        |           | A.1.23.3.2     | From the amount of DTAs that is deducted from CET1 capital  |                                     | 0             | 0               | 0                     | 0             | 109       | 62                    | 2      |
| 44        |           | A.1.23.4       | Other transitional adjustments to CET1 Capital  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 45        |           | A.1.23.4.1     | Of which: due to DTAs that rely on future profitability and do not arise from temporary differences<br>Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 46        |           | A.1.23.4.2     | Of which: due to DTAS that rely on future profitability and arise from temporary differences and CETT<br>instruments of financial sector entities where the institution has a significant investment<br>Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 47        |           | A.1.23.4.3     | view of COVID-19 pandemic   |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |
| 48        |           | A.2            | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  |                                     | 10,040        | 10,040          | 10,040                | 10,040        | · · · ·   | 10,040                | 10,04  |
| 49        |           | A.2.1          | Additional Tier 1 Capital instruments   |                                     | 8,797         | 8,797           | 8,797                 | 8,797         | 8,797     | 8,797                 | 8,79   |
| 50        |           | A.2.2          | (-) Excess deduction from T2 items over T2 capital<br>Other Additional Tier 1 Capital components and deductions   |                                     | 0<br>-450     | -450            | 0                     | 0             | 0<br>-450 | 0                     |        |
| 51<br>52  |           | A.2.3<br>A.2.4 | Other Additional Tier 1 Capital components and deductions<br>Additional Tier 1 transitional adjustments   |                                     | -450<br>1,692 | -450            | -450<br>1,692         | -450<br>1,692 |           | -450<br>1,692         | -45    |
| 53        |           | A.2.4.1        | Of which: adjustments due to IFRS 9 transitional arrangements   |                                     | _,            |                 | -,052                 |               |           | -,052                 | -,0-   |
| 54        |           | A.3            | TIER 1 CAPITAL (net of deductions and after transitional adjustments)   |                                     | 98,806        | 100,227         | 101,375               | 102,089       | 81,517    | 78,717                | 76,63  |
| 55        |           | A.4            | TIER 2 CAPITAL (net of deductions and after transitional adjustments)   |                                     | 15,024        | 15,579          | 15,659                | 15,739        |           | 14,633                | 15,35  |
| 56        |           | A.4.1          | Tier 2 Capital instruments  |                                     | 18,535        | 18,535          | 18,535                | -             | · · · ·   | 18,535                | 18,5   |
|           |           |                |   |                                     | 20,000        |                 | _0,000                | _0,000        |           | _0,000                | 10,0   |
| 57        |           | A.4.2          | Other Tier 2 Capital components and deductions  |                                     | -2,974        | -2,974          | -2,974                | -2,974        | -2,974    | -2,974                | -2,97  |
|           |           |                |   |                                     |               |                 |                       |               |           |                       |        |
| 58        |           | A.4.3          | Tier 2 transitional adjustments   |                                     | -537          | 18              | 98                    | 178           | -2,038    | -928                  | -20    |
| 59        |           | A.4.3.1        | Of which: adjustments due to IFRS 9 transitional arrangements   |                                     | -715          | -160            | -80                   | 0             | -2,216    | -1,106                | -38    |
|           |           | A.5            | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2  |                                     | 0             | 0               | 0                     | 0             | 0         | 0                     |        |



# 2021 EU-wide Stress Test: Capital

|            |   |       |  | 1                              | 2          | 3         | 4                | 5         | 6         | 7               | 8         |
|------------|---|-------|--|--------------------------------|------------|-----------|------------------|-----------|-----------|-----------------|-----------|
|            | I   |       |  | IFRS 9 first<br>implementation | Actual     | Ba        | iseline Scenario |           | A         | dverse Scenario |           |
| RowN<br>um |   |       | (mln EUR,%)  | 01/01/2018                     | 31/12/2020 | 2021      | 2022             | 2023      | 2021      | 2022            | 2023      |
| 61         |   | В     | TOTAL RISK EXPOSURE AMOUNT   |                                | 695,916    | 712,707   | 713,775          | 714,688   | 765,334   | 790,293         | 804,398   |
| 62         | TOTAL RISK EXPOSURE<br>AMOUNT                       | B.1   | Of which: Transitional adjustments included  |                                | 0          | 0         | 0                | 0         | 0         | 0               | 0         |
| 63         |   | B.2   | Adjustments due to IFRS 9 transitional arrangements  |                                | -393       | -281      | -140             | 0         | -1,328    | -706            | -207      |
| 64         |   | C.1   | Common Equity Tier 1 Capital ratio   |                                | 12.76%     | 12.66%    | 12.80%           | 12.88%    | 9.36%     | 8.70%           | 8.28%     |
| 65         | CAPITAL RATIOS (%)<br>Transitional period           | C.2   | Tier 1 Capital ratio   |                                | 14.21%     | 14.07%    | 14.21%           | 14.28%    | 10.67%    | 9.97%           | 9.53%     |
| 66         |   | C.3   | Total Capital ratio  |                                | 16.37%     | 16.26%    | 16.40%           | 16.49%    | 12.44%    | 11.82%          | 11.44%    |
| 67         |   | D.1   | COMMON EQUITY TIER 1 CAPITAL (fully loaded)  |                                | 87,732     | 89,765    | 91,125           | 92,050    | 68,558    | 67,112          | 66,011    |
| 68         | Fully loaded<br>CAPITAL                             | D.2   | TIER 1 CAPITAL (fully loaded)  |                                | 96,080     | 98,113    | 99,473           | 100,397   | 76,905    | 75,459          | 74,358    |
| 69         |   | D.3   | TOTAL CAPITAL (fully loaded)   |                                | 111,641    | 113,674   | 115,033          | 115,958   | 92,466    | 91,020          | 89,919    |
| 70         |   | E.1   | Common Equity Tier 1 Capital ratio   |                                | 12.61%     | 12.59%    | 12.77%           | 12.88%    | 8.96%     | 8.49%           | 8.21%     |
| 71         | CAPITAL RATIOS (%)<br>Fully loaded                  | E.2   | Tier 1 Capital ratio   |                                | 13.81%     | 13.77%    | 13.94%           | 14.05%    | 10.05%    | 9.55%           | 9.24%     |
| 72         |   | E.3   | Total Capital ratio  |                                | 16.04%     | 15.95%    | 16.12%           | 16.23%    | 12.08%    | 11.52%          | 11.18%    |
| 73         |   | F     | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)  |                                | 0          | 0         | 0                | 0         | 0         | 0               | 0         |
| 74         |   | G     | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) |                                | 0          | 8,797     | 8,797            | 8,797     | 8,797     | 8,797           | 8,797     |
| 75         |   | G.1   | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)   |                                | 0          | 0         | 0                | 0         | 0         | 0               | 0         |
| 76         | Memorandum items                                    | H.1   | Total leverage ratio exposures (transitional)  |                                | 1,999,448  | 1,999,448 | 1,999,448        | 1,999,448 | 1,999,448 | 1,999,448       | 1,999,448 |
| 77         |   | H.2   | Total leverage ratio exposures (fully loaded)  |                                | 1,998,414  | 1,998,414 | 1,998,414        | 1,998,414 | 1,998,414 | 1,998,414       | 1,998,414 |
| 78         |   | H.3   | Leverage ratio (transitional)  |                                | 4.94%      | 5.01%     | 5.07%            | 5.11%     | 4.08%     | 3.94%           | 3.83%     |
| 79         |   | H.4   | Leverage ratio (fully loaded)  |                                | 4.81%      | 4.91%     | 4.98%            | 5.02%     | 3.85%     | 3.78%           | 3.72%     |
| 80         |   | P.1   | Capital conservation buffer  |                                | 2.50%      | 2.50%     | 2.50%            | 2.50%     | 2.50%     | 2.50%           | 2.50%     |
| 81         |   | P.2   | Countercyclical capital buffer   |                                | 0.02%      | 0.03%     | 0.03%            | 0.03%     | 0.03%     | 0.03%           | 0.03%     |
| 82         |   | P.3   | O-SII buffer   |                                | 1.50%      | 1.50%     | 1.50%            | 1.50%     | 1.50%     | 1.50%           | 1.50%     |
| 83         | Transitional combined<br>buffer<br>requirements (%) | P.4   | G-SII buffer   |                                | 1.50%      | 1.50%     | 1.50%            | 1.50%     | 1.50%     | 1.50%           | 1.50%     |
| 84         |   | P.5   | Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV   |                                | 0.00%      | 0.00%     | 0.00%            | 0.00%     | 0.00%     | 0.00%           | 0.00%     |
| 85         |   | P.5.1 | Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV   |                                | 0.00%      | 0.00%     | 0.00%            | 0.00%     | 0.00%     | 0.00%           | 0.00%     |
| 86         |   | P.6   | Combined buffer  |                                | 4.02%      | 4.03%     | 4.03%            | 4.03%     | 4.03%     | 4.03%           | 4.03%     |
| 87         |   | R.1   | Pillar 2 capital requirement   |                                | 1.25%      | 1.25%     | 1.25%            | 1.25%     | 1.25%     | 1.25%           | 1.25%     |
| 88         |   | R.1.1 | Of which: CET1   |                                | 0.70%      | 0.70%     | 0.70%            | 0.70%     | 0.70%     | 0.70%           | 0.70%     |
| 89         | Pillar 2 (%)  | R.2   | <b>Total SREP capital requirement</b><br>(applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)  |                                | 9.25%      | 9.25%     | 9.25%            | 9.25%     | 9.25%     | 9.25%           | 9.25%     |
| 90         |   | R.2.1 | Of which: CET1   |                                | 5.20%      | 5.20%     | 5.20%            | 5.20%     | 5.20%     | 5.20%           | 5.20%     |
| 91         |   | R.3   | <b>Overall capital requirement</b><br>(applicable requirement under the baseline scenario according to EBA/GL/2018/03)   |                                | 13.27%     | 13.28%    | 13.28%           | 13.28%    | 13.28%    | 13.28%          | 13.28%    |
| 92         |   | R.3.1 | <b>Of which: CET1</b><br>(relevant input for maximum distributable amount calculation according to Art 141 CRD)  |                                | 9.22%      | 9.23%     | 9.23%            | 9.23%     | 9.23%     | 9.23%           | 9.23%     |



### 2021 EU-wide Stress Test: P&L

| RowN<br>um | (min EUR)   |
|------------|---|
|            | Net interest income   |
| 2          | Interest income   |
| 3          | Interest expense  |
| 4          | Dividend income   |
| 5          | Net fee and commission income   |
| 6          | Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities   |
|            | Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial<br>assets and liabilities designated at fair value through profit or loss |
| 8          | Other operating income not listed above, net  |
| 9          | Total operating income, net   |
| 10         | Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss  |
| 11         | Other income and expenses not listed above, net   |
| 12         | Profit or (-) loss before tax from continuing operations  |
| 13         | Tax expenses or (-) income related to profit or loss from continuing operations   |
| 14         | Profit or (-) loss after tax from discontinued operations   |
| 15         | Profit or (-) loss for the year   |
| 16         | Amount of dividends paid and minority interests after MDA-related adjustments   |
| 17         | Attributable to owners of the parent net of estimated dividends   |
| 18         | Memo row: Impact of one-off adjustments   |
| 19         | Total post-tax MDA-related adjustment   |

| 1          | 2          | 3                 | 4          | 5          | 6                | 7          |
|------------|------------|-------------------|------------|------------|------------------|------------|
| Actual     |            | Baseline scenario |            |            | Adverse scenario |            |
| 31/12/2020 | 31/12/2021 | 31/12/2022        | 31/12/2023 | 31/12/2021 | 31/12/2022       | 31/12/2023 |
| 21,975     | 22,154     | 21,894            | 21,322     | 19,515     | 18,761           | 18,038     |
| 34,242     | 28,710     | 28,310            | 27,851     | 28,199     | 27,767           | 27,015     |
| -12,267    | -6,556     | -6,415            | -6,529     | -8,684     | -9,006           | -8,977     |
| 204        | 204        | 204               | 204        | 204        | 102              | 112        |
| 10,750     | 10,620     | 10,738            | 10,750     | 9,458      | 9,293            | 9,356      |
| 5,605      | 4,793      | 4,793             | 4,793      | -16,509    | 3,595            | 3,595      |
|            |            |                   |            | 9,992      |                  |            |
| 2,690      | 204        | 204               | 204        | 88         | 160              | 163        |
| 41,224     | 37,975     | 37,833            | 37,273     | 22,748     | 31,910           | 31,264     |
| -5,279     | -4,990     | -2,986            | -2,847     | -11,557    | -7,128           | -5,356     |
| -26,633    | -27,552    | -27,942           | -28,561    | -27,777    | -25,960          | -26,066    |
| 9,312      | 5,433      | 6,905             | 5,865      | -16,585    | -1,178           | -158       |
| -1,905     | -1,250     | -1,697            | -1,391     | 5,266      | 623              | 305        |
| 0          |            |                   |            |            |                  |            |
| 7,407      | 4,183      | 5,208             | 4,474      | -11,319    | -554             | 147        |
| 4,087      | 2,408      | 2,945             | 2,561      | 0          | 0                | 0          |
| 3,320      | 1,775      | 2,264             | 1,913      | -11,319    | -554             | 147        |
|            | 0          | 0                 | 0          | 0          | 0                | 0          |
|            | 0          | 0                 | 0          | 2,167      | 2,167            | 2,167      |



### **2021 EU-wide Stress Test**

### Major capital measures and realised losses

|            | (mln EUR)   | 1                                 |
|------------|---|-----------------------------------|
| RowN<br>um | Issuance of CET 1 Instruments 01 January to 31 March 2021   | Impact on Common<br>Equity Tier 1 |
| 1          | Raising of capital instruments eligible as CET1 capital (+) | 0                                 |
| 2          | Repayment of CET1 capital, buybacks (-)                     | 0                                 |
| 3          | Conversion to CET1 of hybrid instruments (+)                | 0                                 |

| F | um | Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021  | Impact on Additional Tier<br>1 and Tier 2 |
|---|----|---|---|
|   | 4  | Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0   |
|   | 5  | Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in<br>the adverse scenario during the stress test horizon (+/-)     | -1,305                                    |

| RowN<br>um | Realised losses 01 January to 31 March 2021             |   |
|------------|---|---|
| 6          | Realised fines/litigation costs (net of provisions) (-) | 0 |
| 7          | Other material losses and provisions (-)                | 0 |