

2021 EU-wide Stress Test

| Bank Name | ING Groep N.V. |
|--------------|----------------------|
| LEI Code | 549300NYKK9MWM7GGW15 |
| Country Code | NL |



2021 EU-wide Stress Test: Summary

| | | | ING Groep N.V. | | | | | |
|-----------|---|------------|----------------|-------------------|------------|------------|------------------|------------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | Actual | | Baseline Scenario | | | Adverse Scenario | |
| Rov Nu | (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 | 13,959 | 12,241 | 11,554 | 11,110 | 11,365 | 10,549 | 10,023 |
| 2 | 2 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 597 | 493 | 493 | 493 | -179 | 370 | 370 |
| 3 | 3 Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss | -2,665 | -793 | -886 | -904 | -6,680 | -2,165 | -1,811 |
| 4 | 4 Profit or (-) loss for the year | 2,563 | 3,112 | 2,616 | 2,287 | -3,346 | 358 | 401 |
| 5 | 5 Coverage ratio: non-performing exposure (%) | 29.32% | 27.52% | 25.27% | 23.88% | 32.53% | 29.70% | 27.73% |
| 6 | 6 Common Equity Tier 1 capital | 47,296 | 48,842 | 49,905 | 50,334 | 42,785 | 42,958 | 42,749 |
| 7 | 7 Total Risk exposure amount (all transitional adjustments included) | 306,324 | 306,936 | 309,450 | 313,496 | 328,142 | 361,358 | 389,092 |
| 8 | 8 Common Equity Tier 1 ratio, % | 15.44% | 15.91% | 16.13% | 16.06% | 13.04% | 11.89% | 10.99% |
| 9 | 9 Fully loaded Common Equity Tier 1 ratio, % | 15.41% | 15.91% | 16.13% | 16.06% | 13.04% | 11.89% | 10.99% |
| 10 | 10 Tier 1 capital | 52,987 | 54,463 | 54,613 | 55,042 | 48,406 | 47,666 | 47,457 |
| 11 | 11 Total leverage ratio exposures | 1,101,771 | 1,101,771 | 1,101,771 | 1,101,771 | 1,101,771 | 1,101,771 | 1,101,771 |
| 12 | 12 Leverage ratio, % | 4.81% | 4.94% | 4.96% | 5.00% | 4.39% | 4.33% | 4.31% |
| 13 | 13 Fully loaded leverage ratio, % | 4.71% | 4.86% | 4.96% | 5.00% | 4.31% | 4.33% | 4.31% |
| | | | Memoran | dum items | | | | |
| 14 | 14 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 |
| 15 | 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 | | 4,708 | 4,708 | 4,708 | 4,708 | 4,708 | 4,708 |
| 16 | 16 Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ² | | 0 | 0 | 0 | 0 | 0 | 0 |

¹ Conversions not considered for CET1 computation

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

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

18

New definition of default?

Yes



| | | _ | | | | | | | | | | | | | | | |
|----------------|--|--------------|---------------|--------------|---------------|-----------|-----------------------|-------------|---------------|------------|-----------------------------------|-----------------|------------------|----------------------------|----------------------------|----------------------------|--------------------------------------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| | | | | | | | | | | Actual | | | | | | | |
| | | | | | | | | | | 31/12/2020 | | | | | | | |
| | | | | Εχροςι | ire values | | | Risk exposı | ire amounts | | | | | | | | |
| | | | A-IR | B | F- | IRB | A-IF | RB | F-I | RB | Stage 1 exposure Sta | | Stage 3 exposure | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ra |
| | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage I exposure Sta | ge z exposure | Stage 5 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | e Stage 3 expo |
| | Central banks | | 0 | | 0 0 | C | 0 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | | 0 - |
| | Central governments | | 0 | | 0 0 | C | 0 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | | 0 - |
| | Institutions | | 80,596 | 29 | 2 0 | C | 10,384 | 13 | 0 | | 0 44,363 | 604 | | 16 | 7 | | 3 3 40 70 94 33 51 |
| | Corporates | | 426,010 | 7,08 1,89 | 4 C | C | 0 126,469 0 30,882 | 6,999 | 0 | | 0 217,741 0 81,816 | 36,461 9,636 | 6,575 | 175 | 405 | 2,453 | 53 |
| | Corporates - Of Which: Specialised Lending | | 103,208 | | | C | | 869 | 0 | | 0 81,816 | 9,636 | 1,879 | 35 | 65 | 64 | ю |
| | Corporates - Of Which: SME | | 28,238 | 1,10 | | C | 11,891 | 1,536 | 0 | | 0 19,660 | 6,487 | 994 | 30 | 73 | 27 | ' 0 |
| | Retail | | 329,925 | 4,82 | | C | 49,023 | 11,029 | 0 | | 0 307,672 | 17,061 | 4,784 | 94 | 308 | 604 |)4 |
| | Retail - Secured on real estate property | | 302,535 | 4,00 | 5 0 | C |) 36,268) 2,800 | 7,584 | 0 | | 0 307,672 0 287,914 0 8,926 | 14,310 | 3,994 | 37 | 148 | 284 | 34 |
| ING Groep N.V. | Retail - Secured on real estate property - Of Which: SME | | 10,955 | 32 | 3 C | C | | 661 | 0 | | 0 8,926 | 1,777 | 319 | 6 | 21 | 3. | 33 |
| | Retail - Secured on real estate property - Of Which: non-SME | | 291,580 | 3,67 | 7 C | C | 33,468 | 6,923 | 0 | | 0 278,988 | 12,534 | 3,675 | 31 | 128 | 25 | 51 |
| | Retail - Qualifying Revolving | | 0 | | 0 0 | C | 0 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | | 0 - |
| | Retail - Other Retail | | 27,389 | 82 | 3 0 | C |) 12,754 | 3,445 | 0 | | 0 19,759 0 2,560 | 2,751 | | 57 | 160 | 32 | 20 |
| | Retail - Other Retail - Of Which: SME | | 4,040 | 24 | 1 C | C | 1,636 | 649 | 0 | | 0 2,560 | 765 | | 9 | 51 | 8 | 20 36 |
| | Retail - Other Retail - Of Which: non-SME | | 23,349 | 58 | 3 C | C |) 11,119 | 2,796 | 0 | | 0 17,199 | 1,986 | 576 | 48 | 108 | 234 | 34 |
| | Equity | | 3,581 | | 0 | | 8,731 | 0 | | | 3,581 | 0 | 0 | 27 | 0 | | 0 - |
| | Securitisation | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 17,080 | | 0 | | 17,080 211,685 | 0 | | | 17,080 0 590,436 | 0 | 0 | 0 | 0 | | 0 - |
| | IRB TOTAL | | 857,191 | 12,204 | l 0 | 0 | 211,685 | 18,041 | 0 | | 0 590,436 | 54,126 | 11,650 | 312 | 721 | 3,060 | 0 2 |

| | | | | | | | | | | Actual | | | | | | |
|----------------|--|--------------|---------------|-----------|---------------|-----------|---------------|-------------|---------------|------------|------------------|-----------------------------------|----------|------------------------------------|------------------------------------|----------------------------|
| | | | | | | | | | | 31/12/2020 | | | | | | |
| | | | | Exposur | e values | | | Risk exposı | ure amounts | | | | | | | |
| | | | A-1 | IRB | F-IR | B | A-I | RB | F-II | RB | 1 | | 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 exposure | | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 experies |
| | Central banks | | 0 | 0 | 0 | (|) 0 | 0 | 0 | | 0 0 | 0 | 0 (| 0 0 | (| ວ - |
| | Central governments | | 0 | 0 | 0 | (| 0 | 0 | 0 | | 0 0 | 0 | 0 (| 0 0 | (| ງ - |
| | Institutions | | 5,264 | 281 | 0 | C |) 788 | 0 | 0 | | 0 3,190 | 97 28 | 1 (| 0 1 | C | 0.0 |
| | Corporates | | 68,351 | 1,227 | 0 | C |) 22,716 | 973 | 0 | | 0 44,384 | 7,156 1,13 | 7 20 | 6 70 | 384 | 4 33.7 |
| | Corporates - Of Which: Specialised Lending | | 19,840 | 277 | 0 | C |) 3,379 | 93 | 0 | | 0 17,493 | | 7 | 5 14 | 123 | 3 44.5 |
| | Corporates - Of Which: SME | | 7,290 | 238 | 0 | 0 | 4,357 | 268 | 0 | | 0 5,590 | , | 5 | 7 17 | 65 | 5 27.7 |
| | Retail | | 123,787 | 1,201 | 0 | C | 10,888 | 1,742 | 0 | | 0 111,839 | | 8 34 | 4 117 | 144 | 4 12.0 |
| | Retail - Secured on real estate property | | 116,733 | 1,062 | 0 | 0 | 8,049 | 1,397 | 0 | | 0 109,843 | | 2 12 | 2 78 | 76 | 6 7.1 |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: SME | | 3,081 | 62 | 0 | (| 1,330 | 148 | 0 | | 0 2,457 | | 2 | 5 13 | 14 | 4 22.3 |
| NL II ILKLANDS | Retail - Secured on real estate property - Of Which: non-SME | | 113,652 | 1,001 | 0 | (| 6,718 | 1,249 | 0 | | 0 107,386 | 6,253 1,00 | 1 | 7 65 | 62 | 2 6.1 |
| | Retail - Qualifying Revolving | | 0 | 0 | 0 | (| 00 | 0 | 0 | | 0 0 | 0 | 0 (| 0 0 | (| <u>)</u> - |
| | Retail - Other Retail | | 7,054 | 138 | 0 | (| 2,840 | 346 | 0 | | 0 1,996 | 954 13 | 6 2: | 1 39 | 69 |) 50.6 |
| | Retail - Other Retail - Of Which: SME | | 1,591 | 69 | 0 | (|) 795 | 149 | 0 | | 0 995 | 353 6 | 7 6 | 6 29 | 38 | 9 50.6 8 56.7 1 44.7 |
| | Retail - Other Retail - Of Which: non-SME | | 5,462 | 69 | 0 | (| 2,045 | 196 | 0 | | 0 1,000 | 601 6 | 9 16 | 6 9 | 31 | 1 44.7 |
| | Equity | | 188 | 0 | | | 439 | 0 | | | 188 | 0 | 0 | 1 0 | (| ງ - |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 9,215 | | | | 9,215 | 0 | | | 9,215 | | 0 (| 0 0 | 0 | ן - |
| | IRB TOTAL | | 206,805 | 2,709 | 0 | 0 | 44,045 | 2,715 | 0 | | 0 168,816 | 15,045 2,61 | 6 62 | 2 188 | 528 | 8 20.189 |

| | | | | | | | | | | | Actual | | | | | | | |
|------------|---------|--|--------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|-----------------------|--------------|------------------|------------------------------------|----------|------------------------------------|----------------------------------|
| | | | | | | | | | | | 31/12/2020 | | | | | | | |
| | | | | | Εχροςι | ire values | | | Risk expos | ure amounts | | | | | | | | |
| | | | | A-IF | RB | F-1 | IRB | A-I | RB | F-t | IRB | | - | | Stock of | Stock of | Stock of | Coverage Ratio - |
| RowN um | | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure Stag | e 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | | provisions for Stage 3 exposure | Stage 2 expective |
| 37 | | Central banks | | 0 | | 0 0 | 0 | 0 | C | 0 0 |) | 0 0 | 0 |) (|) (|) | 0 |) - |
| 38 | | Central governments | | 0 | | 0 0 | 0 | 0 | C | 0 |) | 0 0 | 0 |) (|) (|) | 0 | ა - |
| 39 | | Institutions | | 5,305 | | 0 0 | 0 | 619 | C | 0 |) | 0 1,342 | 11 | . (|) (|) | 0 | ა - |
| 40 | | Corporates | | 16,072 | 22 | 6 0 | 0 | 6,094 | 142 | 2 0 |) | 0 11,587 | 1,389 | 223 | 3 2 | 2 17 | 7 14 | 4 64.57% |
| 41 | | Corporates - Of Which: Specialised Lending | | 2,609 | | 1 0 | 0 | 609 | C | 0 |) | 0 2,247 | 180 |) 1 | L C |) | 0 | 1 77.05% |
| 42 | | Corporates - Of Which: SME | | 32 | | 0 0 | 0 | 22 | C | 0 |) | 0 18 | 9 |) (|) (|) | 0 | ა - |
| 43 | | Retail | | 93,190 | 70 | 7 0 | 0 | 20,513 | 2,811 | . 0 |) | 0 90,822 | 2,355 | 5 707 | 7 36 | 5 93 | 3 198 | 8 28.00% 3 11.89% |
| 44 | | Retail - Secured on real estate property | | 79,526 | 35 | 8 0 | 0 | 13,123 | 654 | 0 |) | 0 77,948 | 1,578 | 358 | 3 10 |) 22 | 2 43 | 3 11.89% |
| 45 | GERMANY | Retail - Secured on real estate property - Of Which: SME | | 9 | | 1 0 | 0 | 2 | 1 | . 0 |) | 0 8 | 1 | 1 | L C |) | 0 | 0 0.26% |
| 46 | GERMANT | Retail - Secured on real estate property - Of Which: non-SME | | 79,518 | 35 | 7 0 | 0 | 13,121 | 653 | 0 |) | 0 77,940 | 1,578 | 357 | 7 10 |) 23 | 2 43 | 3 11.91% |
| 47 | | Retail - Qualifying Revolving | | 0 | | 0 0 | 0 | 0 | C | 0 |) | 0 0 | 0 |) (|) (|) | 0 |) - |
| 48 | | Retail - Other Retail | | 13,664 | 35 | 0 0 | 0 | 7,390 | 2,157 | ́О |) | 0 12,874 | 776 | 5 349 | 9 26 | 5 7 | 1 150 | 6 44.50% 0 28.66% 5 44.50% |
| 49 | | Retail - Other Retail - Of Which: SME | | 1 | | 0 0 | 0 | 0 | C | 0 |) | 0 0 | 0 |) (|) (|) | 0 | J 28.66% |
| 50 | | Retail - Other Retail - Of Which: non-SME | | 13,663 | 34 | 9 0 | 0 | 7,390 | 2,157 | ́О |) | 0 12,873 | 776 | 5 349 | 9 26 | 5 7 | 1 15 | 5 44.50% |
| 51 | | Equity | | 25 | | 0 | | 48 | C | | | 25 | 0 |) (|) (| | 0 | ა- |
| 52 | | Securitisation | | | | | | | | | | | | | | | | |
| 53 | | Other non-credit obligation assets | | 1,784 | | 0 | | 1,784 | C | | | 1,784 | 0 |) (|) (| | 0 | ე - |
| 54 | | IRB TOTAL | | 116,376 | 933 | 3 0 | 0 | 29,058 | 2,953 | 0 | | 0 105,560 | 3,754 | 930 | 38 | 3 110 | 0 342 | 2 36.77% |

| | | | | | | | | | | | Actual | | | | | | | |
|------------|---------|--|--------------|---------------|-----------|---------------|-----------|---------------|-------------|---------------|------------|------------------|--------------------|------------------|--------------------------------------|----------|------------------------------------|-------------------------------------|
| | | | | | | | | | | | 31/12/2020 | | | | | | | |
| | | | | | Exposu | re values | | | Risk exposı | ure amounts | | | | | | | | |
| | | | | A-I | RB | F-I | RB | A-I | RB | F-1 | IRB | | | | Stock of | Stock of | Stock of | Coverage Ratio - |
| RowN um | | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure S | Stage 3 exposure | e provisions for Stage 1 exposure | | provisions for Stage 3 exposure | Stage 2 expective |
| 55 | | Central banks | | 0 | C | 0 | C | 0 | 0 | 0 |) | 0 0 | 0 | (| D | 0 (|) 0 | - |
| 56 | | Central governments | | 0 | C | 0 | C | 0 0 | 0 | 0 |) | 0 0 | 0 | (| 0 | 0 (| 0 | - |
| 57 | | Institutions | | 10,098 | 7 | 0 | C | 1,933 | 10 | 0 |) | 0 9,239 | 15 | (| 5 | 0 (| 0 | 3.21% 37.45% 39.21% 25.21% |
| 58 | | Corporates | | 40,012 | 1,870 | 0 | C |) 17,905 | 2,640 | 0 |) | 0 25,781 | 7,798 | 1,612 | 2 1 | 7 90 | 604 | 37.45% |
| 59 | | Corporates - Of Which: Specialised Lending | | 4,059 | E | 0 | C |) 2,154 | 1 | 0 |) | 0 3,343 | 350 | I | 5 | 1 9 | 2 | 39.21% |
| 60 | | Corporates - Of Which: SME | | 16,890 | 764 | 0 | C | 5,843 | 1,123 | 0 |) | 0 10,898 | 4,383 | 663 | 1 | 9 46 | 5 167 | 25.21% |
| 61 | | Retail | | 45,901 | 1,846 | 0 | C | 10,005 | 4,588 | 0 |) | 0 40,093 | 4,886 | 1,807 | 7 1 | 3 65 | 5 147 | 8.13% |
| 62 | | Retail - Secured on real estate property | | 39,892 | 1,538 | 0 | C |) 7,654 | 3,702 | 0 |) | 0 35,658 | 3,982 | 1,529 | Ð | 3 18 | 57 | 8.13% 3.72% 7.05% |
| 63 | BELGIUM | Retail - Secured on real estate property - Of Which: SME | | 7,518 | 255 | 0 | C | 1,392 | 492 | 0 |) | 0 6,171 | 1,139 | 247 | 7 | 1 7 | ' 17 | 7.05% |
| 64 | DELGIUM | Retail - Secured on real estate property - Of Which: non-SME | | 32,374 | 1,283 | 0 | C | 6,262 | 3,209 | 0 |) | 0 29,488 | 2,844 | 1,282 | 2 | 2 11 | . 39 | 3.08% |
| 65 | | Retail - Qualifying Revolving | | 0 | C | 0 | C | 0 0 | 0 | 0 |) | 0 0 | 0 | (| D | 0 (|) 0 | - |
| 66 | | Retail - Other Retail | | 6,009 | 308 | 0 | C |) 2,351 | 887 | 0 |) | 0 4,435 | 904 | 279 | 9 1 | 0 46 | 90 | 32.34% 33.29% |
| 67 | | Retail - Other Retail - Of Which: SME | | 2,359 | 163 | 0 | C | 820 | 486 | 0 |) | 0 1,522 | 374 | 140 | D - | 4 20 | 9 46 | 33.29% |
| 68 | | Retail - Other Retail - Of Which: non-SME | | 3,650 | 145 | 0 | C | 1,532 | 401 | 0 |) | 0 2,912 | 530 | 139 | Э | 6 26 | 6 44 | 31.38% |
| 69 | | Equity | | 103 | C | | | 206 | 0 | | | 103 | 0 | (| D | 1 (| 0 | - |
| 70 | | Securitisation | | | | | | | | | | | | | | | | |
| 71 | | Other non-credit obligation assets | | 1,487 | C | | | 1,487 | 0 | | | 1,487 | 0 | (| D | 0 (| 0 | - |
| 72 | | IRB TOTAL | | 97,600 | 3,723 | 0 | 0 | 31,536 | 7,238 | 0 | | 0 76,702 | 12,699 | 3,425 | 5 3: | L 155 | 751 | 21.92% |

| EBA | EUROPEAN BANKING AUTHORITY |
|-----|----------------------------------|
|-----|----------------------------------|



| | | | | | | | | | | Actual | | | | | | | |
|-------------------------|--|--------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|---------------------|------------------|------------------|--------------------------------------|--------------------------------------|------------------------------------|-------------------|
| | | | | | | | | | | 31/12/2020 | | | | | | | |
| | | | | Exposu | re values | | | Risk expos | ure amounts | | | | | | | | |
| | | | A-: | RB | F-II | RB | A-] | IRB | F-1 | IRB | | | | Stock of | Stock of | Stock of | Coverage Ratio - |
| RowN 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 Stage 1 exposure | provisions for e Stage 2 exposure | provisions for Stage 3 exposure | Stage 2 evenesure |
| 91 | Central banks | | 0 | C | 0 | (| 0 0 | (| 0 0 | | 0 0 |) (| 0 | 0 | 0 |) 0 | - |
| 92 | Central governments | | 0 | C | 0 | (| 0 0 | (| 0 0 | | 0 0 |) (| 0 | 0 | 0 |) 0 | - |
| 93 | Institutions | | 11,173 | C | 0 | (| 0 860 | (| 0 0 | | 0 3,595 0 23,062 | 5 70 | 0 | 0 | 0 |) 0 | - |
| 94 | Corporates | | 92,471 | 858 | 0 | (| 0 15,806 | 771 | 1 0 | | 0 23,062 | 2 4,78 | 1 84 | 1 4 | 10 73 | 3 191 | 22.74% |
| 95 | Corporates - Of Which: Specialised Lending | | 10,970 | 287 | 0 | (| 0 3,823 | 11 | 1 0 | | 0 8,247 | 1,27 | 7 28 | 7 | 8 1 |) 22 | 7.50% |
| 96 | Corporates - Of Which: SME | | 11 | C | 0 | (| 0 5 | (| 0 0 | | 0 8 | 3 | 1 | 0 | 0 |) 0 | - |
| 97 | Retail | | 139 | 1 | . 0 | (| 0 18 | | 3 0 | | 0 117 | 17 | 7 | 1 | 0 |) 0 | 18.87% |
| 98 | Retail - Secured on real estate property | | 132 | 1 | . 0 | (| 0 15 | 2 | 2 0 | | 0 115 | 5 16 | 5 | 1 | 0 |) 0 | 11.38% |
| ⁹⁹ UNITED ST | Retail - Secured on real estate property - Of Which: SME | | 1 | C | 0 | (| 0 0 | (| 0 0 | | 0 1 | . (| 0 | 0 | 0 |) 0 | - |
| 100 UNITED ST | Retail - Secured on real estate property - Of Which: non-SME | | 131 | 1 | . 0 | (| 0 15 | 2 | 2 0 | | 0 115 | 5 16 | 5 | 1 | 0 | 0 0 | 11.38% |
| 101 | Retail - Qualifying Revolving | | 0 | C | 0 | (| 0 0 | (| 0 0 | | 0 0 |) (| 0 | 0 | 0 |) 0 | - |
| 102 | Retail - Other Retail | | 8 | C | 0 | (| 0 2 | 1 | 1 0 | | 0 1 | . (| 0 | 0 | 0 | 0 0 | 47.39% |
| 103 | Retail - Other Retail - Of Which: SME | | 2 | C | 0 | (| 0 0 | (| 0 0 | | 0 0 |) (| 0 | 0 | 0 |) 0 | 36.02% 47.75% |
| 104 | Retail - Other Retail - Of Which: non-SME | | 6 | C | 0 | (| 0 2 | 1 | 1 0 | | 0 1 | . (| 0 | 0 | 0 |) 0 | 47.75% |
| 105 | Equity | | 185 | C | | | 438 | (| D | | 185 | 5 (| 0 | 0 | 0 |) 0 | - |
| 106 | Securitisation | | | | | | | | | | | | | | | | |
| 107 | Other non-credit obligation assets | | 212 | C | | | 212 | (| 0 | | 212 | 2 (| 0 | 0 | 0 |) 0 | - |
| 108 | IRB TOTAL | | 104,180 | 860 | 0 | (| 0 17,334 | 774 | 1 0 | | 0 27,169 | 4,868 | 8 842 | 2 4 | 0 73 | 8 191 | 22.74% |

| | | | | | | | | | | Actual | | | | | | | |
|------------|--------|--|--------------|-------------------------|---------------|-----------|---------------|------------|---------------|------------|------------------|------------------|------------------|--------------------------------------|----------|----------|-------------------|
| | | | | | | | | | | 31/12/2020 | | | | | | | |
| | | | | Εχροςι | ire values | | | Risk expos | ure amounts | | | | | | | | |
| | | | | A-IRB | F-I | RB | A-IR | RB | F- | IRB | | | | Stock of | Stock of | Stock of | Coverage Ratio - |
| RowN 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 Stage 1 exposure | | | Stage 2 expective |
| 109 | | Central banks | | 0 | 0 0 | 0 | 0 | (|) (| | 0 0 |) 0 | (|) | 0 (| 0 | - |
| 110 | | Central governments | | 0 | 0 0 | 0 | 0 | (|) (| | 0 0 |) 0 | (|) | 0 (| 0 | - |
| 111 | | Institutions | | 1,804 | 1 0 | 0 | 570 | (|) (| | 0 1,415 | 5 0 | | L | 0 (|) 1 | 100.00% |
| 112 | | Corporates | | 13,445 51 | 4 0 | 0 | 6,569 | 434 | 1 (| | 0 10,681 | 1,384 | 506 | 5 3 | 7 29 | 255 | 50.35% |
| 113 | | Corporates - Of Which: Specialised Lending | | 2,238 9 | 7 0 | 0 | 895 | 55 | 5 (| | 0 1,871 | . 338 | 97 | 7 | 3 | 30 | 31.16% |
| 114 | | Corporates - Of Which: SME | | 3,397 7. | 2 0 | 0 | 1,344 | 77 | 7 (| | 0 2,729 | 357 | 70 |) 1 | 4 8 | 26 | 36.37% |
| 115 | | Retail | | 64 | 5 0 | 0 | 13 | 2 | 2 (| | 0 34 | ł 29 | I. | 5 | 0 | . 1 | 19.78% |
| 116 | | Retail - Secured on real estate property | | 16 | 0 0 | 0 | 4 | (|) (| | 0 14 | ł 2 | (|) | 0 (| 0 | - |
| 117 | POLAND | Retail - Secured on real estate property - Of Which: SME | | 1 | 0 0 | 0 | 1 | (|) (| | 0 0 |) 1 | (|) | 0 (| 0 | - |
| 118 | FULAND | Retail - Secured on real estate property - Of Which: non-SME | | 15 | 0 0 | 0 | 3 | (|) (| | 0 14 | ł 1 | (|) | 0 (| 0 | - |
| 119 | | Retail - Qualifying Revolving | | 0 | 0 0 | 0 | 0 | (|) (| | 0 0 |) 0 | (|) | 0 (| 0 | - |
| 120 | | Retail - Other Retail | | 48 | 5 0 | 0 | 9 | 2 | 2 (| | 0 20 |) 28 | I | 5 | 0 | . 1 | 19.78% |
| 121 | | Retail - Other Retail - Of Which: SME | | 46 | 5 0 | 0 | 8 | 1 | L (| | 0 19 |) 27 | I. | 5 | 0 | . 1 | 19.28% |
| 122 | | Retail - Other Retail - Of Which: non-SME | | 2 | 0 0 | 0 | 1 | (|) (| | 0 1 | . 1 | (|) | 0 (| 0 | 47.65% |
| 123 | | Equity | | 73 | D | | 138 | (| | | 73 | 3 0 | (|) | 1 (| 0 | - |
| 124 | | Securitisation | | | | | | | | | | | | | | | |
| 125 | | Other non-credit obligation assets | | 883 | D | | 883 | (| | | 883 | • | (|) | 0 (| 0 | - |
| 126 | | IRB TOTAL | | 16,269 52: | 0 | 0 | 8,174 | 435 | 6 0 | | 0 13,086 | 1,414 | 512 | 2 3 | 7 30 | 257 | 50.13% |

| | | | | | | | | | Actual | | | | | | | |
|------------|-------|--|--|---------------|-----------|---------------|------------|---------------|------------|------------------|------------------|--------------------|--------------------------------------|------------------------------------|--------------------------------------|---|
| | | | | | | | | | 31/12/2020 | | | | | | | |
| | | | Ex | posure values | | | Risk expos | ure amounts | | | | | | | | |
| | | | A-IRB | F | -IRB | A-I | RB | F-If | RB | | | | Stock of | Stock of | Stock of | Coverage Ratio - |
| RowN um | | (mln EUR, | Non-defaulted Defaulted Non-defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage I exposure | Stage 2 exposure | e Stage 3 exposure | e provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for e Stage 3 exposure | Stage 2 experime |
| 127 | | Central banks | 0 | 0 | 0 | 0 0 | C | 0 | | 0 0 |) | 0 | 0 0 | | o c |) - |
| 128 | | Central governments | 0 | 0 | 0 | 0 0 | C | 0 | | 0 0 |) | 0 | 0 0 | | <u>) c</u> |) - |
| 129 | | Institutions | 551 | 0 | 0 | 0 154 | C | 0 | | 0 243 | 3 | 0 | 0 0 | | <u>ა ი</u> | <u>- ر</u> |
| 130 | | Corporates | 5,474 | 67 | 0 | 0 3,190 | 25 | 0 | | 0 3,751 | . 97 | 0 6 | 7 2 | | 7 37 | 7 54.95% 4 55.61% |
| 131 | | Corporates - Of Which: Specialised Lending | 2,663 | 61 | 0 | 0 1,221 | 22 | 0 | | 0 2,145 | 5 31 | 9 6 | 1 1 | | 2 34 | + 55.61% |
| 132 | | Corporates - Of Which: SME | 6 | 0 | 0 | 0 13 | C | 0 | | 0 1 | | 5 | 0 0 | | <u>ა</u> ი |)- |
| 133 | | Retail | 18,557 | 67 | 0 | 0 2,652 | 133 | 0 | | 0 18,320 | | 2 6 | 7 5 | 1 | 1 22 | 2 32.10% |
| 134 | | Retail - Secured on real estate property | 18,546 | 67 | 0 | 0 2,648 | 130 | 0 | | 0 18,316 | 5 23 | 0 6 | 7 5 | 1 | 1 21 | 1 31.98% |
| 135 | SPAIN | Retail - Secured on real estate property - Of Which: SME | 6 | 0 | 0 | 0 1 | C | 0 | | 0 5 | 5 | 0 | 0 0 | | <u>)</u> C | 2 32.10% 1 31.98% 0 0.08% 1 31.98% |
| 136 | SIAIN | Retail - Secured on real estate property - Of Which: non-SME | 18,540 | 67 | 0 | 0 2,647 | 130 | 0 | | 0 18,311 | . 22 | 9 6 | 7 5 | 1 | 1 21 | 1 31.98% |
| 137 | | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 0 | C | 0 | | 0 0 | | 0 | 0 0 | | <u>) </u> | <u>)</u> - |
| 138 | | Retail - Other Retail | 11 | 1 | 0 | 0 4 | 3 | 0 | | 0 3 | 3 | 2 | 1 0 | | <u>) </u> | 0 45.09% |
| 139 | | Retail - Other Retail - Of Which: SME | 2 | 0 | 0 | 0 0 | 1 | 0 | | 0 1 | | 1 | 0 0 | | <u>ა</u> ი | 0 41.05% |
| 140 | | Retail - Other Retail - Of Which: non-SME | 9 | 1 | 0 | 0 3 | 2 | 0 | | 0 3 | 3 | 1 | 1 0 | | <u>)</u> C | 0 45.86% |
| 141 | | Equity | 28 | 0 | | 52 | C | | | 28 | } | 0 | 0 0 | | <u>ა</u> ი | <u>)</u> - |
| 142 | | Securitisation | | | | | | | | | | | | | | |
| 143 | | Other non-credit obligation assets | 317 | 0 | | 317 | C | | | 317 | | 0 | 0 0 | | <u>ა </u> |) |
| 144 | | IRB TOTAL | 24,927 | 134 | 0 | 0 6,365 | 158 | 0 | | 0 22,658 | 1,201 | 1 134 | 1 7 | 18 | 3 58 | 8 43.46% |

| 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 | ire amounts | | | | | | | | |
| | A-IF | RB | F-I | [RB | A-I | RB | F-1 | IRB | | | | Stock of | Stock of | Stock of | Coverage Datio |
| (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 Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| (20.4, 70) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) 0 | 0 | 0 | 0 | - |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) 0 | 0 | 0 | 0 | - |
| | 1,242 | 0 | 0 | 0 | 172 | 0 | 0 | 0 | 1,030 | C | 0 0 | 0 | 0 | 0 | - |
| | 7,133 | 115 | 0 | 0 | 2,128 | 26 | 0 | 0 | 5,996 | 611 | | 4 | 6 | 39 | 33.79% |
| | 4,731 | 108 | 0 | 0 | 1,210 | 25 | 0 | 0 | 3,976 | 542 | 108 | 2 | 5 | 33 | 30.25% |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | 0 | 0 | 0 | - |
| | 36,468 | 759 | 0 | 0 | 2,790 | | 0 | 0 | 35,200 | | | | 15 | | 5.70% |
| | 36,463 | 759 | 0 | 0 | 2,789 | 1,333 | 0 | 0 | 35,196 | 1,267 | ' | 4 | 15 | 43 | 5.69% |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 0 | 0 | 0 | 0 | - |
| | 36,463 | 759 | 0 | 0 | 2,789 | 1,333 | 0 | 0 | 35,196 | 1,267 | 759 | 4 | 15 | 43 | 5.69% |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 6 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 4 | | 0 0 | 0 | 0 | 0 | 38.03% |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 34.35% |
| | 6 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 4 | | 0 0 | 0 | 0 | 0 | 38.08% |
| | 0 | 0 | | | 0 | 0 | | | 0 | L C | 0 | 0 | 0 | 0 | - |
| | 365 | 0 | | | 365 | 0 | | | 365 | | | | 0 | 0 | _ |
| | 45,208 | 874 | 0 | 0 | 5,455 | 1,358 | 0 | 0 | 42,591 | | 874 | 8 | 21 | 82 | - 9.38% |



| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|------------|--|--------------|---------------|-----------|---------------|-----------|---------------|-------------|---------------|------------|--------------------|------------------|------------------|------------------------------------|------------------------------------|------------------------------------|------------|
| | | | | | | | | | | Actual | | | | | | | |
| | | | | | | | | | | 31/12/2020 | | | | | | | |
| | | | | Εχροsι | ire values | | | Risk exposi | ire amounts | | | | | | | | |
| | | | A-I | IRB | F-I | RB | A-I | RB | F-I | RB | 1 | | | Stock of | Stock of | Stock of | Coverage |
| | | (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 Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 2 or |
| | Central banks | | 0 | | 0 0 | | 0 0 | 0 | 0 | | 0 0 | (|) (| (|) C |) (| 0 - |
| | Central governments | | 0 | | 0 0 | | 0 0 | 0 | 0 | | 0 0 | (|) (| (|) C |) (| 0 - |
| | Institutions | | 3,142 | | 1 0 | | 0 88 | 3 | 0 | | 0 2,889 0 8,790 | 99 |) 1 | (|) C |) (| 0 |
| | Corporates | | 12,606 | 4 | 5 0 | | 5,048 | 100 | 0 | | 0 8,790 | 744 | 40 | | 3 13 | 3 (| ô |
| | Corporates - Of Which: Specialised Lending | | 4,781 | | 1 0 | | 0 1,100 | 0 | 0 | | 0 4,579 | 36 | 5 C | 1 | . 0 |) (| <u>ე</u> - |
| | Corporates - Of Which: SME | | 69 | | 2 0 | | 0 24 | 2 | 0 | | 0 46 | 19 | 9 2 | (|) C |) (| <u>ა</u> |
| | Retail | | 3,408 | | 9 0 | | 0 599 | 60 | 0 | | 0 3,170 | | 5 39 | 1 | . 1 | | 3 |
| | Retail - Secured on real estate property | | 3,010 | | 7 0 | | 0 495 | 39 | 0 | | 0 2,844 | 159 | 9 27 | (|) 1 | | 2 |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME | | 226 | | 5 0 | | 0 45 | 10 | 0 | | 0 186 | 36 | 5 5 | (|) C |) | 1 |
| LOVENDOOKO | Retail - Secured on real estate property - Of Which: non-SME | | 2,784 | 2 | 2 0 | | 0 450 | 29 | 0 | | 0 2,658 | 123 | 3 22 | (|) C |) (| ა |
| | Retail - Qualifying Revolving | | 0 | | 0 0 | | 0 0 | 0 | 0 | | 0 0 | (| 0 0 | (|) C |) (| <u>ა</u> - |
| | Retail - Other Retail | | 398 | 12 | 2 0 | | 0 104 | 21 | 0 | | 0 326 | 47 | 7 12 | (|) 1 | 1 | 1 |
| | Retail - Other Retail - Of Which: SME | | 20 | | 1 0 | | 0 6 | 3 | 0 | | 0 13 | | 3 1 | (|) C |) (| ა |
| | Retail - Other Retail - Of Which: non-SME | | 378 | 1 | 1 0 | | 98 | 18 | 0 | | 0 313 | 45 | 5 11 | (|) 1 | 1 | 1 |
| | Equity | | 30 | | D | | 71 | 0 | | | 30 | (| 0 0 | (|) C |) (| <u>ა</u> - |
| | Securitisation | | | | | | | | | | | | | | | | 4 |
| | Other non-credit obligation assets | | 489 | |) | | 489 | 0 | | | 489 | | | (|) (|) (| <u>ა</u> - |
| | IRB TOTAL | | 19,675 | 80 | 0 | (| 0 6,295 | 162 | 0 | | 0 15,368 | 1,048 | 5 79 | 4 | 15 | | 9 1 |

| | | | | | | | | | | | Actual | | | | | | |
|------------|------|--|--------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|------------|------------------|-----------------------------------|--------------------------------------|------------------------------------|------------------------------------|--------------------|
| | | | | | | | | | | | 31/12/2020 | | | | | | |
| | | | | | Exposu | re values | | | Risk expos | ure amounts | | | | | | | |
| | | | | A-I | RB | F-IF | RB | A-I | RB | F-I | RB | | | Stock of | Stock of | Stock of | Coverage Ratio - |
| RowN 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 Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 exposure |
| 163 | | Central banks | | 0 | (| 0 | (| 0 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 0 |) 0 |) - |
| 164 | | Central governments | | 0 | (| 0 0 | (| 0 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 0 |) 0 |) - |
| 165 | | Institutions | | 7,027 | (| 0 0 | (| 586 | 0 | 0 | | 0 4,675 | | 0 | 0 0 |) 0 |) - |
| 166 | | Corporates | | 19,453 | 104 | 1 0 | (| 5,483 | 271 | 0 | | 0 9,723 | 1,214 9 | 4 | 2 8 | 3 25 | 5 26.74% |
| 167 | | Corporates - Of Which: Specialised Lending | | 5,231 | ç | 0 | (| 1,362 | 0 | 0 | | 0 4,488 | 492 | 9 | 0 1 | . 2 | 2 23.36% |
| 168 | | Corporates - Of Which: SME | | 76 | 6 | 5 0 | (|) 39 | 2 | 0 | | 0 21 | . 54 | 6 | 0 1 | . 5 | 5 81.90% |
| 169 | | Retail | | 283 | 10 | 0 0 | (|) 64 | 29 | 0 | | 0 238 | 35 1 | 0 | 0 0 |) 2 | 16.95% |
| 170 | | Retail - Secured on real estate property | | 232 | 6 | 5 0 | (|) 45 | 13 | 0 | | 0 211 | . 21 | 6 | 0 0 | 0 0 |) 5.83%) 3.81% |
| | ANCE | Retail - Secured on real estate property - Of Which: SME | | 92 | 2 | 2 0 | (|) 26 | 2 | 0 | | 0 79 | 13 | 2 | 0 0 | 0 0 | |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | | 140 | 2 | 1 0 | (|) 19 | 11 | 0 | | 0 132 | 8 | 4 | 0 0 | 0 0 |) 6.56% |
| 173 | | Retail - Qualifying Revolving | | 0 | (| 0 0 | (| 0 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 0 | 0 0 |) - |
| 174 | | Retail - Other Retail | | 51 | 5 | 5 0 | (|) 19 | 16 | 0 | | 0 27 | 14 | 4 | 0 0 |) 1 | 33.26% |
| 175 | | Retail - Other Retail - Of Which: SME | | 9 | 2 | 2 0 | (|) 2 | 7 | 0 | | 0 4 | 4 | 1 | 0 0 | 0 0 | 28.68% |
| 176 | | Retail - Other Retail - Of Which: non-SME | | 42 | 3 | 3 0 | (|) 17 | 10 | 0 | | 0 23 | 10 | 3 | 0 0 |) 1 | 35.42% |
| 177 | | Equity | | 1 | (|) | | 1 | 0 | | | 1 | . 0 | 0 | 0 0 | 0 0 |) - |
| 178 | | Securitisation | | | | | | | | | | | | | | | |
| 179 | | Other non-credit obligation assets | | 132 | (|) | | 132 | 0 | | | 132 | 0 | 0 | 0 0 | 0 0 |) - |
| 180 | | IRB TOTAL | | 26,895 | 114 | 0 | (| 6,266 | 300 | 0 | | 0 14,769 | 1,249 10 | 4 2 | 2 8 | 27 | 25.83% |

| | | | | | | | | | | Actual | | | | | | | |
|----------------|--|--------------|---------------|-----------|---------------|-----------|---------------|-------------|---------------|------------|------------------|------------------|------------------|--------------------------------------|------------------------------------|------------------------------------|----------------------------------|
| | | | | | | | | | | 31/12/2020 | | | | | | | |
| | | | | Exposu | e values | | | Risk exposu | ire amounts | | | | | | | | |
| | | | A-IR | В | F-IF | В | A-I | RB | F-I | RB | | | | Stock of | Stock of | Stock of | Coverage Ratio |
| owN um | (r | (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 Stage 1 exposure S | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposu |
| 181 | Central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | C |) 0 | C |) 0 | - |
| 182 | Central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | C | 0 | C |) 0 | - |
| 183 | Institutions | | 15,723 | 0 | 0 | 0 | 1,248 | 0 | 0 | | 0 2,365 | 31 | C | 0 | C |) 0 | - |
| 184 | Corporates | | 16,644 | 161 | 0 | 0 | 7,121 | 179 | 0 | | 0 8,620 | | 161 | . 3 | 21 | . 43 | 26.80% |
| 185 | Corporates - Of Which: Specialised Lending | | 6,593 | 124 | 0 | 0 | 2,729 | 111 | 0 | | 0 4,643 | 953 | 124 | 1 | 2 | 2 39 | 31.549 |
| 186 | Corporates - Of Which: SME | | 26 | 0 | 0 | 0 | 22 | 0 | 0 | | 0 3 | 23 | C | 0 | C |)0 | - |
| 187 | Retail | | 235 | 9 | 0 | 0 | 40 | 16 | 0 | | 0 183 | 42 | 9 | 0 | C |) 2 | 21.05% |
| 188 | Retail - Secured on real estate property | | 177 | 9 | 0 | 0 | 34 | 14 | 0 | | 0 141 | 36 | g | 0 | C |) 2 | 20.15% |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME | | 3 | 3 | 0 | 0 | 0 | 6 | 0 | | 0 2 | 2 | . 3 | 0 | C |) 0 | 11.15% |
| | Retail - Secured on real estate property - Of Which: non-SME | | 173 | 6 | 0 | 0 | 33 | 9 | 0 | | 0 139 | 34 | 6 | 5 O | C |) 2 | 23.719 |
| 191 | Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | C | 0 | C |)0 | - |
| 192 | Retail - Other Retail | | 59 | 1 | 0 | 0 | 7 | 2 | 0 | | 0 42 | 6 | C | 0 | C |) 0 | 38.79% |
| 193 | Retail - Other Retail - Of Which: SME | | 2 | 0 | 0 | 0 | 1 | 0 | 0 | | 0 0 | 2 | C | 0 | C |) 0 | 24.919 |
| 194 | Retail - Other Retail - Of Which: non-SME | | 57 | 0 | 0 | 0 | 5 | 1 | 0 | | 0 42 | 4 | C | 0 | C |) 0 | 41.00% |
| 195 | Equity | | 40 | 0 | | | 88 | 0 | | | 40 | 0 | C | 0 | C |) 0 | - |
| 196 | Securitisation | | | | | | | | | | | | | | | | |
| 197 | Other non-credit obligation assets | | 415 | 0 | | | 415 | 0 | | | 415 | 0 | C | 0 | C |) 0 | - |
| 198 | IRB TOTAL | | 33,057 | 171 | 0 | 0 | 8,911 | 195 | 0 | | 0 11,623 | 2,370 | 171 | . 4 | 21 | . 45 | 26.48% |





| | | | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|-------------|--|--------------|------------------|------------------|------------------|--|--|--|----------|-----------------------|-------------------|--------------|--|--|--|----------------------------------|--------------------|------------------|-------------------------|--|--|--|------|
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | Stage 1 exposure Stag | e 2 exposure Stag | e 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for e Stage 3 exposi | Coverage Ratio Stage 3 exposu | Stade Leyhosiire S | Stage 2 exposure | e Stage 3 exposure | Stock of provisions for p Stage 1 exposure Sta | Stock of provisions for age 2 exposure | Stock of provisions for Stage 3 exposure | |
| | Central banks | | 0 | 0 | 0 | (| 0 0 |) (|) - | 0 | 0 | 0 | | ס | 0 | 0 - | 0 | | 0 (| 0 | 0 | | 0 - |
| | Central governments | | 0 | 0 | 0 | (| 0 0 |) (|) - | 0 | 0 | 0 | | D | 0 | 0 - | 0 | | 0 (| 0 | 0 | | 0 - |
| | Institutions | | 3,176 | 108 | 284 | (| 0 1 | . 1 | 0.25% | 3,155 | 125 | 288 | | D | 1 | 1 0.51 | .% 3,130 | 14 | 15 293 | 0 | 2 | | 3 |
| | Corporates | | 43,882 | 7,111 | 1,684 | 18 | 8 61 | 479 | 9 28.48% | 43,084 | 7,403 | 2,189 | 1 | 8 5 | 57 | 530 24.22 | .% 42,333 | 7,60 | 9 2,735 | 18 | 55 | 58 | 32 |
| | Corporates - Of Which: Specialised Lending | | 17,193 | 1,801 | 419 | | 2 12 | 132 | 2 31.60% | 16,712 | 2,120 | 580 | | 2 1 | 1 | .39 23.88 | 16,302 | 2,33 | 35 776 | j 2 | 11 | 14 | 45 |
| | Corporates - Of Which: SME | | 5,477 | 1,597 | 357 | 4 | 4 17 | 89 | 9 24.96% | 5,413 | 1,554 | 463 | | 4 1 | .4 | .02 21.98 | 5,343 | 1,52 | 20 566 | 6 4 | 13 | 11 | 13 |
| | Retail | | 110,966 | 7,501 | 2,362 | 17 | 7 86 | 267 | 7 11.32% | 110,755 | 6,927 | 3,146 | 1 | 5 7 | 77 | 10.09 | % 110,504 | 6,57 | 79 3,747 | ' 15 | 73 | 35 | 59 |
| | Retail - Secured on real estate property | | 108,947 | 6,647 | 2,149 | - | 5 42 | 160 | 7.43% | 108,757 | 6,115 | 2,871 | | 4 3 | 30 | .78 6.21 | .% 108,523 | 5,80 |) 9 3,4 1 | . 4 | 25 | 18 | 39 |
| | Retail - Secured on real estate property - Of Which: SME | | 2,464 | 506 | 133 | | 2 12 | 24 | 18.16% | 2,402 | 514 | 187 | | 2 1 | .2 | 30 15.93 | 2,344 | 51 | .6 243 | 2 | 12 | 3 | 36 |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: non-SME | | 106,483 | 6,141 | 2,016 | | 3 30 | 135 | 5 6.72% | 106,355 | 5,601 | 2,684 | | 2 1 | .8 | .48 5.53 | 106,180 | 5,29 | 3,167 | 2 | 14 | 15 [,] | 54 |
| | Retail - Qualifying Revolving | | 0 | 0 | 0 | (| 0 0 |) (|) - | 0 | 0 | 0 | | D | 0 | 0 - | 0 | | 0 (| 0 | 0 | | 0 - |
| | Retail - Other Retail | | 2,019 | 855 | 213 | 1: | 1 43 | 108 | 3 50.67% | 1,998 | 812 | 276 | 1 | 0 4 | 17 | .39 50.51 | .% 1,980 | 77 | 70 336 | 5 10 | 48 | 17 | 70 |
| | Retail - Other Retail - Of Which: SME | | 992 | 325 | 98 | 4 | 4 27 | , 5∠ | 4 55.66% | 971 | 325 | 119 | | 4 2 | 27 | 65 54.90 | % 949 | 32 | 25 141 | . 4 | 27 | 7 | 77 |
| | Retail - Other Retail - Of Which: non-SME | | 1,027 | 529 | 115 | 5 | 8 16 | 53 | 3 46.43% | 1,027 | 487 | 157 | | 5 1 | .9 | 74 47.18 | 9% 1,032 | 44 | 195 | 5 7 | 21 | 9 | 93 |
| | Equity | | 188 | 0 | 0 | (| 0 0 |) (| 45.00% | 188 | 0 | 0 | | 0 | 0 | 0 45.00 | % 188 | | 0 (| 0 | 0 | | 0 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 9,215 | 0 | 0 | (| 0 0 |) (|) - | 9,215 | 0 | 0 | | D | 0 | 0 - | 9,215 | | 0 (| 0 | 0 | | 0 - |
| | IRB TOTAL | | 167,427 | 14,721 | 4,329 | 35 | 5 147 | 748 | 3 17.27% | 166,398 | 14,456 | 5,624 | 34 | 13 | 5 8 | 49 15.10 | % 165,370 | 14,33 | 3 6,775 | 33 | 130 | 944 | 4 13 |



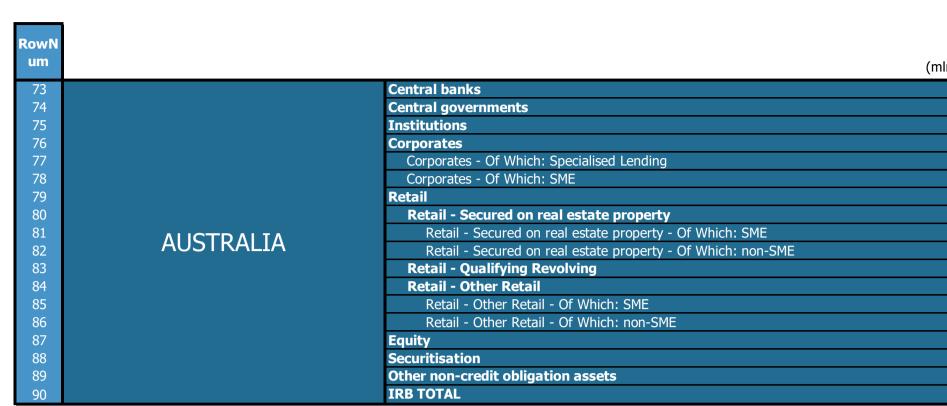
| | | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|------------|--|-------|--------------------|--------------------|--|--|--|--------------------------------------|------------------|--------------------|------------------|--|--|--|--------------------------------------|------------------------|--------------------|------------|--|--|----------------|-----------------------------------|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| RowN um | (mln EU | | e Stage 2 exposure | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | e Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage | e 2 exposure Stage | 3 exposure | Stock of provisions for Stage 1 exposure S | Stock of provisions for p Stage 2 exposure Sta | provisions for | overage Ratio - age 3 exposure |
| 55 | Central banks | | 0 | 0 0 | | 0 0 | (|) - | | 0 0 | C | 0 0 | | 0 C | - | 0 | 0 | 0 | 0 | 0 | 0 - | |
| 56 | Central governments | | 0 | 0 0 | | 0 0 | (|) - | | 0 0 | C | 0 0 | | 0 C | - | 0 | 0 | 0 | 0 | 0 | 0 - | |
| 57 | Institutions | 9,20 | 4 4 | 5 10 | | 1 1 | 1 | l 12.50% | 9,169 | 9 76 | 14 | 4 1 | | 2 2 | 14.13% | 9,131 | 108 | 20 | 1 | 2 | 3 | 15.61% |
| 58 | Corporates | 25,17 | 8 7,70 | 4 2,310 | 1. | 5 89 | 715 | 5 30.97% | 24,76 | 7 7,475 | 2,949 | 9 16 | 7 | 9 773 | 26.21% | 24,369 | 7,261 | 3,562 | 16 | 72 | 831 | 23.32% |
| 59 | Corporates - Of Which: Specialised Lending | 3,33 | 4 324 | 4 41 | | 1 9 | 8 | 3 20.83% | 3,273 | 3 355 | 70 | 0 2 | | 9 14 | 20.27% | 3,217 | 374 | 106 | 2 | 8 | 21 | 20.14% |
| 60 | Corporates - Of Which: SME | 10,64 | 4 4,28 | 0 1,019 | | 6 44 | 204 | 19.99% | 10,49 | 1 4,084 | 1,368 | 8 6 | 3 | 7 226 | 16.53% | 10,329 | 3,916 | 1,698 | 6 | 33 | 247 | 14.56% |
| 61 | Retail | 39,30 | 3 5,15 | 4 2,330 | 1 | 1 65 | 203 | 8.70% | 38,83 | 8 5,182 | 2,767 | 7 10 | 6 | 3 236 | 8.53% | 38,428 | 5,168 | 3,190 | 9 | 61 | 268 | 8.41% |
| 62 | Retail - Secured on real estate property | 35,03 | 1 4,17 | 7 1,961 | | 2 17 | 79 | 9 4.04% | 34,64 | 1 4,217 | 2,311 | 1 2 | 1 | 5 85 | 3.66% | 34,293 | 4,227 | 2,650 | 2 | 13 | 89 | 3.37% |
| BELGIUM | Retail - Secured on real estate property - Of Which: SME | 6,03 | 5 1,173 | 3 348 | | 1 7 | 24 | f 6.79% | 5,97 | 1,135 | 442 | 2 1 | | 6 26 | 5.87% | 5,923 | 1,103 | 530 | 1 | 5 | 28 | 5.28% |
| 64 DELGIUM | Retail - Secured on real estate property - Of Which: non-SME | 28,99 | 6 3,004 | 4 1,613 | | 1 10 | 56 | 5 3.45% | 28,66 | 5 3,078 | 1,870 | 0 1 | | 9 59 | 3.14% | 28,370 | 3,123 | 2,120 | 1 | 8 | 61 | 2.89% |
| 65 | Retail - Qualifying Revolving | | 0 | 0 0 | | 0 0 | (|) - | | 0 0 | C | 0 0 | | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 - | |
| 66 | Retail - Other Retail | 4,27 | 1 97 | 6 369 | | 9 48 | 123 | 3 33.42% | 4,192 | 7 965 | 456 | 6 8 | 4 | 8 151 | 33.22% | 4,135 | 942 | 540 | 8 | 48 | 179 | 33.13% |
| 67 | Retail - Other Retail - Of Which: SME | 1,48 | 0 37 | 7 178 | | 3 20 | 62 | 2 34.72% | 1,450 | 6 365 | 215 | 5 3 | 1 | 7 73 | 33.84% | 1,433 | 352 | 250 | 3 | 16 | 83 | 33.16% |
| 68 | Retail - Other Retail - Of Which: non-SME | 2,79 | 1 599 | 9 191 | | 6 28 | 62 | 2 32.21% | 2,74 | 1 600 | 241 | 1 5 | 3 | 1 79 | 32.66% | 2,702 | 590 | 290 | 5 | 32 | 96 | 33.11% |
| 69 | Equity | 10 | 3 | 0 0 | | 0 0 | (| 45.00% | 103 | 3 0 | C | 0 0 | | 0 0 | 45.00% | 103 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| 70 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 71 | Other non-credit obligation assets | 1,48 | 7 | 0 0 | | 0 0 | (|) - | 1,48 | 7 0 | C | 0 0 | | 0 0 | - | 1,487 | 0 | 0 | 0 | 0 | 0 - | |
| 72 | IRB TOTAL | 75,27 | 5 12,903 | 3 4,649 | 27 | 7 156 | 919 | 19.77% | 74,363 | 3 12,733 | 5,730 | 0 27 | 14 | 4 1,011 | 17.65% | 73,517 | 12,537 | 6,772 | 26 | 135 | 1,102 | 16.27% |

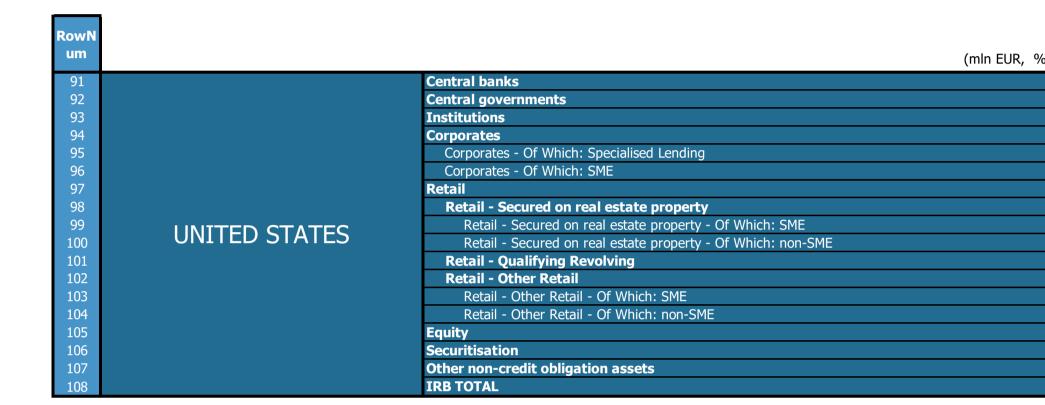
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 |
|-----------|---------|----------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|---------------------|-----------------|--|--|--|-----------------------------------|
| | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| 1 EUR, %) | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure St | tage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposur |
| | 0 |) 0 | C | 0 | 0 |) 0 | - | 0 | 0 | C | 0 | C | 0 | - | 0 |) 0 | 0 | C | D C | | J - |
| | 0 |) 0 | 0 | 0 0 | 0 |) 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 |) 0 | 0 | C |) (|) (| ა - |
| | 44,077 | 7 831 | 350 |) 11 | 11 | l 19 | 5.36% | 43,681 | 1,156 | 420 | 12 | 15 | 37 | 8.81% | 43,295 | 5 1,449 | 513 | 12 | 2 18 | 3 60 | 0 11.7 |
| | 217,540 |) 34,166 7 9,369 | 9,071 | . 127 | 343 | 3,074 | 33.89% | 213,347 | 1,156 36,004 | 11,425 | 136 | 352 | 3,405 | | 209,600 | | 14,014 | 133 | 356 | 5 3,766 | 6 26.88 5 22.65 |
| | 81,527 | 9,369 | | | 56 | 5 733 | 30.08% | 79,530 | 10,778 | 3,023 | 27 | 61 | 789 | 26.10% | 77,846 | 5 11,713 | 3,773 | 27 | 7 62 | 2 855 | 5 22.6 |
| | 19,309 | 6,276 | 1,556 | 5 19 | 72 | 2 359 | 23.07% | 18,969 | 6,081 | 2,091 | 18 | 64 | 409 | 19.55% | 18,635 | 5,897 | 2,609 | 18 | 3 59 | 9 457 | 7 17.52 |
| | 302,202 | 2 19,622 0 16,182 | 7,694 | | 424 | 1,042 | | | | 9,775 | 89 | 437 | 1,283 | | 297,929 | | 11,616 | 88 | 3 448 | 3 1,519 | 9 13.00 3 7.7 |
| | 283,420 | | | i 43 | 178 | 3 572 | 8.65% | 281,525 | 16,267 | 8,425 | 41 | 175 | 675 | 8.01% | 279,700 |) 16,516 | 10,002 | 41 | l 180 | 773 | 3 7.73 |
| | 8,811 | | | 2 3 | 19 | 9 50 | 9.90% | 8,682 | 1,681 | | 3 | 18 | 58 | 8.77% | 8,563 | | 812 | 3 | 3 16 | 5 66 | 6 8.09 |
| | 274,609 | 14,473 | 6,114 | 40 | 158 | 3 523 | 8.55% | 272,843 | 14,586 | 7,767 | 38 | 158 | 617 | 7.95% | 271,138 | 3 14,868 | 9,190 | 38 | 3 164 | 4 708 | 8 7.70 |
| | 0 | 00 | 0 | 00 | 0 | 00 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | C | 0 0 | 0 (| <u>ງ</u> - |
| | 18,782 | 3,440 | 1,078 | 53 | 246 | 5 469 | 43.54% | 18,480 | | 1,350 | 48 | 261 | 609 | | 18,228 | - | 1,614 | 47 | 7 268 | 3 746 | |
| | 2,523 | 3 731 | | 5 7 | 49 | 9 118 | 41.50% | 2,476 | | 345 | 7 | 46 | 140 | 40.72% | 2,431 | | 403 | 7 | 7 44 | 4 162 | 2 40.19 |
| | 16,259 | 2,709 | 793 | 46 | 198 | 3 351 | 44.28% | 16,004 | 2,753 | 1,005 | 41 | 215 | 468 | 46.58% | 15,797 | | 1,211 | 40 |) 224 | 4 584 | 10120 |
| | 3,579 |) 1 | 1 | . 0 | 0 | 0 0 | 45.00% | 3,576 | 2 | 2 | 0 | 1 | 1 | 45.00% | 3,574 | 3 | 3 | C |) 1 | 1 1 | 1 45.00 |
| | 17,080 |) 0 | 0 | 0 | 0 |) 0 | - | 17,080 | 0 | 0 | 0 | 0 | 0 | - | 17,080 | 0 | 0 | C | 0 0 | | J - |
| | 584,476 | 54,620 | 17,116 | 234 | 778 | 4,135 | 24.16% | 577,689 | 56,901 | 21,623 | 237 | 805 | 4,726 | 21.86% | 571,478 | 58,588 | 26,146 | 234 | 823 | 3 5,347 | 7 20.459 |

Baseline Scenari

| | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|--------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|--------------------------|------------------|------------|--|--|--|--------------------------------------|
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 | exposure Stage 3 | 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | 0 | C |) 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 | - |
| | 1,335 | 17 | 1 | 0 | C | 0 0 | 36.39% | 1,322 | 29 | 2 | 0 | 0 | 1 | 36.84% | 1,308 | 41 | 3 | 0 | 0 | 1 | 36.73% |
| | 11,500 | 1,408 | 290 |) 4 | 17 | 7 170 | 58.70% | 11,351 | 1,497 | 351 | 5 | 18 | 185 | 52.64% | 11,194 | 1,579 | 425 | 5 | 18 | 201 | 47.29% |
| | 2,217 | 203 | 7 | 7 0 | C | 0 1 | 1 16.17% | 2,178 | 235 | 16 | 1 | 1 | 2 | 10.56% | 2,140 | 258 | 30 | 1 | 1 | 2 | 7.95% |
| | 17 | 9 | 0 | 0 0 | C | 0 0 | 9.63% | 16 | 10 | 1 | 0 | 0 | 0 | 8.96% | 16 | 10 | 1 | 0 | 0 | 0 | 7.57% |
| | 88,690 | 4,031 | 1,163 | 3 59 | 238 | 8 351 | 1 30.19% | | 4,506 | | 58 | 262 | 488 | 30.61% | 86,955 | 4,858 | 2,071 | 57 | 276 | 633 | 30.54% |
| | 76,657 | 2,522 | 705 | 5 28 | 85 | 5 120 | 0 17.00% | 75,948 | 2,909 | 1,027 | 28 | 98 | 179 | 17.42% | 75,287 | 3,204 | 1,393 | 28 | 106 | 245 | 17.61% |
| | 8 | 1 | 1 | 0 | | 0 0 | 2.19% | 8 | 1 | 1 | 0 | 0 | 0 | 2.66% | 8 | 1 | 1 | 0 | 0 | 0 | 2.80% |
| | 76,649 | 2,521 | 705 | 5 28 | 85 | 5 120 | 0 17.01% | 75,940 | 2,908 | 1,026 | 28 | 98 | 179 | 17.44% | 75,280 | 3,203 | 1,392 | 28 | 106 | 245 | 17.63% |
| | 0 | 0 | 0 | 0 0 | 0 | 0 0 | D - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 12,033 | 1,509 | 458 | 3 32 | 152 | 2 231 | 1 50.53% | 11,834 | 1,597 | 568 | 29 | 164 | 309 | 54.44% | 11,667 | 1,654 | 678 | 29 | 170 | 387 | 57.10% |
| | 0 | 0 | 0 | 0 0 | C | 0 0 | 30.83% | 0 | 0 | 0 | 0 | 0 | 0 | 30.47% | 0 | 0 | 0 | 0 | 0 | 0 | 30.08% |
| | 12,032 | 1,509 | 458 | 3 32 | 152 | 2 231 | 1 50.53% | 11,834 | 1,597 | 568 | 29 | 164 | 309 | 54.44% | 11,667 | 1,654 | 678 | 29 | 170 | 387 | 57.11% |
| | 25 | 0 | (| 0 0 | 0 | 0 0 | 0 45.00% | 25 | 0 | 0 | 0 | 0 | 0 | 45.00% | 25 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| | 1 784 | 0 | ſ | | ſ | 0 0 | ר ר | 1,784 | 0 | 0 | 0 | 0 | 0 | _ | 1,784 | 0 | 0 | | 0 | 0 | _ |
| | 103,334 | 5,456 | 1,454 | 63 | 255 | 5 522 | 2 35.89% | 102,264 | 6,031 | 1,948 | 62 | 280 | 674 | 34.59% | 101,267 | 6,478 | 2,499 | 62 | 294 | 835 | 33.40% |







| 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 | POLAND | Retail - Secured on real estate property - Of Which: SME | |
| 118 | POLAND | 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 | |

| RowN | | | |
|---------|-------|--|--------|
| | | | (males |
| C.I.I.I | | | (mln |
| 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 | SPAIN | Retail - Secured on real estate property - Of Which: SME | |
| 136 | SFAIN | 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 |
|-------------|------------------|------------------|------------------|--|--|--|--------------------------------------|----------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
| | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| (mln EUR,%) | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | 0 |) C |) 0 | 0 | 0 | - | 0 | C | (| 0 | 0 | 0 | - | 0 | 0 | (|) 0 | 0 | 0 | - |
| | 0 | C |) C | 0 0 |) 0 | 0 | - | 0 | C | (| 0 | 0 | 0 | - | 0 | 0 | (|) 0 | 0 | 0 | - |
| | 1,024 | 6 | 5 C | 0 0 | 0 | 0 | 40.82% | 1,014 | 16 | 1 | 0 | 0 | 0 | 42.18% | 1,003 | 25 | 2 | 2 0 | 1 | 1 | 42.87% |
| | 5,907 | 674 | 142 | 2 2 | 6 | 43 | 30.38% | 5,757 | 782 | 182 | 2 | 7 | 49 | 26.61% | 5,578 | 912 | 232 | 2 2 | 8 | 55 | 23.71% 21.26% |
| | 3,919 | 579 | 129 | 9 1 | . 4 | 35 | 27.39% | 3,825 | 642 | 160 | 1 | 4 | 39 | 24.00% | 3,700 | 730 | 197 | 1 | 4 | 42 | 21.26% |
| | 0 | 0 |) C | 0 0 | 0 0 | 0 | - | 0 | C | (| 0 | 0 | 0 | - | 0 | 0 | (| 00 | 0 | 0 | - |
| | 34,783 34,779 | 1,145 | | 3 0 |) 7 | 92 | 7.08% | a 34,733 a 34,729 | 923 | | | 5 | 95 | 6.05% | 34,657 | | 1,768 | 3 0 | 3 | 96 | 5.44% |
| | 34,779 | 1,145 | 5 1,298 | 3 0 |) 7 | 92 | 7.08% | 34,729 | 923 | 1,570 | 0 | 5 | 95 | 6.05% | 34,653 | 801 | 1,768 | 8 0 | 3 | 96 | 5.44% 5.44% 0.10% 5.44% |
| | 0 | 0 |) (C | 0 0 | 0 0 | 0 | 0.10% | 0 | C | (| 0 | 0 | 0 | 0.10% | 0 | 0 | (| 00 | 0 | 0 | 0.10% |
| | 34,779 | 1,145 | 1,298 | 3 0 | 7 | 92 | 7.08% | 34,729 | 923 | 1,570 | 0 | 5 | 95 | 6.05% | 34,653 | 801 | 1,768 | 8 0 | 3 | 96 | 5.44% |
| | 0 | 0 | | 0 0 | 0 0 | 0 | - | 0 | 0 | (| 0 | 0 | 0 | - | 0 | 0 | (| 0 | 0 | 0 | - |
| | 4 | 0 | | 0 | 0 0 | 0 | 46.51% | 9 4 | 0 | (| 0 | 0 | 0 | 48.37% | 4 | 0 | (| 0 | 0 | 0 | 49.19% 30.11% |
| | 0 | 0 | | 0 0 | 0 0 | 0 | 36.22% | 0 | 0 | (| 0 | 0 | 0 | 31.98% | 0 | 0 | (| 0 | 0 | 0 | 30.11% |
| | 4 | 0 | | 0 | 0 0 | 0 | 46.71% | 9 4 | 0 | (| 0 | 0 | 0 | 48.74% | 4 | 0 | (| 0 | 0 | 0 | 49.65% |
| | 0 | 0 | | 0 | 0 | 0 | - | 0 | 0 | (| 0 | 0 | 0 | - | 0 | 0 | (| 0 | 0 | 0 | - |
| | 365 | 0 | | | | 0 | _ | 265 | 0 | С С | 0 | 0 | 0 | _ | 265 | 0 | (| | 0 | 0 | _ |
| | 42,078 | | 1,440 | 2 | 13 | 135 | - 9.38% | 41,869 | 1,721 | 1,753 | 3 | 12 | 144 | - 8.20% | 41,603 | 1,738 | 2,001 | 3 | 12 | 152 | - 7.59% |

| | | | | | | | | | | Baseline Scenario |) | | | | | | | | | |
|----|------------------|------------------|------------------|--|--|--|--------------------------------------|-----------------------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|---|--------------------------------------|
| | | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure S | Stock of provisions for tage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | 0 | 0 | 0 0 | 0 |) 0 | - | 0 0 |) 0 | C |) C | 0 | - | 0 | 0 | C | 0 | 0 | 0 | - |
| | 0 | 0 | 0 | 0 0 | 0 |) 0 | - | 0 0 |) 0 | C |) C | 0 | - | 0 | 0 | C | 0 | 0 | 0 | - |
| | 3,545 | | | 0 | 0 |) 1 | 5.02% | 3,481 159 | | 1 | L C | 1 | 4.98% | 3,429 23,778 | 194 | 41 | 1 | 0 | 2 | 5.03% |
| | 24,640 | | 1,058 | 3 21 | 22 | 275 | 26.03% | 24,103 3,307 | ' 1,273 | 22 | 2 32 | 319 | 25.05% | | | 1,531 | 22 | 36 | 369 | 24.08% |
| | 8,723 | 741 | 346 | 5 3 | 6 | 5 29 | 8.50% | 8,443 959 | 409 | 4 | 4 6 | 36 | 8.89% | 8,291 | 1,029 | 491 | 3 | 6 | 44 | 9.03% |
| | 8 | 2 | 0 | 0 0 | 0 |) 0 | 42.62% | 8 2 | 2 0 | C | 0 0 | 0 | 37.28% | 8 | 2 | C | 0 | 0 | 0 | 35.17% |
| | 119 | 12 | 4 | 1 0 | 0 |) 1 | 14.71% | 118 12 | 2 5 | C | 0 0 | 1 | 11.46% | o 117 | 11 | 6 | 0 | 0 | 1 | 9.74% |
| | 118 | 12 | 3 | 3 0 | 0 |) 0 | 11.45% | 117 11 | . 5 | C | 0 0 | 00 | 8.67% | 116 | 11 | 6 | 0 | 0 | 0 | 7.21% |
| | 1 | 0 | 0 | 0 0 | 0 |) 0 | 0.10% | 1 0 | 00 | C | 0 0 | 00 | 0.10% |) 1 | 0 | | 0 | 0 | 0 | 9.74% 7.21% 0.10% 7.22% |
| | 117 | 12 | 3 | 3 0 | 0 | 00 | 11.46% | 116 11 | . 5 | C | 0 0 | 0 0 | 8.68% | 115 | 11 | 6 | 0 | 0 | 0 | 7.22% |
| | 0 | 0 | 0 | 0 0 | 0 | 00 | - | 0 0 | 00 | C | 0 0 | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 1 | 0 | 0 | 0 0 | 0 | 00 | 47.25% | 1 0 | 00 | C | 0 0 | 0 0 | 46.96% |) 1 | 0 | 0 | 0 | 0 | 0 | 46.90% |
| | 0 | 0 | 0 | 0 0 | 0 | 00 | 44.71% | 0 0 | 00 | C | 0 0 | 0 0 | 42.91% | 0 0 | 0 | 0 | 0 | 0 | 0 | 41.85% |
| | 1 | 0 | 0 | 0 0 | 0 | 00 | 47.37% | 1 0 | 00 | C | 0 0 | 0 0 | 47.20% |) 1 | 0 | 0 | 0 | 0 | 0 | 47.22% |
| | 184 | 0 | 0 | 0 0 | 0 | 00 | 45.00% | 184 0 | 00 | C |) C | 0 | 45.00% | 184 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| | | | | | | | | | | | | | | | | | | | | |
| | 212 | - | 0 | 0 0 | 0 | 0 0 | - | 212 (| 0 0 | C |) <u> </u> | 0 | - | 212 | 0 | 0 | 0 | 0 | 0 | - |
| | 28,700 | 3,105 | 1,073 | 22 | 22 | . 277 | 25.77% | 28,098 3,478 | 1,302 | 22 | 2 32 | 321 | 24.63% | 27,720 | 3,580 | 1,579 | 22 | 36 | 371 | 23.52% |

| | | | | | | | | | | Baseline Scenario | | | | | | | | | |
|------|------------------|------------------|------------------|--|--|--|--------------------------------------|-----------------------------------|------------------|--|--|--|--------------------------------------|-----------------------------------|--------------------|--|--|--|--------------------------------------|
| | | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| , %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 exposure | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | 0 | 0 | (| 0 0 | 0 | - | 0 0 | 0 | C |) 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 | C | - |
| | 1,402 | 12 | 3 | | 1 0 | 2 | 72.44% | 1,385 28 | 4 | 1 | 1 | . 3 | 64.15% | 1,368 4 | 1 7 | | 1 1 | 4 | 58.87% |
| | 10,851 | 1,013 | 708 | 18 | 8 29 | 341 | 48.25% | 10,528 1,164 | 879 | 18 | 30 | 374 | 42.50% | 10,242 1,25 | 2 1,077 | 1 | 3 33 | 410 | 38.09% |
| | 2,026 | 164 | 116 | (| 0 1 | 34 | 29.43% | 1,968 213 | 127 | 1 | 2 | . 35 | 5 27.68% | 1,915 24 | 6 146 | | 1 2 | 36 | 25.02% |
| | 2,749 | 265 | 143 | - | 7 9 | 52 | 36.14% | 2,642 304 | 210 | 7 | 7 9 | 64 | 30.71% | 2,552 32 | 1 283 | | 7 10 | 78 | 27.71% |
| | 41 | 21 | 7 | (| 0 1 | 1 | 18.17% | 40 21 | 8 | C |)1 | . 1 | . 16.74% | 39 2 | 0 9 | | 0 0 | 1 | 15.64% |
| | 13 | 2 | 0 | (| 0 0 | 0 | 0.80% | 13 2 | 1 | C |)0 | 00 | 0.83% | 12 | 2 1 | | 0 0 | 0 | 0.84% |
| | 0 | 1 | 0 | (| 0 0 | 0 | 0.52% | 0 1 | 0 | C | 00 | 00 | 0.51% | 0 | 1 0 | | 0 0 | 0 | 0.51% |
| | 13 | 1 | 0 | (| 0 0 | 0 | 0.99% | 13 1 | 0 | C |) 0 | 00 | 0.98% | 12 | 1 1 | | 0 0 | 0 | 0.97% |
| | 0 | 0 | 0 | (| 0 0 | 0 | - | 0 0 | 0 | C |) 0 | 00 |) – | 0 | 0 0 | | 0 0 | 0 | - |
| | 27 | 19 | 7 | (| 0 1 | 1 | 19.20% | 27 18 | 7 | C |) 1 | . 1 | . 18.24% | 27 1 | 8 8 | | 0 0 | 1 | 17.43% |
| | 27 | 18 | 7 | (| 0 1 | 1 | 18.65% | 26 18 | 7 | C |) 1 | . 1 | . 17.63% | 26 1 | 7 8 | | 0 0 | 1 | 16.77% |
| | 1 | 1 | 0 | (| 0 0 | 0 | 46.19% | 1 1 | 0 | C |) 0 | 0 0 | 45.67% | 1 | 1 0 | | 0 0 | C | 45.51% |
| | 73 | 0 | 0 | (| 0 0 | 0 | 45.00% | 72 0 | 0 | C | 00 | 0 0 | 45.00% | 72 | 0 0 | | 0 0 | 0 | 45.00% |
| | | | | | | | | | | | | | | | | | | | |
| | 883 | 0 | 0 | (| 0 0 | 0 | - | 883 0 | 0 | 0 | 0 | 0 | - | 883 | 0 0 | | 0 | 0 | - |
| | 13,249 | 1,046 | 717 | 19 | J 30 | 345 | 48.04% | 12,908 1,213 | 891 | 19 | y 31 | 378 | 42.36% | 12,605 1,314 | 4 1,093 | 19 | 9 35 | 416 | 38.03% |

| | | | | | | | | | Baseline Scenario | | | | | | | | | |
|--------------|--------|-----------------------------------|--|---|--|------------------|------------------|------------------|--|--|--|--------------------------------------|-----------------------------------|------------------|--|--|--|--------------------------------------|
| | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| (mln EUR, %) | | Stage 2 exposure Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure | Coverage Ratio - e Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 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 | - | 0 | 0 0 | C | 0 | 0 | - |
| | 242 | 1 0 | 0 0 | 0 | 0 54.65% | 241 | 1 | 0 | 0 | (| 0 0 | 54.52% | 240 | 2 1 | C | 0 | 1 | 54.50% |
| | 3,674 | 1,019 94 | 4 2 | 9 | 45 47.68% | 3,534 | 1,129 | 124 | 3 | 10 |) 52 | 41.82% | 3,440 1,17 | 3 169 | 3 | 11 | 60 | 35.69% |
| | 2,072 | 384 70 |) 1 | 2 | 37 52.57% | 1,962 | 482 | 81 | 1 | | 3 38 | 46.99% | 1,895 52 | 5 104 | · 1 | 3 | 40 | 38.40% 35.20% |
| | 1 | 5 (| 0 0 | 0 | 0 40.40% | 1 | 5 | 0 | 0 | (| 0 0 | 37.60% | 1 | 5 0 | C | 0 | 0 | 35.20% |
| | 17,131 | 1,339 149 | 9 3 | 18 | 46 30.98% | 16,698 | 1,732 | 189 | 3 | 21 | L 54 | 28.45% | 16,293 2,09 | 3 228 | 3 | 24 | 61 | 26.76% |
| | 17,128 | 1,337 148 | 3 3 | 18 | 46 30.92% | 16,695 | 1,730 | 188 | 3 | 21 | L 54 | 28.39% | 16,290 2,09 | 5 227 | 3 | 24 | 61 | 26.70% |
| | 5 | 0 (| 0 0 | 0 | 0 1.41% | 5 | 0 | 0 | 0 | (| 0 0 | 1.40% | 5 | L 0 | C | 0 | 0 | 1.39% |
| | 17,122 | 1,337 148 | 3 3 | 18 | 46 30.93% | 16,690 | 1,729 | 188 | 3 | 21 | L 54 | 28.42% | 16,285 2,09 | 5 226 | 3 | 24 | 61 | 26.73% |
| | 0 | 0 (| 0 0 | 0 | 0 - | 0 | 0 | 0 | 0 | (| 0 0 | - | 0 | 0 0 | C | 0 | 0 | - |
| | 3 | 2 | 0 | 0 | 0 43.62% | 3 | 2 | 1 | 0 | (| 0 0 | 41.23% | 3 | 2 1 | C | 0 | 0 | <u>39.56%</u> 26.67% |
| | 1 | 1 0 | 0 0 | 0 | 0 36.21% | 1 | 1 | 0 | 0 | (| 0 0 | 29.97% | 1 | L 0 | C | 0 | 0 | |
| | 3 | 1 | 1 0 | 0 | 0 45.99% | 3 | 1 | 1 | 0 | (| 0 0 | 46.06% | 2 | 1 1 | C | 0 | 0 | 46.17% |
| | 28 | 0 0 | 0 0 | 0 | 0 45.00% | 28 | 0 | 0 | 0 | (| 0 0 | 45.00% | 28 | 0 0 | C | 0 | 0 | 45.00% |
| | | | | | | | | | | | | | | | | | | |
| | 317 | 0 (| 0 0 | 0 | 0 - | 317 | 0 | 0 | 0 | (| 0 0 | - | 317 | 0 0 | C | 0 | 0 | - |
| | 21,392 | 2,359 243 | 6 6 | 27 | 37.48% | 20,818 | 2,862 | 313 | 6 | 31 | l 106 | 33.77% | 20,317 3,279 | 398 | 6 | 36 | 122 | 30.63% |







| | | | | | | | | | Base | eline Scenario | | | | | | | | | |
|----------------|--|---------------------------------|----------------------|--|--|-----------------------|-----------------------|----------------------|------------------------|--|---|--------------------------------|------------------------------------|------------------|---------------------------|--|---|---|--------------------------------------|
| | | | | 31/12/2021 | | | | | 31 | L/12/2022 | | | | | | 31/12/2023 | | | |
| RowN um | (mln EUR, | Stage 1 exposure Stage 2 expose | ire Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of Stock of provisions for provisions f e Stage 2 exposure Stage 3 expos | or Stage 3 exposur | e Stage 1 exposure St | age 2 exposure Stage | 3 exposure pro Stag | Stock of ovisions for e 1 exposure S | Stock of Stock provisions for provisio tage 2 exposure Stage 3 ex | k of ons for St exposure | overage Ratio - tage 3 exposure | 1 exposure Stage | 2 exposure Stage 3 exposi | Stock of provisions for Stage 1 exposu | Stock of provisions for e Stage 2 exposur | Stock of provisions for re Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 181 | Central banks | 0 | 0 | 0 | 0 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 - |
| 182 | Central governments | 0 | 0 | 0 | 0 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 - |
| 183 | Institutions | 2,353 | 41 | 2 | 0 0 | 1 42.03° | % 2,330 | 62 | 4 | 1 | 1 | 2 | 40.09% | 2,305 | 83 | 8 | 1 | 1 | 3 38.19% |
| 184 | Corporates | 8,592 2, | 232 25 | 4 | 4 23 | 75 29.49 ^o | % 8,475 | 2,269 | 334 | 5 | 25 | 93 | 27.92% | 8,359 | 2,292 | 127 | 5 | 25 11 | 14 26.62% |
| 185 | Corporates - Of Which: Specialised Lending | 4,577 | 984 15 | 9 | 2 4 | 51 32.369 | % 4,497 | 1,034 | 189 | 2 | 5 | 56 | 29.75% | 4,423 | 1,070 | 226 | 2 | 6 6 | 62 27.40% |
| 186 | Corporates - Of Which: SME | 3 | 22 | 0 | 0 0 | 0 14.62° | % 4 | 21 | 1 | 0 | 0 | 0 | 14.68% | 4 | 21 | 2 | 0 | 0 | 0 15.40% |
| 187 | Retail | 192 | 28 1 | 4 | 0 0 | 2 15.240 | % 191 | 25 | 18 | 0 | 0 | 2 | 12.38% | 190 | 23 | 21 | 0 | 0 | 2 10.69% |
| 188 | Retail - Secured on real estate property | 150 | 23 1 | 3 | 0 0 | 2 14.690 | 70 100 | 19 | 16 | 0 | 0 | 2 | 12.01% | 150 | 16 | 19 | 0 | 0 | 2 10.41% |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME | 2 | 1 | 3 | 0 0 | 0 11.090 | | 1 | 3 | 0 | 0 | 0 | 11.01% | 2 | 1 | 3 | 0 | 0 | 0 10.93% |
| 190 | Retail - Secured on real estate property - Of Which: non-SME | 148 | 21 1 | 0 | 0 0 | 2 15.570 | % 148 | 18 | 14 | 0 | 0 | 2 | 12.20% | 148 | 15 | 16 | 0 | 0 | 2 10.33% |
| 191 | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 - |
| 192 | Retail - Other Retail | 42 | 6 | 1 | 0 0 | 0 22.349 | 70 11 | 6 | 2 | 0 | 0 | 0 | 16.01% | 40 | 7 | 2 | 0 | 0 | 0 12.88% |
| 193 | Retail - Other Retail - Of Which: SME | 0 | 2 | 0 | 0 0 | 0 32.969 | 70 0 | 2 | 0 | 0 | 0 | 0 | 33.20% | 0 | 2 | 0 | 0 | 0 | 0 33.23% |
| 194 | Retail - Other Retail - Of Which: non-SME | 42 | 4 | 1 | 0 0 | 0 21.560 | - | 5 | 2 | 0 | 0 | 0 | 15.19% | 40 | 5 | 2 | 0 | 0 | 0 12.16% |
| 195 | Equity | 40 | 0 | 0 | 0 0 | 0 45.000 | % 40 | 0 | 0 | 0 | 0 | 0 | 45.00% | 40 | 0 | 0 | 0 | 0 | 0 45.00% |
| 196 | Securitisation | | | | | | | | | | | | | | | | | | |
| 197 | Other non-credit obligation assets | 415 | 0 | 0 | 0 0 | 0- | 415 | 0 | 0 | 0 | 0 | - 0 | 27 200/ | 415 | 0 | 0 | 0 | 0 | |
| 198 | IRB TOTAL | 11,592 2,3 | 801 27 | J | 5 24 | 78 28.85% | % 11,451 | 2,356 | 356 | 6 | 26 | 97 | 27.29% | 11,310 | 2,398 | 56 | 6 2 | 11 | L9 26.08% |

| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 |
|-------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|--------------------|--|--|--|----------------------------------|
| | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| ıln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposu |
| | 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 (|) 0 | 0 |) - |
| | 2,870 | 114 | 4 | 0 | | 0 0 | 4.08% | 2,821 | 159 | 10 | 0 | 0 | 0 | 3.03% | 2,775 | 19 | 6 1 | 8 (|) 0 | 0 | 2.58 |
| | 8,749 | 704 | 121 | 4 | 1 | 5 23 | 18.92% | 8,570 | 814 | 190 | 4 | 15 | 36 | 19.07% | 8,418 | 88 | 8 26 | 7 | 1 14 | 51 | l 18.94 |
| | 4,523 | 85 | 8 | 1 | | 0 1 | 9.10% | 4,414 | 182 | 19 | 1 | 1 | 2 | 8.51% | 4,322 | 25 | 4 4 | 0 | 1 | 3 | 3 7.86 |
| | 49 | 15 | 3 | 0 | | 0 0 | 9.38% | 47 | 15 | 4 | 0 | 0 | 0 | 8.01% | 47 | 1 | 4 | 6 (|) 0 | 0 | 7.28 3 3.88 4 2.56 |
| | 3,206 | 117 | 92 | 1 | | 1 4 | 4.74% | 3,155 | | 145 | 1 | 2 | 6 | 4.13% | 3,109 | 11 | 1 19 | 5 | L 2 | 8 | 3.88 |
| | 2,887 | 71 | 72 | 1 | | 0 2 | 3.47% | 2,842 | 71 | 117 | 1 | 0 | 3 | 2.83% | 2,801 | 6 | 9 16 | 5 | 0 | 4 | 1 2.56 |
| | 202 | 14 | 11 | 0 | | 0 1 | 12.56% | 197 | | 17 | 0 | 0 | 2 | 8.92% | 194 | 1 | 1 2 | 2 (|) 0 | 2 | 2 7.25 |
| | 2,685 | 57 | 60 | 1 | | 0 1 | 1.76% | 2,645 | 59 | 100 | 1 | 0 | 2 | 1.80% | 2,607 | 5 | 8 13 | 8 | 0 | 3 | 3 1.81 |
| | 0 | 0 | 0 | 0 | | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | | 0 | 0 (| 0 0 | 0 |) - |
| | 318 | 46 | 20 | 0 | | 1 2 | 9.17% | 313 | 44 | 28 | 0 | 1 | 3 | 9.51% | 308 | 4 | 2 3 | 5 (|) 1 | 3 | 9.87 |
| | 14 | 2 | 1 | 0 | | 0 0 | 25.70% | 13 | 2 | 1 | 0 | 0 | 0 | 23.58% | 13 | | 2 | 1 (| 0 0 | 0 |) 22.22 |
| | 305 | 44 | 20 | 0 | | 1 2 | 8.36% | 300 | 42 | 27 | 0 | 1 | 2 | 8.88% | 295 | 4 | 0 3 [,] | 4 (|) 1 | 3 | 9.34 |
| | 30 | 0 | 0 | 0 | | 0 0 | 45.00% | 30 | 0 | 0 | 0 | 0 | 0 | 45.00% | 30 | | 0 | 0 (|) 0 | 0 | 45.00 |
| | | | | | | | | | | | | | | | | | | | | | |
| | 489 | 0 | 0 | 0 | | 0 0 | - | 489 | 0 | 0 | 0 | 0 | 0 | - | 489 | 4 4 4 | 0 | 0 (| 0 0 | 0 |) - |
| | 15,343 | 936 | 217 | 5 | 1 | / 27 | 12.60% | 15,064 | 1,088 | 345 | 5 | 17 | 43 | 12.34% | 14,821 | 1,194 | 4 48: | L] 5 | 16 | 59 | 12.209 |

| | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|------------|------------------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|----------------------|------------------|------------------|--|--|--|--------------------------------------|
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| mln EUR,%) | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | C | 0 | C |) (|) 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 0 | C | 0 | C | 0 0 | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 4,662 | | 1 | 0 | 0 0 | 00 | 14.32% | 4,642 | 31 | 2 | 0 | 0 | 0 | 14.50% | 4,618 | 54 | 3 | 0 | 0 | 0 | 14.37% 25.65% |
| | 9,542 | | 149 | 4 | 17 | 7 48 | 31.97% | 9,307 | 1,519 | 206 | 5 | 19 | 58 | 28.26% | 9,134 | 1,619 | 278 | 5 | 20 | 71 | 25.65% |
| | 4,418 | 542 | . 28 | 1 | 1 2 | 2 3 | 11.00% | 4,318 | 619 | 51 | 1 | 2 | 4 | 8.39% | 4,221 | 683 | 85 | 1 | 3 | 6 | 7.17% |
| | 20 | 54 | 7 | C |) 1 | 5 | 71.15% | 19 | 53 | 8 | 0 | 1 | 5 | 62.72% | 19 | 53 | 9 | 0 | 1 | 5 | 55.60% |
| | 235 | | . 15 | C |) (|) 2 | 13.98% | 231 | 32 | 20 | 0 | 0 | 2 | 11.71% | 226 | 32 | 25 | 0 | 0 | 3 | 10.46% |
| | 207 | 20 | 10 | 0 | 0 0 |) 1 | 5.18% | 203 | 20 | 15 | 0 | 0 | 1 | 4.13% | 198 | 21 | 19 | 0 | 0 | 1 | 3.58% 2.03% |
| | 78 | 11 | . 5 | 0 | 0 0 | 0 0 | 2.85% | 74 | 11 | 8 | 0 | 0 | 0 | 2.27% | 71 | 11 | 11 | 0 | 0 | 0 | 2.03% |
| | 130 | g | 5 | 0 | | 0 0 | 7.29% | 128 | 10 | 7 | 0 | 0 | 0 | 6.43% | 127 | 10 | 8 | 0 | 0 | 0 | 5.79% |
| | 0 | C | 0 | 0 | | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 28 | 12 | . 5 | 0 | | 2 | 33.43% | 28 | 11 | 6 | 0 | 0 | 2 | 31.94% | 28 | 11 | 6 | 0 | 0 | 2 | 31.01% |
| | 4 | 4 | | 0 | | | 35.69% | 4 | 4 | 1 | 0 | 0 | 0 | 35.24% | 4 | 4 | 1 | 0 | 0 | 1 | 34.77% 29.84% |
| | 25 | 8 | 3 | 0 | | 1 | 32.55% | 24 | / | 4 | 0 | 0 | 1 | 30.81% | 24 | / | 5 | 0 | 0 | 1 | |
| | 1 | L C | 00 | 00 | | 00 | 45.00% | 1 | 0 | 0 | 0 | 0 | 0 | 45.00% | 1 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| | 122 | | 0 | | | | | 122 | 0 | 0 | 0 | 0 | 0 | | 122 | 0 | 0 | 0 | 0 | 0 | |
| | 1 32 14,573 | 1,385 | 165 | 4 | 17 L | · 50 | - 30.24% | 132 14,313 | 1,582 | 228 | 5 | 19 | 61 | - 26.69% | 132 14,110 | 1,706 | <u> </u> | 5 | 21 | 0 74 | - 24.30% |
| | 1,070 | 1,000 | 105 | | 'I I / | 50 | 50.2470 | 1,010 | 1,502 | 220 | 5 | 19 | 01 | 20:05 /0 | 1,110 | 1,700 | 500 | 5 | 21 | 7.4 | 21.0070 |





| | | | | | | | | | | | Adverse | | | | | | | | | | |
|-------------|--|----------------|---------------------|--------------------|---|--|--|--------------------------------------|----------------------|-----------------------|---|--------------------------------------|--|---|-------------|--------------------|---------------------|---|------|--|------|
| | | | | | 31/12/2021 | | | | | | 31/12/ | /2022 | | | | | | 31/12/2023 | | | |
| | (min | Stage 1 exposu | re Stage 2 exposure | e Stage 3 exposure | Stock of provisions for Stage 1 exposur | Stock of provisions for e Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Sta | ge 2 exposure Stage 3 | Stoci exposure provisio Stage 1 e | k of Sons for prov exposure Stage | Stock of Stock of provisions for provisions e 2 exposure Stage 3 exp | of for osure Coverage R Stage 3 exp | Stane Levno | osure Stage 2 expo | sure Stage 3 exposu | Stock of re provisions for Stage 1 exposure | | Stock of provisions for Stage 3 exposure | |
| | Central banks | | 0 (| 0 0 | ס | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 - |
| | Central governments | | 0 | 0 0 | 0 | 0 | 0 |) - | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 - |
| | Institutions | 3,0 | 037 243 | 3 289 | Ð | 1 | 5 | 2 0.76% | 2,984 | 282 | 302 | 1 | 6 | 6 | 1.93% | 2,937 | 315 3 | 17 | 1 | 6 | 9 |
| | Corporates | 36,3 | 177 12,553 | 3 3,946 | 5 (| 65 18 | 3 1,31 | 9 33.42% | 34,755 | 12,675 | 5,247 | 42 | 179 | 1,507 2 | 3.71% | 34,092 1 | 2,169 6,4 | 16 30 | 6 14 | 7 1,65 | 51 |
| | Corporates - Of Which: Specialised Lending | 12,8 | 314 5,973 | 3 626 | 5 | 7 3 | 4 14 | 5 23.27% | 12,172 | 5,992 | 1,249 | 5 | 30 | 172 1 | 3.80% 1 | 12,012 | 5,574 1,8 | 26 | 4 2 | 4 192 | 92 |
| | Corporates - Of Which: SME | 5,2 | 273 1,762 | 2 395 | 5 | 13 4 | 0 10 | 9 27.65% | 5,095 | 1,726 | 609 | 8 | 34 | 148 2 | 1.25% | 5,017 | 1,623 7 | 90 | 7 2 | 5 17 | '5 |
| | Retail | 109,0 | 9,45 | 7 2,332 | 2 | 48 22 | 0 34 | 9 14.95% | 107,671 | 9,399 | 3,758 | 47 | 187 | 498 1 | 3.25% 10 | 06,642 | 8,787 5,4 | 00 42 | 2 13 | 4 64 | Ю |
| | Retail - Secured on real estate property | 107,3 | 387 8,25 | 5 2,101 | 1 2 | 29 10 | 3 19 | 9 9.49% | 106,027 | 8,303 | 3,412 | 31 | 85 | 275 | 3.07% 10 |)4,932 | 7,867 4,9 | 44 20 | 6 6 | 3 34 | 8 |
| | Retail - Secured on real estate property - Of Which: SME | 2,7 | 221 74 | 7 136 | 5 | 7 2 | 6 31 | 1 23.05% | 2,146 | 721 | 236 | 4 | 23 | 48 2 |).41% | 2,112 | 670 3 | 21 4 | 4 1 | 9 6 | 51 |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: non-SME | 105,3 | 166 7,508 | 8 1,966 | 5 | 22 7 | 8 16 | 8 8.56% | 103,881 | 7,583 | 3,176 | 27 | 62 | 227 | 7.15% 10 |)2,820 | 7,197 4,6 | 23 23 | 2 4 | 4 28 | 38 |
| | Retail - Qualifying Revolving | | 0 | 0 0 | D | 0 | 0 |) - | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 - |
| | Retail - Other Retail | 1,6 | 553 1,202 | 2 231 | 1 | 19 11 | 6 14 | 9 64.59% | 1,645 | 1,096 | 346 | 16 | 102 | 223 6 | 1.47% | 1,710 | 920 4 | 56 10 | 6 7 | 2 292 | 92 |
| | Retail - Other Retail - Of Which: SME | 8 | 396 42 | 1 98 | 3 | 8 4 | 7 6 | 7 67.85% | 867 | 411 | 138 | 5 | 44 | 92 6 | 5.50% | 853 | 392 1 | 70 | 5 3 | 9 11 | .0 |
| | Retail - Other Retail - Of Which: non-SME | | 756 782 | 2 133 | 3 | 11 7 | 0 83 | 62.18% | 778 | 685 | 208 | 11 | 58 | 131 6 | 3.14% | 857 | 528 2 | 86 11 | 1 3 | 3 182 | 32 |
| | Equity | | 188 | 0 0 | 0 | 0 | 0 | 45.00% | 188 | 0 | 0 | 0 | 0 | 0 4 | 5.00% | 188 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | 9,7 | 215 (| 0 0 | D | 0 | 0 | D - | 9,215 | 0 | 0 | 0 | 0 | 0 - | | 9,215 | 0 | 0 | 0 | 0 | 0 - |
| | IRB TOTAL | 157,6 | 57 22,253 | 6,567 | 7 11 | 4 40 | 3 1,670 |) 25.42% | 154,814 | 22,356 | 9,307 | 90 | 372 | 2,010 21 | 60% 153 | 3,075 21 | ,270 12,1 | 32 79 | 9 28 | 7 2,301 | 1 18 |



| | | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|------------|--|--------|--------------------|------------------|--|--|--|--------------------------------------|------------------|--------------------|------------------|--|--|--|--------------------------------------|-----------------------|-------------------|--------------------|--|--|--|-----------------------------------|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| RowN um | (mln EU | | e Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure S | Stage 3 exposure | Stock of e provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stag | e 2 exposure Stag | ge 3 exposure S | Stock of provisions for Stage 1 exposure S | Stock of provisions for p Stage 2 exposure Sta | Stock of provisions for age 3 exposure | overage Ratio - age 3 exposure |
| 55 | Central banks | | 0 (|) 0 | | 0 0 |) (|) - | 0 | 0 | (| 0 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 - | |
| 56 | Central governments | | 0 (|) 0 | | 0 0 |) (|) - | 0 | 0 | (| 0 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 - | |
| 57 | Institutions | 9,18 | 6 63 | 3 11 | | 1 3 | 3 | 2 15.44% | 9,143 | 99 | 17 | .7 1 | 3 | 3 | 17.40% | 9,103 | 131 | 25 | 1 | 3 | 5 | 18.38% |
| 58 | Corporates | 22,12 | 10,282 | 2 2,789 | 4 | 218 | 8 876 | 5 31.43% | 21,643 | 9,625 | 3,924 | .4 32 | 173 | 1,058 | 26.96% | 21,519 | 8,767 | 4,905 | 28 | 135 | 1,193 | 24.32% |
| 59 | Corporates - Of Which: Specialised Lending | 2,37 | 3 1,152 | 2 168 | | 5 40 | 56 | 33.18% | 2,354 | 1,042 | 303 | 3 4 | 29 | 88 | 29.16% | 2,340 | 949 | 409 | 4 | 23 | 110 | 26.78% |
| 60 | Corporates - Of Which: SME | 9,99 | 7 4,803 | 3 1,143 | 14 | 4 77 | 232 | 2 20.32% | 9,756 | 4,533 | 1,654 | 360 | 76 | 284 | 17.18% | 9,734 | 4,075 | 2,134 | 11 | 48 | 331 | 15.52% |
| 61 | Retail | 36,85 | 5 7,497 | 2,433 | 2 | 1 139 | 262 | 2 10.78% | 36,421 | 7,282 | 3,083 | 3 25 | 130 | 336 | 10.90% | 36,206 | 6,666 | 3,914 | 23 | 109 | 425 | 10.87% |
| 62 | Retail - Secured on real estate property | 33,02 | 6,109 | 2,038 | | 7 46 | 5 117 | 7 5.76% | 32,659 | 5,952 | 2,558 | 9 | 40 | 139 | 5.42% | 32,447 | 5,488 | 3,235 | 8 | 33 | 165 | 5.09% |
| BELGIUM | Retail - Secured on real estate property - Of Which: SME | 5,58 | 2 1,598 | 377 | | 3 14 | 32 | 2 8.57% | 5,543 | 1,504 | 509 | 9 3 | 12 | 40 | 7.83% | 5,572 | 1,326 | 658 | 2 | 9 | 48 | 7.27% |
| 64 DLLGIUM | Retail - Secured on real estate property - Of Which: non-SME | 27,44 | 4,511 | 1,661 | | 4 32 | 85 | 5 5.13% | 27,116 | 4,448 | 2,049 | 9 6 | 28 | 99 | 4.82% | 26,875 | 4,162 | 2,576 | 5 | 24 | 117 | 4.54% |
| 65 | Retail - Qualifying Revolving | | 0 (|) 0 | | 0 0 |) (|) - | 0 | 0 | (| 0 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 - | |
| 66 | Retail - Other Retail | 3,833 | 3 1,388 | 395 | 14 | 4 93 | 3 145 | 5 36.66% | 3,762 | 1,330 | 525 | .5 16 | 90 | 197 | 37.62% | 3,759 | 1,179 | 679 | 15 | 76 | 261 | 38.41% |
| 67 | Retail - Other Retail - Of Which: SME | 1,33 | 9 505 | 5 191 | | 5 35 | 5 74 | 38.84% | 1,317 | 473 | 245 | 5 6 | 30 | 95 | 38.74% | 1,320 | 414 | 301 | 5 | 23 | 116 | 38.54% |
| 68 | Retail - Other Retail - Of Which: non-SME | 2,49 | 4 883 | 3 204 | | 9 58 | 3 71 | L 34.62% | 2,445 | 857 | 280 | 30 11 | 60 | 102 | 36.64% | 2,439 | 764 | 378 | 10 | 53 | 145 | 38.31% |
| 69 | Equity | 103 | 3 (|) 0 | | 0 0 |) (| 45.00% | 103 | 0 | (| 0 0 | 0 | 0 | 45.00% | 103 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| 70 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 71 | Other non-credit obligation assets | 1,48 | 7 (|) 0 | | 0 0 |) (|) - | 1,487 | 0 | (| 0 0 | 0 | 0 | - | 1,487 | 0 | 0 | 0 | 0 | 0 - | |
| 72 | IRB TOTAL | 69,752 | 2 17,842 | 2 5,233 | 62 | 2 360 | 1,141 | 21.79% | 68,796 | 17,007 | 7,024 | 4 58 | 306 | 1,397 | 19.89% | 68,418 | 15,565 | 8,844 | 52 | 247 | 1,623 | 18.35% |

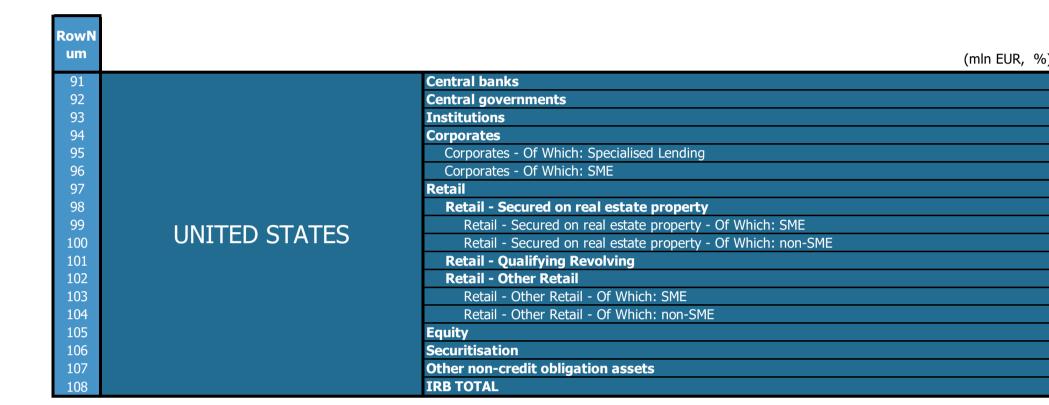
| | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 |
|-----------|--------------------------|------------------|------------------|--|--|--|--------------------------------------|-------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|-----------------------------|-----------------|--|--|--|--|
| | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| n EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure St | tage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposur |
| | 0 | 0 | 0 | 0 | 0 | (| 0 - | C | 0 | C |) 0 | C |) (|) – | 0 | 0 | 0 |) C |) (| |)) |
| | 0 | 0 | 0 | 0 | 0 | (|) - | C | 0 | C |) 0 | C |) (|) - | 0 | 0 | 0 |) C |) (| 0 0 | <u>ر</u> |
| | 41,661 | 3,104 | 493 | 31 | 50 | 67 | 7 13.68% | 40,911 | 3,605 | 742 | 2 22 | 50 | 138 | 18.66% | 40,343 | 3,928 | 986 | 5 20 |) 49 | 9 202 | 2 20.53 9 30.52 4 21.58 0 20.26 5 16.36 8 10.51 |
| | 183,900 | 60,060 | 16,816 | 378 | 1,247 | 6,244 | 4 37.13% | 178,917 | | 22,412 | 2 272 | 1,153 | 7,427 | 33.14% | 175,868 | 3,928 57,357 | 27,551 | . 241 | 985 | 5 8,409 |) 30.52 |
| | 65,683 | 22,571 | 5,078 | 80 | 219 | 1,540 | 30.34% | 64,108 | 22,161 | 7,063 | 3 56 | 206 | 5 1,752 | 24.80% | 63,209 | 21,207 | 8,916 | 50 |) 182 | 2 1,924 | 4 21.58 |
| | 18,068 | 7,331 | 1,742 | 47 | 157 | 432 | 2 24.78% | b 17,414 | 7,107 | 2,620 |) 41 | 145 | 570 |) 21.75% | 17,250 | 6,433 6,27,836 23,300 | 3,458 | 36 | 5 112 | 2 700 | J 20.26 |
| | 292,898 | 28,720 23,343 | 7,900 | | 1,017 | 1,309 | | 288,959 | | 11,494 | ł 254 | 1,017 | / | | 285,828 | 27,836 | 15,855 | 223 | 890 | | 16.36 ز |
| | 276,126 | | | | 512 | 734 | 10.88% | б 272,11 4 | 24,188 | 9,916 | | 528 | 3 1,052 | 10.61% | 269,137 | 23,300 | 13,781 | . 134 | 460 |) 1,448 | 3 10.51 |
| | 8,102 | | | 10 | 40 | 66 | 5 12.32% | ő 7,977 | 2,262 | 782 | 2 7 | 36 | 5 91 | . 11.62% | 7,966 | 2,027 | 1,029 | 6 | 5 29 | 9 112 | 2 10.84 |
| | 268,024 | 20,960 | 6,213 | 118 | 471 | 668 | 3 10.75% | 264,137 | 21,926 | 9,133 | 8 148 | 492 | 961 | . 10.53% | 261,171 | 21,273 | 12,752 | . 127 | 431 | 1,336 | 6 10.48 |
| | 0 | 0 | 0 | 0 | 0 | (|) - | C | 0 | C | 0 | C |) (|) - | 0 | 0 | 0 |) C |) (| 0 0 | <u>ل</u> - |
| | 16,772 | 5,377 | | | 505 | 575 | 5 49.94% | , | ' | | 99 | 489 | 839 | | 16,691 | 4,536 | 2,074 | 89 | 9 430 | - - ------------- | 7 55.29 |
| | 2,280 | | | 14 | 83 | 143 | 3 47.90% | 2,227 | | 395 | 5 11 | 75 | 5 189 | 47.95% | 2,216 | 838 | 486 | 5 10 |) 63 | 3 229 | 9 47.13 |
| | 14,493 | | 852 | 67 | 422 | 432 | 2 50.65% | 14,619 | | 1,183 | 8 88 | 414 | 649 | 9 54.86% | 14,475 | 3,698 | 1,588 | 79 | 367 | 7 918 | 8 57.79 ⁰ 1 45.00 ⁰ |
| | 3,579 | 1 | 1 | 0 | 0 | (| 0 45.00% | 3,576 | 2 | 2 | 2 0 | 1 | . 1 | 45.00% | 3,574 | 3 | 3 | C |) 1 | 1 | . 45.00 |
| | 17,080 539,117 | 0 | 0 | 0 | 0 | (|) - | 17,080 | | 0 | 0 | 0 |) (|) - | 17,080 | | 0 | 0 |) (| | J |
| | 539,117 | 91,885 | 25,210 | 617 | 2,314 | 7,621 | 3 0.23 % | 529,443 | 92,119 | 34,650 | 548 | 2,220 | 9,457 | 27.29% | 522,692 | 89,124 | 44,396 | 485 | 1,925 | 5 11,208 | 3 25.24º |

Adverse Scenar

| | | | | | | | | | | | Adverse Scenario | | | | | | | | | |
|--------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|--------------------------------|----------------------|--|--|--|--------------------------------------|
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 expos | ire Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | 0 | 0 | 0 | | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 |) () |) 0 | 0 | - |
| | 0 | 0 | 0 | 0 | | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 |) (|) 0 | 0 | - |
| | 1,281 | 68 | 3 | 1 | | 1 1 | 45.13% | 1,229 | 116 | 7 | 1 | 2 | 3 | 45.50% | 1,230 | 110 12 | 2 1 | L 2 | 6 | 44.85% |
| | 10,768 | 2,018 | 413 | 7 | 4! | 5 216 | 52.28% | 10,416 | 2,231 | 551 | 8 | 41 | 248 | 45.03% | 10,144 2 | 352 704 | 4 7 | 7 39 | 281 | 39.88% |
| | 1,927 | 467 | 34 | 1 | | 2 2 | 6.85% | 1,882 | 476 | 70 | 1 | 2 | 4 | 5.36% | 1,845 | 467 110 | 5 1 | L 2 | 5 | 4.72% |
| | 15 | 11 | 0 | 0 | | 0 0 | 9.75% | 14 | 11 | 1 | 0 | 0 | 0 | 11.68% | 15 | 11 | 2 0 | 0 0 | 0 | 12.76% |
| | 85,330 | | 1,282 | 112 | 557 | 7 450 | 35.11% | 84,220 | 7,580 | | 153 | 592 | 744 | 35.70% | 82,988 7 | 688 3,208 | 3 134 | ł 551 | 1,140 | 35.53% |
| | 74,466 | 4,619 | 799 | 66 | 26 | 6 178 | 22.29% | 73,191 | 5,258 | 1,434 | 87 | 301 | 337 | 23.48% | 72,170 5 | 365 2,348 | 3 76 | 5 273 | 561 | 23.88% |
| | 8 | 1 | 1 | 0 |) (| 0 0 | 3.70% | 8 | 1 | 1 | 0 | 0 | 0 | 4.32% | 8 | 1 | L (| 0 0 | 0 | 4.36% |
| | 74,458 | 4,618 | 798 | 66 | 266 | 6 178 | 22.31% | 73,184 | 5,258 | 1,433 | 87 | 301 | 337 | 23.50% | 72,163 5 | 365 2,342 | 7 76 | 5 273 | 561 | 23.89% |
| | 0 | 0 | 0 | 0 | (| 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 |) () | 0 0 | 0 | - |
| | 10,864 | 2,652 | 483 | 46 | 29 | 1 272 | 56.30% | 11,029 | 2,322 | 649 | 65 | 292 | 407 | 62.69% | 10,817 2 | 322 860 | 58 | 3 278 | 579 | 67.34% |
| | 0 | 0 | 0 | 0 | (| 0 0 | 38.89% | 0 | 0 | 0 | 0 | 0 | 0 | 38.69% | 0 | 0 |) () | 0 0 | 0 | 38.53% |
| | 10,864 | 2,652 | 483 | 46 | 29 | 1 272 | 56.30% | 11,028 | 2,322 | 649 | 65 | 292 | 407 | 62.69% | 10,817 2 | 322 860 |) 58 | 3 278 | 579 | 67.34% |
| | 25 | 0 | 0 | 0 |) (| 0 0 | 45.00% | 25 | 0 | 0 | 0 | 0 | 0 | 45.00% | 25 | 0 |) () | 0 0 | 0 | 45.00% |
| | | | | | | | | | | | | | | | | | | | | |
| | 1,784 | 0 | 0 | 0 | | 0 0 | - | 1,784 | 0 | 0 | 0 | 0 | 0 | - | 1,784 | 0 |) (| 0 | 0 | - |
| | 99,189 | 9,357 | 1,698 | 120 | 604 | 4 667 | 39.30% | 97,675 | 9,928 | 2,642 | 161 | 635 | 995 | 37.67% | 96,170 10, | .50 3,924 | 142 | 2 592 | 1,426 | 36.34% |







| 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 | POLAND | Retail - Secured on real estate property - Of Which: SME | |
| 118 | POLAND | 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 | |

| RowN | | | |
|---------|-------|--|-------|
| | | | (male |
| C.I.I.I | | | (mln |
| 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 | SPAIN | Retail - Secured on real estate property - Of Which: SME | |
| 136 | SFAIN | 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 provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | 0 | 0 | 0 | 0 |) (|) - | 0 | 0 | 0 | 0 | 0 | (|) - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 0 | 0 | 0 | 0 | 0 |) (|) - | 0 | 0 | 0 | 0 | 0 | (|) - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 996 | 33 | 1 | 0 | 1 | . (|) 45.42% | 963 | 65 | 3 | 0 | 2 | 1 | 46.99% | 931 | | 6 | 0 | 2 | 3 | 47.43% |
| | 4,792 3,080 | 1,718 | | 7 | 27 | 69 | 9 32.65% | 4,481 | 1,889 | 353 | 4 | 27 | 92 | 2 26.17% | 4,388 2,854 | 1,845 1,378 | 488 | 4 | 25 | 111 | 22.65% |
| | 3,080 | 1,362 | 185 | 3 | 14 | 56 | 5 30.32% | 2,880 | 1,454 | 292 | 2 | 14 | 69 | 23.55% | 2,854 | 1,378 | 395 | 2 | 12 | 79 | 19.86% |
| | 0 | 0 | 0 | 0 | 0 |) (|) - | 0 | 0 | 0 | 0 | 0 | (|) - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 34,129 34,125 | 1,819 | | | 16 | 98 | 3 7.67% | 33,912 | 1,612 1,612 | 1,701 | 5 | 11 | 110 | 0 6.47% | | 1,229 | | 4 | 7 | 120 | 5.68% |
| | 34,125 | 1,819 | 1,278 | 5 | 16 | 98 | 3 7.66% | 33,908 | 1,612 | 1,701 | 5 | 11 | 110 | 0 6.47% | 33,880 | 1,229 | 2,113 | 4 | 7 | 120 | 5.68% 5.68% 0.10% |
| | 0 | 1 910 | 1 279 | 0 | 0 | | 0 0.10% | 0 | 0 | 1 701 | 0 | 0 | 11(|) 0.10%) 6.47% | 33,880 | 1 220 | 0 | 0 | 0 | 120 | 0.10% 5.68% |
| | 34,125 | 1,819 | 1,278 | 5 | 16 | 90 | 3 7.66% | 33,908 | 1,612 | 1,701 | 5 | 11 | 11(| 0.4/% | 33,880 | 1,229 | 2,113 | 4 | / | 120 | 5.08% |
| | 0 | 0 | 0 | 0 | 0 | | 52.07% | 0 | 0 | 0 | 0 | 0 | (| 57.62% | 0 | 0 | 0 | 0 | 0 | 0 | - 60.62% |
| | | 0 | 0 | 0 | 0 | |) 39.05% | | 0 | 0 | 0 | 0 | (| 36.99% | | 0 | 0 | 0 | 0 | 0 | 36.26% |
| | 4 | 0 | 0 | 0 | 0 |) (| 52.35% | 4 | 0 | 0 | 0 | 0 | (| 58.11% | 4 | 0 | 0 | 0 | 0 | 0 | 61.22% |
| | 0 | 0 | 0 | 0 | 0 |) (|) - | 0 | 0 | 0 | 0 | 0 | (|) - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | | | | | | | - | | | | - | | | - | | | | | | | |
| | 365 | 0 | 0 | 0 | 0 |) (|) - | 365 | 0 | 0 | 0 | 0 | (|) - | 365 | 0 | 0 | 0 | 0 | 0 | - |
| | 40,283 | 3,569 | 1,491 | 12 | 43 | 168 | 3 11.24% | 39,721 | 3,565 | 2,057 | 10 | 39 | 204 | 9.90% | 39,568 | 3,168 | 2,607 | 8 | 34 | 233 | 8.95% |

| | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|----|-----------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|--------------------|--|--|--|--------------------------------------|------------------|---------------------|-----------------|--|--|--|--------------------------------------|
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| %) | tage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure St | tage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | (| 0 0 | 0 | 0 | 0 0 | 00 | - | 0 | (| 0 0 | 0 | 0 | 0 0 |) - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | (|) 0 | 0 | 0 | 0 0 | 00 | - | 0 | (| 0 0 | 0 | 0 | 0 0 |) - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 2,973 | | 44 | 2 | 2 3 | 4 | 8.38% | 2,829 | 737 | 7 99 | 1 | 3 | 8 8 | 8 8.01% | 2,808 18,045 | 701 | 155 | 1 | 2 | 12 | 7.84% |
| | 18,769 | 8,223 | 1,692 | 44 | 1 238 | 533 | 31.52% | 18,120 | | | 32 | 191 | . 735 | 5 29.42% | | 7,411 | 3,227 | 29 | 153 | 897 | 27.80% |
| | 6,826 | 5 2,457 | 528 | 9 | 9 34 | 68 | 12.82% | 6,560 | 2,468 | 8 783 | 7 | 28 | 98 | 3 12.49% | | 2,344 | 1,025 | 6 | 22 | 123 | 11.97% |
| | 8 | 3 2 | 0 | C | 0 0 | 0 0 | 47.73% | 8 | 2 | 2 0 | 0 | 0 |) C |) 47.47% | | , 2 | 1 | 0 | 0 | 0 | 47.02% |
| | 116 | 5 15 | 4 | C | 0 0 |) 1 | 15.32% | 114 | | 5 5 | 0 | 0 |) 1 | 1 11.86% | | | 7 | 0 | 0 | 1 | 9.94% |
| | 115 | 5 14 | 3 | 0 | 0 0 | 0 0 | 11.82% | 113 | 14 | 4 5 | 0 | 0 | 0 0 | 8.94% | | . 14 | 7 | 0 | 0 | 1 | 7.37% 0.23% 7.38% |
| | 1 | 0 | 0 | 0 | 0 0 | 0 | 0.22% 11.83% | 1 | (| 0 0 | 0 | 0 | 0 0 | 0.22% | » <u>1</u> | . 0 | 0 | 0 | 0 | 0 | 0.23% |
| | 114 | 1 14 | 3 | 0 | 0 0 | 0 | 11.83% | 112 | 14 | 4 5 | 0 | 0 | 0 0 | 0 8.95% | b 111 | . 13 | 7 | 0 | 0 | 1 | 7.38% |
| | (|) 0 | 0 | 0 | 0 0 | 0 | - | 0 | (| 0 0 | 0 | 0 | 0 0 |) - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | 1 | 1 | 0 | C | 0 0 | 0 | 49.08% | 1 | i | 1 0 | 0 | 0 | 0 0 | 50.32% | | . 0 | 0 | 0 | 0 | 0 | 51.65% |
| | (|) 0 | 0 | C | 0 0 | 0 0 | 49.14% | 0 | (| 0 0 | 0 | 0 |) <u> </u> | 49.19% | | 0 | 0 | 0 | 0 | 0 | 49.40% |
| | 1 | 1 | 0 | C | 0 0 | 0 0 | 49.08% | 1 | (| 0 0 | 0 | 0 | 0 0 | 50.39% | | . 0 | 0 | 0 | 0 | 0 | 51.80% |
| | 184 | 1 0 | 0 | 0 | 0 0 | 00 | 45.00% | 184 | (| 0 0 | 0 | 0 | 0 0 | 45.00% | 184 | 0 | 0 | 0 | 0 | 0 | 45.00% |
| | | | | | | | | | | | | | | | | | | | | | |
| | 212 | 2 0 | 0 | C | 0 0 | 0 0 | - | 212 | | 0 0 | 0 | 0 | 0 0 |) - | 212 | | 0 | 0 | 0 | 0 | - |
| | 22,254 | 8,886 | 1,739 | 46 | 5 242 | 538 | 30.91% | 21,459 | 8,815 | 5 2,604 | 33 | 194 | 744 | 28.57% | 21,362 | 8,126 | 3,390 | 31 | 156 | 910 | 26.85% |

| | | | | | | | | Adverse Scenario | | | | | | | | | | |
|----|-----------------------------------|--------------------|---|--|--------------------------------------|------------------|-----------------------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
| | | | 31/12/2021 | | | | | 31/12/2022 | | | | | - | | 31/12/2023 | | | |
| %) | Stage 1 exposure Stage 2 exposure | e Stage 3 exposure | Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | 0 0 | 0 | 0 0 | - | 0 | 0 0 | C |) (|) C |) - | (| 0 | (|) (| 0 0 | 0 | - |
| | 0 | 0 0 | 0 | 0 0 | - | 0 | 0 0 | C |) (|) C |) - | (| 0 | (|) (| 0 0 | 0 | - |
| | 1,338 7 | 4 4 | 2 | 3 3 | 72.33% | 1,307 | 100 10 | 2 | 2 | 6 | 67.08% | 1,266 | 5 134 | 17 | 7 | 1 5 | 11 | 64.82% |
| | 8,617 3,13 | 1 823 | 51 12 | 7 425 | 51.67% | 8,086 | 3,198 1,288 | 47 | 7 142 | 2 555 | 5 43.11% | 8,002 | | | 3 4: | 1 113 | 698 | 38.94% |
| | 1,118 1,03 | 5 154 | 21 | 6 41 | 26.96% | 1,195 | 865 247 | 2 | 2 15 | 5 52 | 2 20.94% | 1,203 | 767 | 337 | 7 | 1 11 | 61 | 17.99% |
| | 2,383 61 | 2 161 | 203! | 5 73 | 45.02% | 2,170 | 692 295 | 20 |) 42 | 2 117 | 7 39.66% | 2,115 | 587 | 454 | 4 17 | 7 35 | 170 | 37.38% |
| | 37 2 | 4 7 | 0 | 1 1 | 20.08% | 35 | 24 9 | 0 |) | . 2 | 18.50% | 35 | 23 | 1: | 1 (| D 1 | 2 | 17.14% |
| | 13 | 2 0 | 0 | 0 0 | 1.97% | 13 | 2 1 | 0 |) (|) C | 2.18% | 12 | 2 | : | 1 (| 0 0 | 0 | 2.39% |
| | 0 | 1 0 | 0 | 0 0 | 0.84% | 0 | 1 0 | 0 | 0 (|) C | 0.87% | (| 1 | (| 0 (| 0 0 | 0 | 0.87% |
| | 13 | 1 0 | 0 | 0 0 | 2.80% | 13 | 1 1 | C | 0 (|) C | 2.91% | 12 | 2 2 | : | 1 (| 0 0 | 0 | 3.04% |
| | 0 | 0 0 | 0 | 0 0 | - | 0 | 0 0 | 0 | 0 (|) C |) - | (| 0 0 | (| 0 (| 0 0 | 0 | - |
| | 242 | 2 7 | 0 | 1 1 | 21.16% | 23 | 22 8 | C |) | . 2 | 2 20.03% | 23 | 20 | 10 |) (| 0 1 | 2 | 18.82% |
| | 23 2 | 1 7 | 0 | 1 1 | 20.41% | 22 | 21 8 | C |) | . 2 | 2 19.14% | 22 | 20 | 10 | 0 (| 0 1 | 2 | 17.82% |
| | 0 | 1 0 | 0 | 0 0 | 55.95% | 1 | 1 0 | C |) (|) C | 56.83% | 1 | . 1 | (| 0 (| 0 0 | 0 | 57.59% |
| | 73 | 0 0 | 0 | 0 0 | 45.00% | 72 | 0 0 | C |) (|) C | 45.00% | 72 | . 0 | (|) (| 0 0 | 0 | 45.00% |
| | | | | | | | | | | | | | | | | | | |
| | 883 | 0 0 | 0 | 0 0 | - | 883 | 0 0 | (|) (| |) - | 883 | 0 | (|) (| 0 0 | 0 | - |
| | 10,948 3,22 | 9 835 | 53 130 | 0 430 | 51.49% | 10,384 | 3,321 1,306 | 48 | 8 146 | 563 | 43.11% | 10,258 | 2,933 | 1,820 | 42 42 | 118 | 711 | 39.05% |

| | | | | | | | | | Adverse Scenario | | | | | | | | | |
|--------------|--------|-----------------------------------|--|---|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|----------------------------------|--------------------|--|--|--|--------------------------------------|
| | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| (mln EUR, %) | | Stage 2 exposure Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 exposur | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 | 0 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | (| 0 0 |) – | 0 | 0 0 | (| 0 0 | 0 | - |
| | 0 | 0 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | (| D C |) – | 0 | 0 0 | (| 0 0 | 0 | - |
| | 239 | 3 1 | . 1 | 0 | 0 61.33% | 233 | 8 | 2 | 0 | | 1 1 | . 61.14% | 229 | .1 3 | (| 0 1 | 2 | 59.34% |
| | 2,989 | 1,663 135 | 9 | 35 6 | 0 43.99% | 2,980 | 1,535 | 272 | 4 | 29 | 9 95 | 34.83% | 2,916 1,50 |)7 365 | | 4 24 | 113 | 31.05% |
| | 1,590 | 846 88 | 3 | 9 4 | 0 44.95% | 1,598 | 767 | 160 | 2 | 8 | 3 48 | 3 29.96% | 1,565 74 | 18 212 | | 1 8 | 53 | 24.81% |
| | 1 | 5 0 | 0 | 0 | 0 33.75% | 1 | 5 | 0 | 0 | | D C |) 33.75% | 1 | 5 0 | (| 0 0 | 0 | 33.10% |
| | 16,656 | 1,803 160 | 9 | 49 5 | 4 34.08% | 16,056 | 2,321 | 242 | 9 | 5 | 5 77 | 32.03% | 15,588 2,69 | 3 338 | 5 | 3 55 | 104 | 30.89% |
| | 16,653 | 1,801 159 | 9 | 49 5 | 4 34.03% | 16,053 | 2,319 | 241 | 9 | 5 | 5 77 | 31.99% | 15,585 2,69 | 337 | , | 3 55 | 104 | 30.85% |
| | 5 | 0 0 | 0 | 0 | 0 2.77% | 5 | 1 | 0 | 0 | (| D C | 2.75% | 5 | 1 0 | (| 0 0 | 0 | 2.62% |
| | 16,648 | 1,800 159 | 9 | 49 5 | 4 34.04% | 16,048 | 2,319 | 241 | 9 | 5 | 5 77 | 32.01% | 15,580 2,69 | 336 | 8 | 3 55 | 104 | 30.88% |
| | 0 | 0 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | (| D C |) - | 0 | 0 0 | (| 0 0 | 0 | - |
| | 3 | 2 1 | . 0 | 0 | 0 44.47% | 3 | 2 | 1 | 0 | (| D C | 42.92% | 3 | 2 1 | (| 0 0 | 0 | 41.99% |
| | 1 | 1 0 | 0 | 0 | 0 36.40% | 1 | 1 | 0 | 0 | (| D C | 30.52% | 1 | 1 0 | (| 0 0 | 0 | 27.37% |
| | 2 | 1 1 | . 0 | 0 | 0 47.36% | 2 | 1 | 1 | 0 | (| D C | 49.01% | 2 | 1 1 | (| 0 0 | 0 | 50.71% |
| | 28 | 0 0 | 0 | 0 | 0 45.00% | 28 | 0 | 0 | 0 | (| D C | 45.00% | 28 | 0 0 | (| 0 0 | 0 | 45.00% |
| | | | | | | | | | | | | | | | | | | |
| | 317 | 0 0 | 0 | 0 | 0- | 317 | 0 | 0 | 0 | (| 0 0 |) - | 317 | 0 0 | (| 0 0 | 0 | - |
| | 20,228 | 3,469 296 | 19 | 84 11 | 4 38.67% | 19,613 | 3,864 | 516 | 13 | 84 | 173 | 33.61% | 19,077 4,21 | 1 705 | 12 | 2 79 | 219 | 31.09% |







| | | | | | | | | | | | Adverse So | enario | | | | | | | | |
|----------------|--|-------|--------------------|--------------------|---|---|--|------------------------------------|-----------------------------|---------------------|---|---|---|---|---------|-------------------------|--|--|--|----------------------------------|
| | | | | | 31/12/2021 | | | | | | 31/12/2 | .022 | | | | | 31/12/2023 | | | |
| vN | (mln EU | | re Stage 2 exposur | e Stage 3 exposure | Stock of provisions fo Stage 1 exposi | Stock of r provisions fo ure Stage 2 exposu | Stock of r provisions for ure Stage 3 exposu | Coverage Ratio Stage 3 exposure | - e Stage 1 exposure Sta | ge 2 exposure Stage | Stock 3 exposure provision Stage 1 ex | of Stock s for provisio posure Stage 2 ex | c of Stock of ns for provisions fo cposure Stage 3 exposu | r Coverage Ratio - Stage 3 exposure ire | | exposure Stage 3 exposu | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposu |
| 1 | Central banks | | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 0 |) | 0 (| 0 - |
| 2 | Central governments | | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 0 |) | 0 (| <u>ວ</u> - |
| 3 | Institutions | 2,20 | 67 12 | 1 | 7 | 1 | 2 | 3 45.209 | % 2,188 | 192 | 16 | 1 | 3 | 7 42.30% | 2,134 | 236 | 26 1 | L | 3 11 | 40.36% |
| 4 | Corporates | 7,5 | 60 3,03 | 6 48 | 51 | 9 | 99 1 | 58 34.98° | % 7,376 | 3,004 | 697 | 8 | 79 | 226 32.43% | p 7,212 | 2,965 | 901 8 | 3 6 | 8 277 | 7 30.79% |
| 5 | Corporates - Of Which: Specialised Lending | 4,19 | 90 1,30 | 0 23 | 0 | 4 | 21 | 72 31.219 | % 4,072 | 1,337 | 311 | 4 | 18 | 87 27.86% | 4,007 | 1,321 | 391 3 | 3 1 | 7 100 | 0 25.70% |
| 6 | Corporates - Of Which: SME | | 3 2 | 2 | 1 | 0 | 1 | 0 35.159 | % 3 | 20 | 2 | 0 | 1 | 1 31.26% | 3 | 19 | 4 0 |) | 1 1 | 1 29.39% |
| 7 | Retail | 18 | 88 3 | 2 1 | .4 | 0 | 0 | 2 17.059 | % 186 | 29 | 18 | 0 | 0 | 3 14.00% | b 186 | 26 | 23 0 |) | 0 3 | 3 12.24% |
| 8 | Retail - Secured on real estate property | 14 | 47 2 | 6 1 | .3 | 0 | 0 | 2 16.429 | % 147 | 22 | 17 | 0 | 0 | 2 13.42% | b 147 | 18 | 20 0 |) | 0 2 | 2 11.63% |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME | | 2 | 2 | 3 | 0 | 0 | 0 17.979 | % 2 | 2 | 3 | 0 | 0 | 0 17.82% | b 2 | 1 | 3 0 |) | 0 (| 0 17.62% |
| | Retail - Secured on real estate property - Of Which: non-SME | 14 | 45 2 | 4 1 | .0 | 0 | 0 | 2 16.049 | % 145 | 21 | 14 | 0 | 0 | 2 12.61% | b 145 | 17 | 18 0 |) | 0 2 | 2 10.73% |
| 1 | Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 0 |) | 0 (| <u>ງ</u> - |
| 2 | Retail - Other Retail | | 41 | 6 | 1 | 0 | 0 | 0 24.899 | % 40 | 7 | 2 | 0 | 0 | 0 19.49% | 39 | 7 | 3 0 |) | 0 (| 0 17.17% |
| 3 | Retail - Other Retail - Of Which: SME | | 0 | 2 | 0 | 0 | 0 | 0 38.179 | % 0 | 2 | 0 | 0 | 0 | 0 39.29% | 0 | 2 | 0 0 |) | 0 (| 0 40.08% |
| 4 | Retail - Other Retail - Of Which: non-SME | | 41 | 5 | 1 | 0 | 0 | 0 23.919 | % 40 | 5 | 2 | 0 | 0 | 0 18.54% | 39 | 5 | 2 0 |) | 0 (| 0 16.34% |
| 5 | Equity | | 40 | 0 | 0 | 0 | 0 | 0 45.009 | % 40 | 0 | 0 | 0 | 0 | 0 45.00% | o 40 | 0 | 0 0 |) | 0 (| 0 45.00% |
| 6 | Securitisation | | | | | | | | | | | | | | | | | | | |
| 7 | Other non-credit obligation assets | 4 | 15 | 0 | 0 | 0 | 0 | 0 - | 415 | 0 | 0 | 0 | 0 | 0 - | 415 | 0 | 0 0 |) | 0 (| <u>ე</u> - |
| 8 | IRB TOTAL | 10,47 | 71 3,19 | 0 503 | 3 | 10 1 | 102 1 | 74 34.63 % | % 10,206 | 3,226 | 732 | 10 | 83 2 | .35 32.18% | 9,987 | 3,227 9 | 50 9 | <u> </u> | 1 291 | 1 30.62% |

| | 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 | | | |
| n EUR, %) | age 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 expo | Stock of oure provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stag | ge 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposur |
| | 0 | 0 | C | (|) (| 0 0 | - | 0 | 0 | 0 (|) 0 | 0 | - | 0 | 0 | C | 0 | 0 | 0 | - |
| | 0 | 0 | C | (|) (| 0 0 | - | 0 | 0 | 0 (|) 0 | 0 | - | 0 | 0 | 0 | 0 0 | 0 | 0 | - |
| | 2,683 | 292 | 14 | . (|) (| 0 0 | 3.08% | 2,534 | 418 | 37 (|) 1 | 1 | 2.62% | 2,447 | 479 | 62 | 2 0 | 1 | 2 | 2.51 |
| | 6,906 | 2,429 | 238 | 12 | 2 60 |) 67 | 28.27% | 6,870 | 2,231 | 473 | 48 | 123 | 26.09% | 6,838 | 2,060 | 676 | 5 7 | 38 | 160 |) 23.64 |
| | 3,308 | 1,258 | 50 | 3 | 3 8 | 3 6 | 11.10% | 3,328 | 1,140 | 148 | 2 8 | 14 | 9.65% | 3,361 | 1,007 | 247 | 2 | 7 | 22 | 8.76 |
| | 46 | 17 | (*) | (| 0 (| 0 0 | 10.97% | 44 | 17 | 5 (|) 0 | 1 | 10.61% | 44 | 15 | 8 | 8 0 | 0 | 1 | . 10.39 |
| | 3,133 | 170 | 113 | 3 | 3 | 3 7 | 6.13% | 3,039 | | 210 | 8 4 | 11 | 5.46% | 2,951 | 143 | 321 | . 3 | 3 | 17 | 7 5.2 ² 0 3.85 |
| | 2,839 | 101 | 91 | 2 | 2 | 1 4 | 4.79% | 2,755 | 100 | 175 | 2 1 | 7 | 4.12% | 2,674 | 86 | 270 | 2 | 1 | 10 | 3.85 |
| | 193 | 21 | 14 | . (|) (| 2 | 12.69% | 186 | | 23 (|) 0 | 2 | 8.54% | 182 | 13 | 32 | . 0 | 0 | 2 | 6.73 |
| | 2,646 | 80 | 77 | 2 | 2 | 1 3 | 3.41% | 2,569 | 82 | 152 2 | 2 1 | 5 | 3.45% | 2,492 | 73 | 238 | 3 2 | 1 | 8 | 3.46 |
| | 0 | 0 | C | (| 0 (| 0 0 | - | 0 | 0 | 0 (| 0 0 | 0 | - | 0 | 0 | 0 | 00 | 0 | 0 | |
| | 294 | 69 | 22 | 1 | 1 2 | 2 3 | 11.56% | 284 | 66 | 35 | . 3 | 4 | 12.15% | 278 | 57 | 51 | . 1 | 2 | 6 | 5 12.70 |
| | 13 | 2 | 1 | (| 0 (| 0 0 | 29.19% | 13 | 2 | 2 (| 0 0 | 0 | 26.75% | 12 | 2 | 2 | 2 0 | 0 | 0 | 24.91 |
| | 281 | 67 | 21 | 1 | 1 2 | 2 2 | 10.69% | 272 | 63 | 34 | . 2 | 4 | 11.49% | 265 | 55 | 49 | 1 | 2 | 6 | 5 12.20 |
| | 30 | 0 | C | (| | 0 0 | 45.00% | 30 | 0 | 0 (| 0 | 0 | 45.00% | 30 | 0 | 0 | 0 | 0 | 0 | 45.00 |
| | 489 | 0 | C | (| | 0 | - | 489 | 0 | 0 |) 0 | 0 | - | 489 | 0 | C | 0 | 0 | 0 | - |
| | 13,240 | 2,891 | 365 | 15 | 5 63 | B 75 | 20.45% | 12,961 | 2,815 | 721 11 | 52 | 136 | 18.86% | 12,755 | 2,682 | 1,059 | 10 | 42 | 178 | 16.829 |

| | | | | | | | | | | Adverse Scenario | D | | | | | | | | | |
|-----------|------------------------|--------------------|------------|--|--|--|--------------------------------------|---------------------|--------------------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|
| | | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| mln EUR,% | Stage 1 exposure Stage | e 2 exposure Stage | 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure St | age 2 exposure Stage 3 exposur | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 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 | 0 | 0 | - |
| | 4,530 | 142 | 2 | 0 | 1 | (|) 17.14% | 4,513 | 154 | 7 | 0 | 1 | 16.46% | 4,462 | 201 | . 12 | C | 1 | 2 | 15.94% |
| | 7,571 | 3,203 | 257 | 17 | 82 | 91 | l 35.32% | 7,745 | 2,780 50 | 5 | 8 6 | 5 160 |) 31.52% | 7,646 | 2,693 | 692 | . 7 | , 55 | 198 | 28.53% |
| | 3,308 | 1,588 | 92 | 4 | 11 | 10 |) 11.02% | 3,425 | 1,347 21 | 7 | 2 1 | 1 2: | 9.55% | 3,413 | 1,258 | 318 | 2 | 9 | 27 | 8.59% |
| | 19 | 54 | 8 | 0 | 2 | | 61.36% | 18 | 51 1 | 1 | 0 | 1 5 | 45.39% | 17 | 50 | 13 | C | 1 | 5 | 39.56% |
| | 228 | 39 | 16 | 0 | 1 | 2 | 15.90% | 222 | 39 2 | 1 | 0 | 1 3 | 3 13.92% | 218 | 37 | 27 | , C | 1 | 4 | 12.94% |
| | 203 | 24 | 11 | 0 | 0 | 1 | 6.83% | 197 | 25 1 | 5 | 0 | 2 | 5.76% | 192 | 25 | 20 | C | 0 | 1 | 5.18% |
| | 77 | 11 | 5 | 0 | 0 | (| 4.21% | 73 | 12 | 3 | 0 | 0 (| 3.55% | 70 | 12 | 11 | . 0 | 0 | 0 | 3.21% |
| | 126 | 13 | 6 | 0 | 0 | 1 | 9.20% | 124 | 14 | 7 | 0 | 2 | 8.34% | 123 | 13 | 9 | 0 | 0 | 1 | 7.65% |
| | 0 | 0 | 0 | 0 | 0 | (|) - | 0 | 0 | 0 | 0 | 0 (|) - | 0 | 0 |) (| 0 | 0 | 0 | - |
| | 25 | 15 | 5 | 0 | 1 | 2 | 2 35.51% | 25 | 14 | 5 | 0 | 1 2 | 35.13% | 26 | 12 | 2 | ́С | 0 | 2 | 35.56% 37.08% |
| | 3 | 5 | 1 | 0 | 0 | 1 | 38.34% | 3 | 5 | 2 | 0 | 2 | 37.39% | 3 | 4 | - 2 | C | 0 | 1 | . 37.08% |
| | 23 | 10 | 4 | 0 | 1 | 1 | 34.39% | 22 | 9 | 1 | 0 | 2 | 34.32% | 23 | 8 | 5 | C | 0 | 2 | 35.07% |
| | 1 | 0 | 0 | 0 | 0 | (|) 45.00% | 1 | 0 | | 0 | |) 45.00% | 1 | 0 | (| C | 0 | 0 | 45.00% |
| | 132 | 0 | 0 | 0 | 0 | (|) - | 132 | 0 | 0 | 0 | 0 (|) - | 132 | 0 |) (| C | 0 | 0 | - |
| | 12,462 | 3,385 | 275 | 17 | 83 | 94 | 34.07% | 12,614 | 2,973 53 | 5 | 8 6 | 3 164 | 30.61% | 12,459 | 2,931 | 732 | 7 | 57 | 203 | 27.74% |





| | | | | | | | | Actual | | | | |
|------------|-------------|---|---------------|-----------|---------------|-------------|------------------|------------------|------------------|-----|--|--------------------------------------|
| | | | | | | | | 31/12/202 | 0 | | | |
| | | | Exposure | values | Risk exposu | ire amounts | | | | | | |
| RowN um | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | | Stock of provisions for Stage 2 exposure | Stock of provision Stage 3 exp |
| 22 | | Central banks | 43,601 | (| 0 | (| 0 43,595 | c |) (|) 1 | . 0 |) |
| 23 | | Central governments | 7,647 | 12 | 0 | (| 7,440 | | 12 | 2 0 |) 1 | - - |
| 24 | | Regional governments or local authorities | 4 | (| 1 | (|) 4 | C |) (| 0 0 |) 0 | 1 |
| 25 | | Public sector entities | 0 | (| 0 | (| 0 0 | 0 |) (| 0 0 |) 0 |) |
| 26 | | Multilateral Development Banks | 0 | (| 0 | (| 0 0 | 0 |) (| 0 0 |) 0 | J |
| 27 | | International Organisations | 0 | (| 0 | (| 0 0 | 0 |) (| 0 0 |) 0 | J |
| 28 | | Institutions | 119 | (| 24 | (| 0 81 | . 38 | 3 (| 0 0 |) 0 | J |
| 29 | | Corporates | 406 | 25 | 380 | 33 | 3 202 | . 76 | 5 | 1 1 | . 1 | |
| 30 | | of which: SME | 20 | (| 17 | (| 13 | 5 | 5 | 0 0 |) 0 | 1 |
| 31 | | Retail | 6 | (| 4 | (| 2 | 2 | , | L C |) 1 | - |
| 32 | NETHERLANDS | of which: SME | 1 | (| 1 | (|) 1 | . 1 | . (| 0 0 |) 0 |) |
| 33 | | Secured by mortgages on immovable property | 2,417 | 2 | 1,580 | 2 | 2 2,035 | 5 417 | , e | 5 0 |) 1 | - |
| 34 | | of which: SME | 164 | | 86 | | 2 167 | , O | | 3 0 |) 0 | 1 |
| 35 | | Items associated with particularly high risk | 0 | (| 0 | (| 0 0 | 0 |) (| 0 0 |) 0 |) |
| 36 | | Covered bonds | 0 | (| 0 | (| 0 0 | 0 |) (| 0 0 |) 0 | 1 |
| 37 | | Claims on institutions and corporates with a ST credit assessment | 0 | (| 0 | (| 0 0 | 0 |) (| 0 0 |) 0 |) |
| 38 | | Collective investments undertakings (CIU) | 0 | (| 0 | (| 0 0 | 0 |) (| 0 0 |) 0 |) |
| 39 | | Equity | 0 | (| 0 | (| 0 0 | C | | 0 0 | 0 |) |
| 40 | | Securitisation | | | | | | | | | | |
| 41 | | Other exposures | 0 | (| 0 | (| 0 0 | 0 |) (| 0 0 |) 0 |) |
| 42 | | Standardised Total | 54,201 | 40 | 1,989 | 36 | 5 53,359 | 724 | 70 |) 2 | 5 | j - |

| | | | | | | | | Actual | | | | |
|------------|---------|---|---------------|-----------|---------------|-------------|------------------|------------------|------------------|---|--|---|
| | | | | | | | | 31/12/202 | 0 | | | |
| | _ | | Exposure | values | Risk expos | ure amounts | | | | | | |
| RowN um | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | | Stock of provisions for Stage 2 exposure | |
| 43 | | Central banks | 23,601 | 0 | (| | 0 23,601 | 0 | |) | 0 | 0 |
| 44 | | Central governments | 12,137 | 0 | (|) | 0 12,135 | | |) | 0 | 0 |
| 45 | | Regional governments or local authorities | 0 | 0 | (|) | 0 (| 0 | |) | 0 | 0 |
| 46 | | Public sector entities | 0 | 0 | (|) | 0 (| 0 | |) | ٥ ا | 0 |
| 47 | | Multilateral Development Banks | 0 | 0 | (|) | 0 (| 0 | |) | Ĵ | 0 |
| 48 | | International Organisations | 0 | 0 | (|) | 0 (| 0 | |) | <u>ງ</u> | 0 |
| 49 | | Institutions | 6 | 0 | 1 | | 0 4 | 1 | |) | J | 0 |
| 50 | | Corporates | 342 | 16 | 339 |) 2 | 4 222 | 179 | 1 | 7 | J | 0 |
| 51 | | of which: SME | 2 | 0 | 2 | 2 | 0 (| 2 | |) | J | 0 |
| 52 | | Retail | 30 | 0 | 17 | 7 | 0 31 | 0 | | 1 | 1 | 0 |
| 53 | GERMANY | of which: SME | 28 | 0 | 16 | ò | 0 29 | 0 | |) | 1 | 0 |
| 54 | | Secured by mortgages on immovable property | 1 | 0 | 1 | | 0 1 | 0 | | | J | 0 |
| 55 | | of which: SME | 0 | 0 | (| | 0 0 | 0 | | | J | 0 |
| 56 | | Items associated with particularly high risk | 0 | 0 | (| | 0 0 | 0 | | | <u>ງ</u> | 0 |
| 57 | | Covered bonds | 0 | 0 | (| | 0 0 | 0 | |) | <u>)</u> | 0 |
| 58 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | (| | 0 0 | 0 | | | <u>ງ</u> | 0 |
| 59 | | Collective investments undertakings (CIU) | 0 | 0 | (| | 0 0 | 0 | | | J | 0 |
| 60 | | Equity | 0 | 0 | (| | 0 0 | 0 | | | J | 0 |
| 61 | | Securitisation | | | | | | | | | | |
| 62 | | Other exposures | 0 | 0 | (| | 0 (| 0 | (|) |) | 0 |
| 63 | | Standardised Total | 36,118 | 16 | 358 | 24 | 4 35,995 | 181 | 18 | 3 | L(| 0 |

| | | | | | | | Actual | | | | |
|------------|---------|---|-------------------------|---------------|------------|------------------|-----------------------------------|-----|--|--|--------------------------------------|
| | | | | | | | 31/12/2020 | | | | |
| | | | Exposure values | Risk exposu | re amounts | | | | | | |
| RowN um | | | Non-defaulted Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | (mln EUR, %) | | | | | | | | | |
| 64 | | Central banks | 22,838 0 | 5 | 0 | 22,827 | | 0 0 |) 0 | (| 0 0.00% 0 0.00% |
| 65 | | Central governments | 7,790 0 | 2 | 0 | 7,319 | 1 (| 0 0 |) 0 | (| 0.00% |
| 66 | | Regional governments or local authorities | 4 0 | 1 | 0 | 9 4 | 0 | 0 0 |) 0 | (| 16.13% |
| 67 | | Public sector entities | 0 0 | 0 | 0 | 0 | 0 | 0 0 |) 0 | (| 0.00% |
| 68 | | Multilateral Development Banks | 0 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | (| 0.00% |
| 69 | | International Organisations | 0 0 | 0 | 0 | 0 | 0 0 | 0 0 |) 0 | (| 0.00% |
| 70 | | Institutions | 255 0 | 51 | 0 | 213 | | 0 0 |) 0 | (| 0.00% |
| 71 | | Corporates | 795 207 | 715 | 240 | 569 | 244 220 | 0 0 |) 0 | 18 | 8.26% |
| 72 | | of which: SME | 143 14 | 113 | 18 | 3 74 | 68 12 | 2 0 |) 0 | | 3 21.81% |
| 73 | | Retail | 1 0 | 0 | 0 | 0 | 0 (| 0 0 |) 0 | (|) 11.61% |
| 74 | BELGIUM | of which: SME | 1 0 | 0 | 0 | 0 | 0 0 | 0 0 |) 0 | (| 10.34% |
| 75 | | Secured by mortgages on immovable property | 184 1 | 175 | 1 | . 195 | 1 | 1 0 |) 0 | (| 16.13% |
| 76 | | of which: SME | 2 1 | 2 | 1 | . 1 | 1 | 1 0 |) 0 | (| 16.13% |
| 77 | | Items associated with particularly high risk | 0 0 | 0 | 0 | 0 | 0 (| 0 0 |) 0 | (| 0.00% |
| 78 | | Covered bonds | 0 0 | 0 | 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 0 |) 0 | (| 0 0.00% 0 0.00% 0 0.00% |
| 80 | | Collective investments undertakings (CIU) | 0 0 | 0 | 0 | 0 | 0 (| 0 0 |) 0 | (| 0.00% |
| 81 | | Equity | 0 0 | 0 | 0 | 0 0 | 0 (| 0 0 |) 0 | (| 0.00% |
| 82 | | Securitisation | | | | | | | | | |
| 83 | | Other exposures | 0 0 | 0 | 0 | 0 0 | 0 | 0 0 |) 0 | (| 0.00% |
| 84 | | Standardised Total | 31,866 208 | 949 | 241 | 31,129 | 256 221 | 1 | 1 | 18 | |

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---------|---------------|-----------|---------------|------------|------------------|------------------|------------------|-----|--|---|
| | | | | | | Actual | | | | |
| | | | | | | 31/12/2020 |) | | | |
| | Exposure | values | Risk exposu | re amounts | | | | | | - |
| :UR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | | Stock of provisions for Stage 2 exposure | Stock of provisions fo Stage 3 expose |
| UK, %) | 112,514 | 0 | 1,735 | 0 | 111,186 | 3 | 0 | 5 | 0 | |
| | 72,604 | 31 | 307 | 0 | 70,345 | | 70 | 27 | | |
| | 104 | 21 | 86 | | 105 | | /0 | 27 | 0 | |
| | 0 | | 0 | / | 103 | 0 | 0 | 0 | | |
| | 5,370 | 0 | 0 | 0 | 4,333 | 0 | 0 | 0 | _ | |
| | 1,619 | 0 | 0 | 0 | 1,554 | | 0 | 0 | | |
| | 3,536 | 1 | 837 | 0 | 3,127 | | 2 | 2 | 1 | |
| | 5,445 | 308 | 5,066 | 383 | | | | 11 | 10 | |
| | 732 | 16 | 568 | 21 | 582 | | 27 | 1 | 2 | |
| | 11,997 | 300 | 8,444 | 366 | | | | 96 | 86 | |
| | 1,975 | 62 | 1,129 | 70 | | | 210 | 7 | 31 | |
| | 19,241 | 153 | 9,660 | 157 | 17,950 | 1,301 | 263 | 7 | 30 | |
| | 1,101 | 48 | 540 | 51 | 940 | 140 | 84 | 1 | 10 | |
| | 136 | 0 | 204 | 0 | 135 | 10 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | _ | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | _ | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | _ | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | | | | | | | | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 232,566 | 796 | 26,338 | 913 | 224,488 | 3,691 | 1,623 | 151 | 137 | 2 |

Actual

| | 11 |
|-----------------------|--------------------------------------|
| | |
| | |
| of s for posure | Coverage Ratio - Stage 3 exposure |
| 0 | 0.00% |
| 40 | 56.15% |
| 5 | 60.26% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 8.09% |
| 90 | 23.00% |
| 15 | 56.94% |
| 589 | 66.23% |
| 148 | 70.53% |
| 109 | 41.64% |
| 36 | 42.49% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 832 | 51.29% |
| | |

| ock of sions for exposure | Coverage Ratio - Stage 3 exposure |
|---------------------------------|--------------------------------------|
| 0 | 0.00% |
| 0 | 1.39% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 26 | 50.72% |
| 0 | 0.00% |
| 0 | 62.37% |
| 0 | 64.13% |
| 4 | 64.73% |
| 0 | 13.09% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 30 | 43.51% |

| of s for oosure | Coverage Ratio - Stage 3 exposure |
|-----------------------|--------------------------------------|
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 1 | 6.18% |
| 0 | 0.00% |
| 0 | 68.03% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 1 | 8.40% |
| | |





| | | | Actual | | | | | | | | | |
|------------|---------------|---|---------------------------|-----------|---------------|-------------|------------------|------------------|------------------|-----|--|--------------------------------------|
| | | 31/12/2020 | | | | | | | | | | |
| | | | | | | ure amounts | | | | | | |
| Rowl um | • | | Exposure Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | | Stock of provisions for Stage 2 exposure | Stock o provisions Stage 3 exp |
| | | (mln EUR, %) | | | | | | | | | | |
| 106 | | Central banks | 0 | C | 0 0 | (|) (| 00 |) (| 0 0 | <u>, 0</u> | |
| 107 | | Central governments | 11,025 | C | 0 0 | (| 9,294 | ł 0 |) (| 0 0 | <u> </u> | |
| 108 | | Regional governments or local authorities | C | C | 0 0 | (|) (|) 0 | (| 0 0 | <u>, 0</u> | |
| 109 | | Public sector entities | C | C | 0 | (|) (|) 0 | | 0 0 | , <u> </u> | |
| 110 | | Multilateral Development Banks | 1,084 | C | 0 | (| 0 856 | 5 0 | | 0 0 | , <u> </u> | |
| 111 | | International Organisations | 0 | C | 0 | (|) (|) 0 |) (| 0 0 | 0 | |
| 112 | | Institutions | 128 | C |) 28 | (| 119 | |) | 0 0 | 0 | |
| 113 | | Corporates | 81 | C |) 21 | (| 0 81 | 0 |) (| 0 0 | <i>i</i> 0 | |
| 114 | | of which: SME | 0 | C | 0 0 | (|) (| 0 0 |) (| 0 0 | <i>.</i> 0 | |
| 115 | | Retail | 0 | C |) () | (|) (|) 0 |) (| 0 0 | · 0' | |
| 116 | UNITED STATES | of which: SME | C | C | 0 | (|) (|) 0 |) (| 0 0 | 0 | |
| 117 | | Secured by mortgages on immovable property | C | C |) () | (|) (|) 0 |) (| 0 0 | 0 | |
| 118 | | of which: SME | C | C | 0 | (|) (|) 0 |) (| 0 0 | 0 | |
| 119 | | Items associated with particularly high risk | C | C |) 0 | (|) (|) 0 |) (| 0 0 | 0 | |
| 120 | | Covered bonds | C | C | 0 | (|) (|) 0 |) (| 0 0 | 0 | |
| 121 | | Claims on institutions and corporates with a ST credit assessment | 0 | C |) 0 | (|) (|) 0 |) (| 0 0 | 0 | |
| 122 | | Collective investments undertakings (CIU) | C | C | 0 0 | (|) (|) 0 |) (| 0 0 | 0 | |
| 123 | | Equity | C C | C |) 0 | (|) (|) 0 |) (| 0 0 | 0 | |
| 124 | | Securitisation | | | | | | | | | | |
| 125 | | Other exposures | C | C |) () | (|) (|) 0 | | 0 0 | 0 | |
| 126 | | Standardised Total | 12,318 | 0 | 49 | 0 | 10,352 | 2 0 | |) 0 | 0 0 | |
| | | | , | | | | | | | | | |



| | | | Actual | | | | | | | | | |
|------------|-------|---|---------------|-----------|---------------|-------------|------------------|------------------|------------------|------|--|------------------------------------|
| | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure | values | Risk expos | ure amounts | | | | | | |
| RowN um | | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | | Stock of provisions for Stage 2 exposure | Stock provision e Stage 3 ex |
| 148 | | (mln EUR, %) Central banks | 3,058 | 0 | 0 | | 3,058 | 0 | | | | 0 |
| 140 | | Central governments | 4,470 | 0 | 0 | | 4,481 | | |) | | 0 |
| 150 | | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 |) (|) (| | 0 |
| 150 | | Public sector entities | 0 | 0 | 0 |) (| 0 | 0 |) |) (|) | 0 |
| 152 | | Multilateral Development Banks | 0 | 0 | 0 |) (| 0 | 0 |) |) (|) | 0 |
| 153 | | International Organisations | 0 | 0 | 0 |) (| 0 | C |) (|) (|) | 0 |
| 154 | | Institutions | 180 | 0 | 73 | S C | 158 | 10 |) (|) (| | 0 |
| 155 | | Corporates | 106 | 14 | 77 | , 22 | . 121 | |) 15 | 5 (| D | 0 |
| 156 | | of which: SME | 0 | 0 | 0 |) C | 0 | C |) (|) (|) | 0 |
| 157 | | Retail | 3,533 | 27 | 2,650 |) 27 | 3,204 | 40 |) 172 | 2 31 | L 1 | .3 |
| 158 | SPAIN | of which: SME | 0 | 0 | 0 |) C | 0 | C |) (|) (|) | 0 |
| 159 | | Secured by mortgages on immovable property | 0 | 0 | C |) C | 0 | C |) (|) (|) | 0 |
| 160 | | of which: SME | 0 | 0 | 0 |) () | 0 | C |) (|) (|) | 0 |
| 161 | | Items associated with particularly high risk | 0 | 0 | 0 |) C | 0 | 0 |) (|) (|) | 0 |
| 162 | | Covered bonds | 0 | 0 | 0 |) C | 0 | 0 |) (|) (|) | 0 |
| 163 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 |) C | 0 | C |) (|) (|) | 0 |
| 164 | | Collective investments undertakings (CIU) | 0 | 0 | 0 |) () | 0 | C |) (|) (|) | 0 |
| 165 | | Equity | 0 | 0 | 0 |) C | 0 | 0 |) (|) (|) | 0 |
| 166 | | Securitisation | | | | | | | | | | |
| 167 | | Other exposures | 0 | 0 | 0 | 0 0 | 0 | 0 |) (|) (|) | 0 |
| 168 | | Standardised Total | 11,347 | 41 | 2,799 | 49 | 11,022 | 51 | 187 | 33 | 3 13 | 3 |

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---------|---------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|---|
| | | | | | | Actual | | | | |
| | | | | | | 31/12/2020 |) | | | |
| | Exposure | e values | Risk exposur | e amounts | | | | | | |
| EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions f Stage 3 expos |
| , ,., | 1,380 | 0 | 0 | 0 | 909 | 0 | 0 | 0 | 0 | |
| | 2,751 | 0 | 0 | 0 | | | | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | |
| | 0 | 0 | 0 | 0 | Ŭ | 0 | | 0 | 0 | |
| | 241 | | 180 | 0 | | 7 | 8 | 6 | | |
| | 1 | 0 | ± | 0 | ± | 1 | 0 | 0 | 0 | |
| | 2,806 | | 1,464 | 44 | , | | 44 | | 0 | |
| | 602 | | 268 | 25 | | 25 | 24 | 0 | 0 | |
| | 117 | | 176 | 0 | 110 | 10 0 | | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 9 | - | 0 | 0 | - | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | | - | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 7,295 | • | 1,819 | 45 | 6,532 | - | • | Ŭ | | |

| | | | | | | Actual | | | | |
|--------|---------------|-----------|---------------|-----------------|------------------|------------------|------------------|----|--|--|
| | | | | | | 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 provisions for Stage 2 exposure | Stock of provisions fo Stage 3 expos |
| | 31 | 0 | 0 | 0 | 31 | 0 | 0 | 0 | 0 | |
| | 10,093 | 1 | 0 | 0 | 10,270 | 6 | 2 | 2 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | |
| | 822 | 7 | 775 | 10 | | 190 | | 1 | 1 | |
| | 205 | 1 | 158 | 1 | 157 | 48 | | 0 | 0 | |
| | 3,360 | 74 | 2,250 | 81 | • | | | | | |
| | 1,513 | 44 | 865 | 51 | 1,405 | | | | 19 | |
| | 10,622 | 36 | 5,085 | 36 | | 277 | | | 15 | |
| | 70 | 1 | 28 | 1 | 63 | 9 | | 0 | - | |
| | 0 | 0 | 0 | 0 | 0 | 0 | Ţ | 0 | - | |
| | 0 | 0 | 0 | 0 | 0 | 0 | _ | 0 | 0 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | |
| | 0 | 0 | 0 | 0 | • | 0 | - | 0 | • | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | - | - | | - | | | - | - | - | |
| | 0 | 0 | 0 | 0 127 | 0 | 0 840 | | 0 | • | |
| | 24,928 | 118 | 8,110 | 127 | 24,500 | 840 | 344 | 34 | 59 | |

| | 11 |
|-----------------------|--------------------------------------|
| | |
| | |
| | |
| of s for oosure | Coverage Ratio - 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 | 0.00% |
| 0 | 0.00% |
| 8 | 94.97% |
| 0 | 0.00% |
| 3 | 7.58% |
| 2 | 8.37% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 11 | 21.25% |

| ck of ions for exposure | Coverage Ratio - 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 | 0.00% |
| 0 | 0.00% |
| 0 | 92.58% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 0 | 92.58% |

| ck of ions for exposure | Coverage Ratio - Stage 3 exposure |
|-------------------------------|--------------------------------------|
| 0 | 0.00% |
| 1 | 61.98% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 4 | 35.36% |
| 3 | 80.97% |
| 185 | 71.25% |
| 71 | 61.84% |
| 36 | 50.10% |
| 1 | 52.10% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 226 | 65.61% |
| | |

| 0 0. 0 0. 0 0. 0 0. 0 0. 1 4. 0 0. 145 84. 0 0. | |
|---|------------|
| 0 0. 0 0. 0 0. 0 0. 0 0. 1 4. 0 0. 145 84. 0 0. | 00% 00% |
| 0 0. 0 0. 0 0. 0 0. 1 4. 0 0. 145 84. 0 0. | 00% |
| 0 0. 0 0. 0 0. 0 0. 1 4. 0 0. 145 84. 0 0. | |
| 0 0. 0 0. 1 4. 0 0. 145 84. 0 0. | 00% |
| 0 0. 0 0. 1 4. 0 0. 145 84. 0 0. | |
| 0 0. 1 4. 0 0. 145 84. 0 0. | 00% |
| 1 4. 0 0. 145 84. 0 0. | 00% |
| 0 0. 145 84. 0 0. | 00% |
| 145 84. 0 0. | 80% |
| 0 0. | 00% |
| | 37% |
| | 00% |
| | 00% |
| | 00% |
| | 00% |
| 0 0. | 00% |
| 0 0. | 00% |
| 0 0. | 00% |
| 0 0. | 00% |
| | |
| | 00% |
| 146 77.9 | |



| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|------------|------------|---|---------------|-----------|---------------|-------------|------------------|------------------|--------------------|---|--|---------------------------------------|
| | | | | | | | | Actual | | | | |
| | | | | | | | | 31/12/202 | 20 | | | |
| | | | Exposure | values | Risk exposu | ire amounts | | | | | | |
| RowN um | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | e Stage 3 exposure | | Stock of provisions for Stage 2 exposure | Stock o provisions Stage 3 expe |
| 169 | | Central banks | 3,854 | C | 0 | (| 3,855 | (| 0 0 | 0 | 0 | , |
| 170 | | Central governments | 229 | C | 0 | (| 238 | (| 0 0 | 0 | 0 | 1 |
| 171 | | Regional governments or local authorities | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 172 | | Public sector entities | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 173 | | Multilateral Development Banks | 3,481 | C | 0 | (| 3,076 | (| 0 0 | 0 | 0 | 1 |
| 174 | | International Organisations | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 175 | | Institutions | 1 | C | 0 | (|) 1 | (| 0 0 | 0 | 0 | 1 |
| 176 | | Corporates | 128 | 1 | . 127 | 1 | l 117 | 1 | 1 1 | 0 | 0 | 1 |
| 177 | | of which: SME | 8 | C | 6 | (|) 6 | | 2 0 | 0 | 0 | 1 |
| 178 | | Retail | 39 | 1 | . 23 | | L 38 | | 2 1 | 0 | 0 | 1 |
| 179 | LUXEMBOURG | of which: SME | 36 | 1 | . 21 | 1 | L 35 | | 1 1 | 0 | 0 | 1 |
| 180 | | Secured by mortgages on immovable property | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 181 | | of which: SME | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 182 | | Items associated with particularly high risk | 19 | C | 28 | (|) 19 | (| 0 0 | 0 | 0 | 1 |
| 183 | | Covered bonds | 0 | 0 | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 184 | | Claims on institutions and corporates with a ST credit assessment | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 185 | | Collective investments undertakings (CIU) | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 186 | | Equity | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 187 | | Securitisation | | | | | | | | | | |
| 188 | | Other exposures | 0 | C | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 1 |
| 189 | | Standardised Total | 7,752 | 2 | 178 | 2 | 2 7,343 | 13 | 3 2 | 1 | 0 | 1 |

| | | | | | | | | Actual | | | | |
|------------|--------|---|---------------|-----------|---------------|-------------|------------------|------------------|------------------|--|--|----------------------------------|
| | | | 31/12/2020 | | | | | | | | | |
| | | | Exposure | values | Risk expos | ure amounts | | | | | | |
| RowN um | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock provision Stage 3 ex |
| 190 | | Central banks | 811 | C | (|) (| 0 811 | (| | 0 (|) | 0 |
| 191 | | Central governments | 3,774 | C | (|) (| 3,796 | |) | 0 (|) (| 0 |
| 192 | | Regional governments or local authorities | 0 | C | (|) (| 0 0 | C |) | 0 0 |) (| 0 |
| 193 | | Public sector entities | 0 | C | (|) (| 0 0 | C |) | 0 0 |) (| 0 |
| 194 | | Multilateral Development Banks | 120 | C | (|) (| 120 | C |) | 0 0 |) (| 0 |
| 195 | | International Organisations | 0 | C | (|) (| 0 0 | C |) | 0 0 |) (| 0 |
| 196 | | Institutions | 2,582 | 1 | 577 | ' (| 2,475 | 102 | 2 | 2 2 | <u>/</u> (| 0 |
| 197 | | Corporates | 175 | ç | 149 |) 14 | 4 168 | 7 | 7 | 9 (|) (| 3 |
| 198 | | of which: SME | 5 | C | ۷ | - (| 0 4 | C |) | 0 0 |) (| 3 |
| 199 | | Retail | 55 | 2 | 41 | | 2 54 | 1 | | 7 1 | [(| 3 |
| 200 | FRANCE | of which: SME | 0 | C | (|) (| 0 0 | C | | 0 0 |) (| ა |
| 201 | | Secured by mortgages on immovable property | 0 | C | (|) (| 0 0 | C | | 0 0 |) (| ა |
| 202 | | of which: SME | 0 | C | (|) (| 0 0 | C | | 0 0 |) (| ა |
| 203 | | Items associated with particularly high risk | 0 | C | (|) (| 0 0 | 0 | | 0 0 |) (| 5 |
| 204 | | Covered bonds | 0 | C | (|) (| 0 0 | 0 | | 0 0 |) (| ა |
| 205 | | Claims on institutions and corporates with a ST credit assessment | 0 | C | (|) (| 0 0 | C | | 0 0 |) (| ა |
| 206 | | Collective investments undertakings (CIU) | 0 | C | (|) (| 0 0 | C | | 0 0 |) (| ა |
| 207 | | Equity | 0 | C | (| | 00 | 0 | | 0 0 |) (| ა |
| 208 | | Securitisation | | | | | | | | | | |
| 209 | | Other exposures | 0 | C | (| | 0 0 | 0 | | 0 0 |) (| ა |
| 210 | | Standardised Total | 7,516 | 13 | 767 | 16 | 5 7,425 | 110 | 18 | 3 3 | , C | ר |

| | | | Actual | | | | | | | | |
|------------|----------------|---|---------------|-----------|-------------------------|------------------|------------------|------------------|----------------|------------------------------------|-----------|
| | | | | | | | 31/12/202 | 0 | | | |
| | | | Exposure | e values | Risk exposure amounts | | | | Stock of | Stock of | Stock o |
| RowN um | | (mln EUR, % | Non-defaulted | Defaulted | Non-defaulted Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for | provisions for Stage 2 exposure | provision |
| 211 | | Central banks | 6,228 | S C | 0 | 0 6,203 | 3 0 |) (|) (| 0 0 | J |
| 212 | | Central governments | 118 | S C | 8 | 0 70 |) 0 |) (|) (| 0 0 | 1 |
| 213 | | Regional governments or local authorities | 0 |) C | 0 | 0 (|) 0 |) (|) (| 0 0 | 1 |
| 214 | | Public sector entities | 0 |) C | 0 | 0 (|) 0 |) (|) (| 0 0 | 1 |
| 215 | | Multilateral Development Banks | 51 | . C | 0 | 0 (| 00 |) (| 0 (| 0 0 | 1 |
| 216 | | International Organisations | 0 | 0 0 | 0 | 0 | 0 0 | |) (| 0 0 | 1 |
| 217 | | Institutions | 28 | S C | 9 | 0 | 9 12 | 2 |) (| 0 0 | 1 |
| 218 | | Corporates | 28 | 10 | 28 1 | 5 28 | 3 0 | 1 | 1 (| 0 0 | 1 |
| 219 | | of which: SME | 0 |) C | 0 | 0 (| 00 | | 0 (| 0 0 | 1 |
| 220 | | Retail | 1 | . C | 1 | 0 | 0 | | 0 (| 0 0 | 1 |
| 221 | UNITED KINGDOM | of which: SME | 0 |) C | 0 | 0 (| 00 | | 0 (| 0 0 | 1 |
| 222 | | Secured by mortgages on immovable property | 2 | c C | 1 | 0 | 2 0 |) (|) (| 0 0 | 1 |
| 223 | | of which: SME | 0 | 0 0 | 0 | 0 | 0 0 | |) (| 0 0 | 1 |
| 224 | | Items associated with particularly high risk | 0 | 0 0 | 0 | 0 | 0 0 | |) (| 0 0 | 1 |
| 225 | | Covered bonds | 0 | 0 0 | 0 | 0 | 0 0 | |) (| 0 0 | 1 |
| 226 | | Claims on institutions and corporates with a ST credit assessment | 0 |) C | 0 | 0 (| 0 0 |) (|) (| 0 0 | 1 |
| 227 | | Collective investments undertakings (CIU) | 0 |) C | 0 | 0 (| 0 0 |) (|) (| 0 0 | j |
| 228 | | Equity | 0 |) C | 0 | 0 (| 0 0 |) (|) (| 0 0 | , |
| 229 | | Securitisation | | | | | | | | | |
| 230 | | Other exposures | 0 | 0 0 | 0 | 0 (|) 0 |) (|) (| 0 0 | / |
| 231 | | Standardised Total | 6,457 | 10 | 46 1 | 5 6,312 | 2 12 | 11 | L C |) 0 | / |

| | 11 |
|-----------------------|--------------------------------------|
| | |
| | |
| of s for oosure | Coverage Ratio - Stage 3 exposure |
| 0 | 0.00% |
| 0 | 31.32% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 32.29% |
| 0 | 8.49% |
| 0 | 0.00% |
| 0 | 38.44% |
| 0 | 38.51% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 1 | 25.33% |
| | |

| of s for oosure | Coverage Ratio - Stage 3 exposure |
|-----------------------|--------------------------------------|
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 8.00% |
| 0 | 3.79% |
| 0 | 0.00% |
| 5 | 68.83% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 6 | 30.21% |
| | |

| of 1s for 2posure | Coverage Ratio - Stage 3 exposure |
|-------------------------|--------------------------------------|
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 1 | 5.98% |
| 0 | 0.00% |
| 0 | 94.33% |
| 0 | 99.89% |
| 0 | 20.41% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| 0 | 0.00% |
| | |
| 0 | 0.00% |
| 1 | 8.31% |
| | |





| | | | | | | | | | Baseline Scenario | | | | | | | | | |
|----------------|---|--------|----------|--|---|--------------------------------------|----------------------------------|-----------------|---|---|--------------------------------------|------------------|------------------|--------------------|--|--|--|--------------------------------------|
| | | | | 31/12/2021 | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| RowN um | (mln E | | exposure | Stock of Stage 3 exposure Stage 1 exposure | Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 exposur | e Stage 3 expos | Stock of sure provisions for Stage 1 exposure | Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure S | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 22 | Central banks | 43,595 | 0 | 0 0 | 0 0 | 0.00% | 43,595 | 0 | 0 (| 0 0 0 | 0.00% | 43,595 | 5 (| 0 0 | (| 0 0 | 0 | 0.00% |
| 23 | Central governments | 7,476 | 132 | 30 1 | . 13 12 | 40.05% | 7,486 10 | 08 | 44 | 1 10 17 | 40.03% | 7,480 | 101 | 1 57 | | 1 7 | 23 | 3 40.03% |
| 24 | Regional governments or local authorities | 4 | 0 | 0 0 | 0 0 |) 39.98% | 4 | 0 | 0 (| 0 0 0 | 39.98% | 4 | ł (| 0 0 | (| 0 0 | 0 | 0 39.98% |
| 25 | Public sector entities | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | 0 |) (| 0 0 | (| 0 0 | 0 | 0.00% |
| 26 | Multilateral Development Banks | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | 0 |) (| 0 0 | (| 0 0 | 0 | 0.00% |
| 27 | International Organisations | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | 0 |) (| 0 0 | (| 0 0 | 0 | 0.00% |
| 28 | Institutions | 79 | 39 | 0 0 | 0 0 | 70.09% | 78 4 | 41 | 0 (| 0 0 0 | 69.66% | 76 | 5 43 | 3 0 | (| 0 0 | 0 | 0 69.71% |
| 29 | Corporates | 196 | 77 | 55 1 | . 2 34 | f 60.65% | 194 7 | 75 | 59 (| 0 2 35 | 58.99% | 192 | 2 74 | 4 63 | (| 2 | 36 | 5 57.46% |
| 30 | of which: SME | 12 | 6 | 1 0 | 0 1 | l 93.61% | 12 | 6 | 1 (| 0 0 1 | 79.09% | 11 | | 5 2 | (| 0 0 | 1 | 1 73.49% |
| 31 | Retail | 2 | 7 | 1 0 | 1 0 | 63.39% | 2 | 7 | 1 (| 0 1 0 | 63.25% | 2 | 2 7 | 7 1 | (| D 1 | 0 | 0 63.09% |
| 32 NETHERLANDS | of which: SME | 1 | 1 | 0 0 | 0 0 | 63.86% | 1 | 1 | 0 (| 0 0 0 | 63.57% | 1 | . 1 | 1 0 | (| 0 0 | 0 | 0 63.28% |
| 33 | Secured by mortgages on immovable property | 1,942 | 481 | 36 0 | 1 7 | 7 20.51% | 1,886 51 | 14 | 59 (| 0 1 8 | 13.11% | 1,879 | 9 494 | 4 86 | (| D 1 | 8 | 8 9.46% |
| 34 | of which: SME | 156 | 11 | 3 0 | 0 3 | 3 77.64% | 149 1 | 17 | 4 (| 0 0 3 | 63.26% | 148 | 3 17 | 7 5 | (| 0 0 | 3 | 3 50.81% |
| 35 | Items associated with particularly high risk | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | 0 |) (| 0 0 | (| 0 0 | 0 | 0.00% |
| 36 | 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% |
| 37 | 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% |
| 38 | 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% |
| 39 | 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% |
| 40 | Securitisation | | | | | | | | | | | | | | | | | |
| 41 | Other exposures | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | 0 |) (| 0 0 | (| 0 0 | 0 | 0.00% |
| 42 | Standardised Total | 53,294 | 736 | 122 2 | 17 53 | 43.83% | 53,245 74 | 5 | 162 2 | 2 13 61 | 37.33% | 53,227 | 719 | 207 | 2 | 2 11 | 68 | 3 32.80% |

| | | | | | | | | | Baseline Scenario | | | | | | | | |
|---------|---|-----------------|-------------------------------------|--|--|--------------------------------------|---------------------------------|---------------------|--|--|---------------------------|-----------------------------------|--------------------|--|--|--|--------|
| | | | | 31/12/2021 | | | | | 31/12/2022 | | | | | 31/12/2023 | | | |
| | (mlr | Stage 1 exposur | e Stage 2 exposure Stage 3 exposure | Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure | Stock of provisions for e Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 exposi | ure Stage 3 exposur | Stock of Stock of e provisions for Stage 1 exposure Stage 2 exposure | Stock of provisions for Stage 3 exposure | age Ratio - 3 exposure | Stage 1 exposure Stage 2 exposure | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | |
| | Central banks | 23,6 | 01 0 0 | 0 | 0 | 0 0.00% | 23,601 | 0 | 0 0 0 | 0 0 | 0.00% | 23,601 | 0 0 | 0 | 0 |) | 0 |
| | Central governments | 12,1 | 19 15 0 | 0 | 0 | 0 40.00% | 12,103 | 31 | 1 0 0 | 0 0 | 40.00% | 12,076 50 | 5 2 | 0 | 1 | | 1 |
| | Regional governments or local authorities | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) | 0 |
| | Public sector entities | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) | 0 |
| | Multilateral Development Banks | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) | 0 |
| | International Organisations | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) (| 0 |
| | Institutions | | 4 1 0 | 0 | 0 | 0 26.47% | 4 | 1 | 0 0 0 | 0 0 | 20.66% | 4 | 1 0 | 0 | 0 |) (| 0 1 |
| | Corporates | 2 | 179 18 | 0 | 1 | 3 15.20% | 217 | 182 1 | 19 0 1 | 1 3 | 15.76% | 214 183 | 3 21 | 0 | 1 | | 3 1 |
| | of which: SME | | 0 2 0 | 0 | 0 | 0 45.00% | 0 | 2 | 0 0 0 | 0 0 | 45.00% | 0 | 2 0 | 0 | 0 |) | 0 4 |
| | Retail | | 26 4 1 | . 0 | 1 | 1 81.58% | 24 | 5 | 2 0 1 | 1 2 | 85.76% | 23 | 5 3 | 0 | 1 | | 2 8 |
| GERMANY | of which: SME | | 25 4 1 | . 0 | 1 | 1 95.00% | 23 | 5 | 1 0 1 | 1 1 | 95.00% | 22 | 5 2 | 0 | 1 | | 2 9 |
| | Secured by mortgages on immovable property | | 1 0 0 | 0 | 0 | 0 73.41% | 1 | 0 | 0 0 0 | 0 0 | 64.14% | 1 | 0 0 | 0 | 0 |) | 0 6 |
| | of which: SME | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) | 0 |
| | Items associated with particularly high risk | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) | 0 |
| | Covered bonds | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 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 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) | 0 |
| | Collective investments undertakings (CIU) | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) | 0 |
| | Equity | | 0 0 0 | 0 | 0 | 0 0.00% | 0 | 0 | 0 0 0 | 0 0 | 0.00% | 0 | 0 0 | 0 | 0 |) | 0 0 |
| | Securitisation | | | | | | | | | | | | | | | | |
| | Other exposures | | 0 0 0 | 0 | 0 | 0 0.00% | | 0 | 0 0 (| 0 0 | 0.00% | 0 | 0 | 0 | 0 | | 0 |
| | Standardised Total | 35,97 | 200 20 | 1 | 1 | 4 20.34% | 35.951 | 219 2 | 3 1 2 | 2 5 | 23.41% | 35,920 246 | 5 27 | 1 | 2 | | 7 25.9 |

| | | | | | | | | | | Baseline Scenaric |) | | | | | | | |
|------------|---|------------------------|------------------------|------------------------------------|--|---|--------------------------------------|-----------------------------|------------------------|---|---|----------------------------|---------------------------|-------------------|---------------------|---|---|-------------------------------|
| | | | | 31/12/20 |)21 | | | | | 31/12/2022 | | | | | | 31/12/2023 | | |
| RowN um | (mln EUR, % | Stage 1 exposure Stage | e 2 exposure Stage 3 e | Stock of provisions Stage 1 exp | f Stock of for provisions for osure Stage 2 exposu | Stock of provisions for re Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 ex | xposure Stage 3 exposu | Stock of re provisions for Stage 1 exposure | Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 exp | f for Stage 3 exposi | o - Jre Stage 1 exposu | re Stage 2 exposu | re Stage 3 exposure | Stock of S provisions for prov Stage 1 exposure Stage | tock of Stock of risions for provisions fo 2 exposure Stage 3 expos | or Ure Stage 3 exposure |
| 64 | Central banks | 22,827 | 0 | 0 | 0 | 0 0 | 0.00% | 22,827 | 0 | 0 | 0 | 0.0 | 0% 22,8 | 327 | 0 | 0 0 | 0 | 0 0.00% |
| 65 | Central governments | 7,312 | 7 | 1 | 0 | 0 0 | 39.99% | 7,303 | 15 | 2 | 1 0 | 1 39.9 | 9% 7,2 | 288 | 28 | 4 1 | 1 | 2 39.99% |
| 66 | Regional governments or local authorities | 4 | 0 | 0 | 0 | 0 0 | 39.97% | 4 | 0 | 0 (| 0 | 0 39.9 | 5% | 4 | 0 | 0 0 | 0 | 0 39.93% |
| 67 | Public sector entities | 0 | 0 | 0 | 0 | 0 0 | 0.00% | 0 | 0 | 0 (| | 0 0.0 | 0% | 0 | 0 | 0 0 | 0 | 0 0.00% |
| 68 | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 0 | 0.00% | 0 | 0 | 0 (| | 0 0.0 | 0% | 0 | 0 | 0 0 | 0 | 0 0.00% |
| 69 | International Organisations | 0 | 0 | 0 | 0 | 0 0 | 0.00% | 0 | 0 | 0 | | 0 0.0 | U% | 0 | 0 | 0 0 | 0 | 0 0.00% |
| 70 | Institutions | 218 | 4 | 1 | 0 | |) 44.62% | | / | 2 | | 1 40.5 | 7% Z | 213 | 8 | 3 0 | 0 | 1 39.42% 29 10.25% |
| /1 | Corporates of which: SME | 205 | 62 | 16 | 0 | 0 25 | 5 10.40% | | | | | 2/ 10.3 | 2% J | 2004 <u>2</u> | 200 Z/ | 9 0 | 0 | 29 10.25% |
| 72 | | /0 | 02 | 10 | 0 | | 12 95% | 0 | | 20 | | 19.0 0 14.1 | 3% 1% | // | 0 | | | 4 17.40% |
| 74 BELGIU | M of which: SME | 0 | 0 | 0 | 0 | | 11 26% | 0 | 0 | 0 | | 0 121 | 8% | 0 | 0 | 0 0 | 0 | 0 13.25% |
| 75 DELGIU | Secured by mortgages on immovable property | 194 | 2 | 1 | 0 | 0 1 | 91 62% | 194 | 2 | 1 | | 1 86.2 | 7% 1 | 93 | 3 | 2 0 | 0 | 1 80.17% |
| 76 | of which: SME | 1 | 1 | 1 | 0 | 0 1 | 95.47% | 1 | 1 | 1 (| | 1 93.5 | 9% | 1 | 1 | 1 0 | 0 | 1 92,41% |
| 77 | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 0 | 0.00% | | 0 | 0 | | 0 0.0 | | 0 | 0 | 0 0 | 0 | 1 92.41% 0 0.00% |
| 78 | Covered bonds | 0 | 0 | 0 | 0 | 0 0 | 0.00% | 0 | 0 | 0 | | 0 0.0 | | 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 | 0% | 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 | | 0 | 0 | 0 0 | 0 | 0 0.00% 0 0.00% |
| 81 | Equity | 0 | 0 | 0 | 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 | 0.0 | 0% | 0 | 0 | 0 0 | 0 | 0 0.00% |
| 82 | Securitisation | | | | | | | | | | | | | | | | | |
| 83 | Other exposures | 0 | 0 | 0 | 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 | 0.0 | 0 / 0 | 0 | 0 | 0 0 | 0 | 0 0.00% |
| 84 | Standardised Total | 31,122 | 239 | 245 | 1 | 1 27 | 11.04% | 31,103 | 237 26 | 56 1 | 1 | 30 11.16 | 5% 31,08 | 80 2 | 39 28 | 7 1 | 1 | 0 0.00% 33 11.35% |

| 12 | ! | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 |
|-----------|----------------|------------------------|--------------|--|--|--|--------------------------------------|----------------------|---------------------------|---|--|--|--------------------------------------|----------------------------------|---------------------|----------------|--|--|--|--|
| | | | | | | | | | | Baseline Scenari | 0 | | | | | | | | | |
| | | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| Stage 1 e | xposure | Stage 2 exposure Stage | e 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Sta | ge 2 exposure Stage 3 exp | Stock of osure provisions for Stage 1 exposur | Stock of provisions for e Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure St | age 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 111,186 | 3 | C |) (| 0 0 | | 0.00% | 111,186 | 3 | 0 | 0 | 0 0 | 0.00% | 111,186 | 3 | C | C | 0 | C | 0.00% |
| | 70,173 | 425 | 137 | 7 13 | 3 24 | 1 70 | 51.09% | 69,920 | 621 | 195 | 15 2 ⁴ | 4 93 | 3 47.60% | 69,608 | 866 | 261 | 15 | 25 | 119 | 0.00% 45.60% 54.90% 0.00% 38.68% 31.06% 19.87% 28.37% 38.37% |
| | 67 | 36 | 10 |) | 0 1 | L E | 61.45% | 72 | 29 | 12 | 0 | 1 7 | 7 57.45% | 75 | 24 | 15 | 0 | 1 | 8 | 54.90% |
| | 0 | 0 | C |) | 0 C |) (| 0.00% | 0 | 0 | 0 | 0 | 0 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% |
| | 4,326 1,550 | 7 | C |) | 0 0 |) (| 42.53% | 4,315 | 18 | 1 | 0 | 0 0 | 40.60% | 4,299 1,538 3,007 3,936 | 33 | 2 | 0 | 1 | 1 | 38.68% |
| | 1,550 | 3 | C | | 0 C |) (| 31.06% | 1,546 3,035 | 8 | 0 | 0 | 0 0 | 31.06% | 1,538 | 15 | 1 | 0 | 0 | C | 31.06% |
| | 3,078 | 205 | 32 | 2 | 5 2 | 2 6 | 5 19.36% | 3,035 | 215 | 65 | 4 | 2 13 | 3 19.50% | 3,007 | 215 | 93 | 4 | 2 | 19 | 19.87% |
| | 4,114 | 954 | 488 | 3 13 | 3 10 | 137 | 7 28.17% | 4,016 | 962 | 577 | 12 1 | 1 163 | 3 28.27% | 3,936 | 950 | 670 | 12 | 11 | 190 | 28.37% |
| | 597 | 126 | 44 | 1 | 2 2 | 2 21 | l 47.88% | 582 | 125 | 60 | 2 | 2 25 | 5 41.88% | 568 | | 76 | 2 | . 2 | 29 | 38.37% |
| | 11,172 | 1,001 | 1,174 | 10 | 1 121 | L 786 | 66.94% | 10,840 | 1,067 | 1,439 | 94 13 | 1 955 | | 10,573 | 1,073 | 1,702 | 92 | 135 | 1,124 | 66 040/ |
| | 1,657 | 401 | 290 | 12 | 2 40 | 197 | 7 67.97% | 1,596 | 400 | 353 | 10 4 | 0 232 | 2 65.72% | 1,550 | 386 | 412 | 10 | 39 | 264 | 64.07% |
| | 17,905 | 1,205 | 403 | 3 14 | 4 41 | 188 | 3 46.67% | 17,672 | 1,311 | 531 | 12 42 | 2 219 | 9 41.32% | 17,518 | - | 660 | 12 | 44 | 249 | 37.68% |
| | 924 | 130 | 111 | | 2 6 | 5 | 3 47.92% | 895 | 137 | 132 | 2 | 6 60 | 45.60% | 876 | 135 | 152 | 2 | 5 | 67 | 43.69% |
| | 137 | 6 | 1 | | |) (|) 4.56% | 132 | 10 | 3 | 0 | 0 (| 0 4.52% | 127 | 13 | 5 | 0 | 0 | 0 | 4.48% |
| | 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 | 0 | 0 | | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 0 | 0 | | | | | 0.00% 0.00% | 0 | | 0 | | | 0.00% 0.00% | 0 | 0 | 0 | 0 | 0 | | 64.07% 64.07% 37.68% 43.69% 4.48% 0.00% 0.00% 0.00% 0.00% |
| | 0 | U | Ĺ | | | | 0.00% | 0 | U | 0 | 0 | | 0.00% | 0 | 0 | U | 0 | 0 | 0 | 0.00% |
| | 0 | 0 | | | 0 | | 0.00% | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | | | 0 | | 0.000/ |
| | 223,710 | 3,846 | 2,246 | 14 7 | 7 198 | i 1,19 | | 222,735 | 4,243 | 2,824 13 | 8 21 | 1 1,451 | | 221,867 | 4,526 | 3,408 | 135 | 219 | 1,709 | 0.00% 50.16% |











| | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 |
|-----------|----------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--|
| | | 10 | | | | | 10 | | | | Baseline Scenario | | | | | | | | | 51 | 52 |
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| Sta %) | ige 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 909 | | 0 | 0 |) | 0 (| 0.00% | 909 | | 0 | 0 | 0 | C | 0.00% | | | 0 | 0 | 0 | 0 | 0.00% |
| | 2,795 | 4 | 0 | 0 |) | 0 (| 40.00% | 2,789 | 10 | 0 | 0 | 0 | 0 | 40.00% | 2,781 | 17 | 1 | 0 | 0 | 0 | 0.00% 40.00% 0.00% 0.00% 0.00% 66.66% 32.26% 0.00% 89.85% 65.28% 4.85% 9.42% 4.85% 9.42% 4.45% 0.00% 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 | 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 | 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 | 0 66.66% 0 32.04% | 0 | 0 | 0 | 0 | 0 | 0 | 0 66.66% | 0 | 0 | 0 | 0 | 0 | 0 | 66.66% |
| | 0 | 0 | 0 | 0 | | | 0 32.04% 0 0.00% | 0 | 0 | 0 | 0 | 0 | 0 |) 32.20%) 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 32.26% |
| | 246 | | 0 | 0 | | | 5 0.00% 5 91.97% | 229 | 0 | 0 | 0 | 0 | 22 | 3 90.58% | 222 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 240 | | 10 | 4 | F | | 0 68.72% | 229 | | 23 | | 9 | 2 | 0 66.54% | 1 | | | | 9 | 0 | 65 28% |
| | 2,507 | 233 | 67 | | | | 6 8.87% | 2,403 | 299 | 106 | 0 | 0 | 7 | 7 6.21% | 2,316 | 344 | 148 | 0 | 0 | 7 | 4 85% |
| | 528 | 200 | 29 | 0 | | | 4 12.31% | 514 | 44 | 35 | 0 | 0 | 4 | 10.67% | 502 | 48 | 42 | 0 | 0 | 4 | 9 42% |
| | 119 | 6 | 1 | 0 |) | 0 (| 0 4.52% | 113 | | 3 | 0 | 0 | 0 |) 4.49% | 108 | 12 | 5 | 0 | 0 | 0 | 4.45% |
| | 0 | 0 | 0 | 0 |) | 0 (| 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 0 | C | 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 | 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 | C | 0 | 0 |) | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% 20.07% |
| | 6,575 | 292 | 85 | 4 | | 8 21 | L 24.86% | 6,443 | 375 | 133 | 3 | 10 | 29 | 21.99% | 6,337 | 428 | 187 | 3 | 10 | 38 | 20.07% |

| | | | | | | | | | | Baseline Scenario | | | | | | | | | |
|---------|----------------------------------|------------------|--|--|--|----------|------------------|------------------|------------------|--|--|--|----------|------------------|-----------------------------------|--|--|--|--|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| s %) | tage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 0 0 | 0 0 | 0 | 0 0 | | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | 0 | 0 | D C | 0 | 0 | 0.00% 40.00% 0.00% 20.34% 0.00% 59.36% 70.00% 0.00% 89.70% |
| | 9,281 13 | 3 0 | 0 |) 0 | | 40.00% | 9,266 | 28 | 1 | 0 | 0 | C | 0 40.00% | 9,243 | 50 | 2 C | 1 | 1 | 40.00% |
| | 0 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 | | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | 0 | 0 | 0 0 | 0 | 0 | 0.00% |
| | 855 1 | L 0 | 0 | 0 0 | | 20.34% | 852 | 4 | 0 | 0 | 0 | C | 20.34% | 849 | 8 | 0 0 | 0 | 0 | 20.34% |
| | 0 0 | 0 0 | 0 | 0 0 | | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | 0 | 0 | 0 0 | 0 | 0 | 0.00% |
| | 119 0 | 0 0 | 0 | 0 0 | | 59.65% | 119 | 0 | 0 | 0 | 0 | C | 58.94% | 119 | 0 | 0 0 | 0 | 0 | 59.36% |
| | 80 1 | L 0 | 0 | 0 0 | | 0 70.00% | 79 | 2 | 0 | 0 | 0 | C | 70.00% | 78 | 3 (| 0 0 | 0 | 0 | 70.00% |
| | 0 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 | | 92.81% | 0 | 0 | 0 | 0 | 0 | C | 91.17% | 0 | 0 | 0 0 | 0 | 0 | 89.70% |
| | 0 0 | 0 0 | 0 | 0 0 | | 48.06% | 0 | 0 | 0 | 0 | 0 | C | 48.73% | 0 | 0 | 0 0 | 0 | 0 | 48.97% |
| | 0 0 | 0 0 | 0 | 0 0 | | 58.32% | 0 | 0 | 0 | 0 | 0 | C | 50.24% | 0 | 0 | 0 0 | 0 | 0 | 47.48% |
| | 0 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 | | 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 | | 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 | | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | 0 | 0 | 0 0 | 0 | 0 | 35.70% 48.97% 47.48% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| | 0 0 | 0 0 | 0 | 0 0 | | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | 0 | 0 | D C | 0 | 0 | 0.00% |
| | 0 0 | 0 0 | 0 | 0 0 | | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | 0 | 0 | D C | 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% |
| | 10,336 16 | 6 0 | 0 | 0 | |) | 10,318 | 34 | 1 | 0 | 1 | 0 | 0 44.40% | 10,290 | 61 | 2 0 | 1 | 1 | 42.65% |

| | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|---------|-----------------|------------------|------------------|--|--|--|--------------------------------------|--------------------------|--------------------|--------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|---|
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | _ | | | | 31/12/2023 | | | |
| s %) | tage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for e Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Sta | ge 2 exposure Stag | e 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 31 | 0 | 0 | (| 0 | 0 | 0.00% | 31 | 0 | 0 | 0 | 0 | C | 0.00% | | . 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 10,234 | 37 | 6 | | 2 | 1 | 3 43.06% | 10,191 | 75 | 12 | 2 | 2 | 10 | 41.34% | | 130 | 20 | 2 | 3 | 8 | 40.67% |
| | 0 | 0 | 0 | (| 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 0 | 0 | 0 | (| 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | 00 | 0 | 0 | 0 | 0 | 0.00% 40.67% 0.00% 0.00% 0.00% 46.71% 18.17% 21.21% 68.29% 55.34% 67.03% 65.86% 0.00% 0.00% 0.00% |
| | 0 | 0 | 0 | (| 0 | 0 | 0 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | 00 | 0 | 0 | 0 | 0 | 0.00% |
| | 0 | 0 | 0 | (| 0 | 0 | 0 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% | | 00 | 0 | 0 | 0 | 0 | 0.00% |
| | 0 | 0 | 0 | (| 0 | 0 | 0 67.73% | 0 | 0 | 0 | 0 | 0 | C | 51.43% | | 0 0 | 0 | 0 | 0 | 0 | 46.71% |
| | 706 | 103 | 28 | | 1 | 1 | 7 25.83% | 687 | 107 | 42 | 1 | 1 | ç | 20.75% | | | 57 | 1 | 1 | 10 | 18.17% |
| | 173 | 26 | 9 | (| 0 | 0 | 3 37.47% | 167 | 27 | 14 | 0 | 0 | 4 | 26.60% | 161 | | 20 | 0 | 0 | 4 | 21.21% |
| | 2,980 | 499 | 380 | 20 | 6 6 | 52 27 | 3 71.91% | 2,878 1,202 10,240 | 510 | 472 | 23 | 63 | 329 | 69.74% | | 502 | 561 | 22 | 62 | 383 | 68.29% |
| | 1,244 | 338 | 164 | | 5 3 | 33 9 | 8 59.51% | 1,202 | 340 | 204 | 4 | 34 | 116 | 56.94% | | 332 | | 4 | 34 | 135 | 55.34% |
| | 10,278 | 297 | 104 | | 7 3 | 31 7 | 4 71.28% | 10,240 | 308 | 131 | 6 | 33 | 90 | 68.59% | 10,207 | 314 | 159 | 6 | 37 | 106 | 67.03% |
| | 56 | 14 | 4 | (| 0 | 2 | 2 60.83% 0 0.00% | 54 | 15 | 5 | 0 | 2 | 3 | 63.73% | 52 | 15 | / | 0 | 2 | 5 | 65.86% |
| | 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 | 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 | 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 | C | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 0 | 0 | 0 | | 0 | 0 | 0.000/ | 0 | 0 | 0 | 0 | 0 | | 0.000/ | | 0 | 0 | 0 | 0 | 0 | 0.000/ |
| | 24,230 | 935 | 519 | 21 | 0 5 9 | <u> </u> | 0 0.00% 3 68.97% | 24,028 | 1,000 | 656 | 22 | 98 | 432 | 0.00% 65.90% | 23,832 | 1,055 | 797 | 32 | 103 | 508 | 0.00% 63.77% |
| | 24,230 | 933 | 519 | 53 | 5 | 5 55 | 5 00.37% | 27,028 | 1,000 | 050 | 33 | 90 | 432 | 05.90% | 23,032 | ±,055 | /3/ | 52 | 103 | 500 | 03.7798 |

| | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|----------|----------------|------------------|------------------|--|--|--|---------------------|-----------------------------------|--------------------|--|--|--|---------------------|--------|------------|------------------|--|--|--|--|
| | | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| S(%) | age 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | Stage 1 exposure Stage 2 exposure | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | | | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | |
| | 3,058 | 0 | 0 | (| 0 (| 0 C | 0.00% | 3,058 | 0 0 | 00 | 0 | (| 0.00% | | |) 0 | (| 0 0 | 0 | 0.00% |
| | 4,467 | 12 | 2 | 1 | 1 (| 0 1 | 40.02% | 4,450 2 | 8 3 | 1 | 1 | 1 | 40.02% | - | 5 50 |) 6 | 1 | 1 2 | 3 | 40.02% |
| | 0 | 0 | 0 | (| 0 (| 0 0 | 0.00% | 0 | 0 0 | 0 0 | 0 | (| 0.00% | |) <u> </u> | 0 0 | (| 0 0 | 0 | 40.02% 0.00% 0.00% 0.00% 66.70% 11.29% 0.00% 84.45% 0.00% 32.95% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| | 0 | 0 | 0 | (| | | 0.00% | 0 | | 0 0 | 0 | (| 0.00% | | | 0 0 | (| 0 0 | 0 | 0.00% |
| | 0 | 0 | 0 | (| | | 0.00% | 0 | | 0 | 0 | (| 0.00% | | | 0 0 | (| 0 0 | 0 | 0.00% |
| | 0 | 0 | 0 | | | | 0.00% | | | 0 | 0 | | 0.00% | | | 0 | (| | 0 | 0.00% |
| | 15/ | 12 | 0 | | | |) 59.75% | 155 1 | | 0 0 | 0 | (| 0 64.59% | | 5 15 | | | | 1 | 66.70% |
| | 53 | 66 | 17 | | | | 2 13.68% 0 0.00% | 5/ 5 | | 0 0 | 0 | | 2 12.33% 0 0.00% | | 53 | 23 | | | 3 | 11.29% |
| | 3,131 | 65 | 0 | | | | 5 0.00% 5 84.43% | 3,055 8 | | 0 | 0 | 222 | 3 84.46% | | | 0 | 2/ | 0 1 27 | 0 | 94 45% |
| _ | 3,131 | 03 | 220 | | | | 0.00% | 8 | |) | 24 | 233 | 0.00% | - | | 334 | ; (| | 202 | 0.00% |
| | 0 | 0 | 0 | | | | 43.53% | 0 | | 0 | 0 | | 37.09% | | | | | | 0 | 32 95% |
| | 0 | 0 | 0 | (| | | 0.00% | 0 | | 0 | 0 | (| 0.00% | | | | | | 0 | 0.00% |
| | 0 | 0 | 0 | (| | | 0.00% | 0 | | 0 | 0 | (| 0.00% | | | | (| | 0 | 0.00% |
| | 0 | 0 | 0 | (| 0 (| 0 0 | 0.00% | 0 | | 0 | 0 | (| 0.00% | |) (|) 0 | (| 0 0 | 0 | 0.00% |
| | 0 | 0 | 0 | (| 0 (| 0 0 | 0.00% | 0 | 0 0 | 0 | 0 | (| 0.00% | |) (|) 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 C | 0.00% | 0 | 0 0 | 0 0 | 0 | (| 0.00% | o C |) C |) 0 | (| 0 0 | 0 | 0.00% |
| | 10,865 | 156 | 239 | 35 | 5 20 | 189 | 78.98% | 10,774 180 | 5 299 | 36 | 26 | 237 | 79.11% | 10,680 | 215 | 364 | 35 | i 29 | 288 | 79.06% |



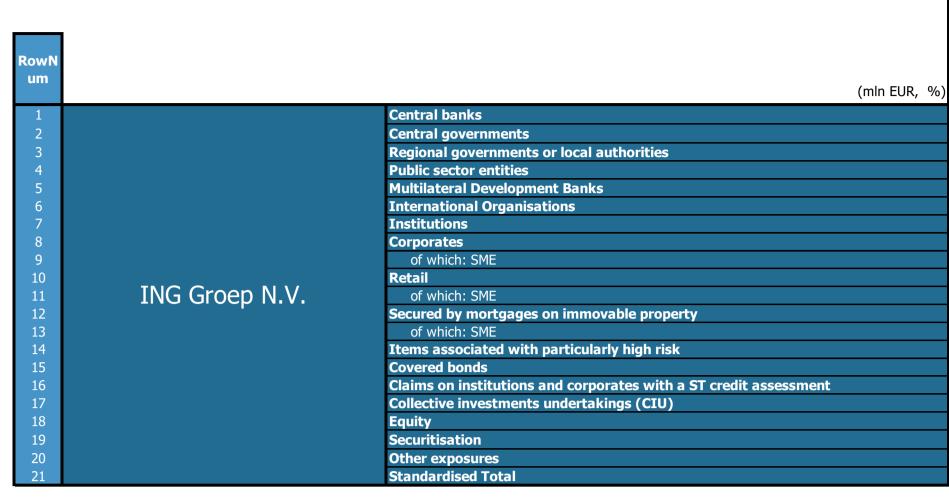
| | ING Groep N.V. | | | | | | | | | | | | | | | | | |
|------------|---|-------|-------------------------------|--|--|--|--------------------------------------|-----------------------------|------------------|---|--|------------------------------------|---------------------------|---------------------------------|---|---|--|--|
| | | 12 | 13 14 | 15 | 16 | 17 | 18 | 19 20 | 21 | 1 22 | 23 24 | 25 | 26 | 27 28 | 29 | 30 | 31 | 32 |
| | | | | | | | | | | Baseline Scenar | 0 | | | | | | | |
| | | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | 31/12/2023 | | | |
| vN n | (mln EUR, %) | | e 2 exposure Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 ex | posure Stage 3 e | Stock of exposure provisions for Stage 1 exposu | Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exp | f for osure Stage 3 expos | o - Ire Stage 1 exposu | re Stage 2 exposure Stage 3 exp | Stock of posure provisions for Stage 1 exposure | Stock of provisions for e Stage 2 exposur | Stock of provisions for e Stage 3 exposure | Coverage Ratio · Stage 3 exposure |
| 9 | Central banks | 3,855 | 0 | 0 0 | 0 | (| 0.00% | 6 3,855 | 0 | 0 | 0 0 | 0 0.0 | 0% 3,8 | 55 0 | 0 | 0 | 0 | 0 0.00% |
| 0 | Central governments | 237 | 0 | 0 0 | 0 | (| 41.47% | 6 237 | 1 | 0 | 0 0 | 0 41.1 | 0% 2 | 37 1 | 0 | 0 | 0 | 0 40.75% 0 40.79% 0 40.79% 0 0.00% 1 41.28% 0 0.00% |
| 1 | Regional governments or local authorities | 0 | 0 | 0 0 | 0 | (| 40.79% | 6 0 | 0 | 0 | 0 0 | 0 40.7 | 9% | 0 0 | 0 | 0 | 0 | 0 40.79° |
| 2 | Public sector entities | 0 | 0 | 0 0 | 0 | (| 0.00% | 6 0 | 0 | 0 | 0 0 | 0.0 | 0% | 0 0 | 0 | 0 | 0 | 0 0.00° |
| 3 | Multilateral Development Banks | 3,070 | 5 | 0 0 | 0 | (| 44.97% | 3,062 | 13 | 1 | 0 0 | 0 43.0 | 1% 3,0 | 51 23 | 2 | 0 | 1 | 1 41.28° |
| 4 | International Organisations | 0 | 0 | 0 0 | 0 | (| 0.00% | 6 0 | 0 | 0 | 0 0 | 0.0 | | 0 0 | 0 | 0 | 0 | 0 0.00° |
| 5 | Institutions | 1 | 0 | 0 0 | 0 | (| 20.28% | 6 1 | 0 | 0 | 0 0 | 0 16.4 | 8% | 1 0 | 0 | 0 | 0 | 0 15.04% |
| 6 | Corporates | 115 | 11 | 2 0 | 0 | (| 11.12% | 6 113 | 13 | 4 | 0 0 | 0 9.9 | 3% 1 | 10 13 | 6 | 0 | 0 | 1 9.39% |
| 7 | of which: SME | 6 | 2 | 0 0 | 0 | (| 21.47% | 6 5 | 3 | 0 | 0 0 | 0 17.7 | 9% | 5 3 | 0 | 0 | 0 | 0 16.76° |
| 3 | Retail | 36 | 3 | 2 0 | 0 | 1 | 35.59% | 6 35 | 4 | 2 | 0 0 | 1 30.6 | 0% | 34 4 | 3 | 0 | 0 | 0 16.769 1 26.869 1 27.469 0 62.119 0 0.009 0 30.019 |
| LUXEMBOURG | of which: SME | 33 | 3 | 2 0 | 0 | 1 | 36.07% | 6 32 | 3 | 2 | 0 0 | 1 31.2 | 2% | 31 4 | 2 | 0 | 0 | 1 27.46° |
| 0 | Secured by mortgages on immovable property | 0 | 0 | 0 0 | 0 | (| 70.07% | 6 0 | 0 | 0 | 0 0 | 0 64.0 | 3% | 0 0 | 0 | 0 | 0 | 0 62.11° |
| 1 | of which: SME | 0 | 0 | 0 0 | 0 | (| 0.00% | 6 0 | 0 | 0 | 0 0 | 0.0 | 0% | 0 0 | 0 | 0 | 0 | 0 0.00° |
| 2 | Items associated with particularly high risk | 19 | 0 | 0 0 | 0 | (| 30.01% | 6 19 | 0 | 0 | 0 0 | 0 30.0 | 1% | 19 0 | 0 | 0 | 0 | 0 30.01° |
| 3 | Covered bonds | 0 | 0 | 0 0 | 0 | (| 0.00% | 6 0 | 0 | 0 | 0 0 | 0.0 | 0% | 0 0 | 0 | 0 | 0 | 0 0.00% |
| 4 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 0 | 0 | C | 0.00% | 6 0 | 0 | 0 | 0 0 | 0.0 | 0% | 0 0 | 0 | 0 | 0 | 0 0.00% |
| 5 | Collective investments undertakings (CIU) | 0 | 0 | 0 0 | 0 | (| 0.00% | 6 0 | 0 | 0 | 0 0 | 0.0 | 0% | 0 0 | 0 | 0 | 0 | 0 0.00° |
| 6 | Equity | 0 | 0 | 0 0 | 0 | 0 | 0.00% | 6 0 | 0 | 0 | 0 0 | 0.0 | 0% | 0 0 | 0 | 0 | 0 | 0 0.00% |
| 7 | Securitisation | | | | | | | | | | | | | | | | | |
| 8 | Other exposures | 0 | 0 | 0 0 | 0 | (| 0.00% | | 0 | 0 | 0 0 | 0.0 | 0% | 0 0 | 0 | 0 | 0 | 0 0.00% 2 20.24% |
| 9 | Standardised Total | 7,334 | 20 | 4 0 | 0 | 1 | 23.54% | 7,321 | 30 | 7 | 0 1 | 1 21.0 | 5% 7,30 | 06 42 | 10 | 0 | 1 | 2 20.24° |

| | | | | | | | | Baseline Scenario | 0 | | | |
|------------|--------|---|------------------|-----------------------------------|--|--|-----------------------------------|---|--|---|--|--------------------------------------|
| | | | | | 31/12/2021 | | | 31/12/2022 | | | 31/12/2023 | |
| RowN 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 provisions for Stage 3 exposure Stage 3 exposure | Stage 1 exposure Stage 2 exposure | Stock of Stage 3 exposure provisions for Stage 1 exposure | Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure | atio - osure Stage 1 exposure Stage 2 exposure Stage 3 expos | ure Stock of Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 190 | | Central banks | 811 | 0 0 | 0 0 | 0 0.00% | o 811 | 0 (| 0 0 0. | 0.00% 811 0 | 0 0 0 | 0.00% |
| 191 | | Central governments | 3,781 | 14 1 | 0 0 | 1 40.00% | o 3,763 3 |) 3 | 1 1 40. | 0.00% 3,743 48 | | 40.00% |
| 192 | | Regional governments or local authorities | 0 | 0 0 | 0 0 | 0 0.00% | 0 | | | 0.00% 0 0 | | 0.00% |
| 193 | | Public sector entities | 0 | 0 0 | | 0 0.00% | | | | 0.00% 0 0 | | 0.00% |
| 194 | | Multilateral Development Banks | 120 | 0 0 | | 0 18.27% | o 119 | | | 8.27% 119 1 | | <u>18.27%</u> 0.00% |
| 195 | | International Organisations | 0 2 425 | 0 0 | | 0 0.00% | • | | | 0.00% 0 0 | | 16.89% |
| 196 | | Institutions | 2,425 | 125 29 | | 5 16.44% 2 14.94% | _, | 59 | | 6.72% 2,368 127 5.04% 161 11 | $\frac{84}{12}$ 0 0 2 | 15.16% |
| 197 | | Corporates of which: SME | 104 | | | 2 14.94% | | | $0 \qquad 0 \qquad 2 \qquad 15.$ | 5.04% 101 11 4.720/ 4 0 | | 4.35% |
| 198 | | Retail | 4 E2 | | | 6 70,290 | | | | 1.93% 50 2 | | 73.29% |
| 200 | FRANCE | of which: SME | 55 | | | 0 70.387 | | | | 8,53% 0 0 | | 66.34% |
| 200 | FRANCE | Secured by mortgages on immovable property | 0 | | | 0 54.83% | | | | 0.46% 0 0 | | 49.60% |
| 201 | | of which: SME | 0 | | | 0 0.00% | | | | | | 0.00% |
| 202 | | Items associated with particularly high risk | 0 | 0 0 | | 0 0.00% | | | | | | 0.00% |
| 204 | | Covered bonds | 0 | 0 0 | | 0 0.00% | | | | 0.00% 0 0 | | 0.00% |
| 205 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 0 | | 0 0.00% | | | | 0.00% 0 0 | | 0.00% |
| 206 | | Collective investments undertakings (CIU) | 0 | 0 0 | | 0 0.00% | 0 | | | 0.00% 0 0 | | 0.00% |
| 207 | | Equity | 0 | 0 0 | 0 0 | 0 0.00% | 6 0 | | | 0.00% 0 0 | | 0.00% |
| 208 | | Securitisation | | | | | | | | | | |
| 209 | | Other exposures | 0 | 0 0 | 0 0 | 0 0.00% | | 0 (| 0 0 0. | 0.00% 0 0 | 0 0 0 | 0.00% |
| 210 | | Standardised Total | 7,354 | 151 49 | 5 3 | 13 25.74% | 7,298 173 | 8 82 4 | 4 3 19 23.3 | .36% 7,253 189 | 11 4 3 25 | 0.00% 22.80% |



| | | | | | | | | | | | Baseline Scenario | | | | | | | | | |
|----|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|-----------------------------------|--|--|--|---|
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for e Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 6,203 | 0 | 0 | 0 |) | 0 (| 0.00% | 6,203 | 0 | 0 | C |) C | 0 | 0.00% | 6,203 | 0 | 0 (| 0 | 0 | 0.00% 40.00% 0.00% 0.00% 0.00% 28.91% 14.63% 0.00% 92.17% 99.08% 31.91% 0.00% 0.00% 0.00% 0.00% |
| | 69 | 0 | 0 | 0 |) | 0 0 | 0 40.00% | 68 | 3 1 | . 0 | 0 | 0 0 | 0 | 40.00% | 68 | 2 | 0 (| 0 | 0 | 40.00% |
| | 0 | 0 | 0 | 0 | 0 | 0 (| 0.00% | 0 | 0 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 0 | 0 | 0.00% | 0 | 0 | 0 0 | 0 | 0 | 0.00% |
| | 0 | 0 | 0 | |) | 0 0 | 0.00% 0.00% | 0 | 0 0 | 0 0 | 0 | | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0.00% |
| | 0 | 0 | 0 | | | | 0.00% 0 29.47% | 0 | | | 0 | | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0.00% |
| | 12 | 8 | | | | | 2 29.47% 2 14.68% | 12 | / | ۲ Z | | | 0 0 | 29.05% 14.66% | 13 | | 2 (| 0 | 1 | 28.91% |
| | 27 | 0 | 11 | | | | 0.00% | 27 | | . 11 | | | 2 | 0.00% | 26 | | | 0 | 2 | 14.03% |
| | 1 | 0 | 0 | | | |) 94.45% | 0 | | | | | 0 | 93.27% | 0 | 0 | | 0 | 0 | 0.00% |
| | 1 | 0 | 0 | | | |) 99.60% | 1 | | 0 | | | 0 | 99.35% | 1 | 0 | | 0 | 0 | 92.17% |
| | 2 | 0 | 0 | | | | 37 39% | 2 | | 0 | 0 | | 0 | 34.53% | 2 | 0 | | 0 | 0 | 31 91% |
| | 0 | 0 | 0 | |) | 0 (|) 37.39% 0 0.00% | 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 | 0.00% |
| | 0 | 0 | 0 | C |) | 0 (| 0.00% | 0 |) 0 |) 0 | C |) (| 0 | 0.00% | 0 | 0 | 0 (| 0 | 0 | 0.00% |
| | 0 | 0 | 0 | (|) | 0 (| 0.00% | 0 | 0 0 |) 0 | C |) C | 0 | 0.00% | 0 | 0 | 0 (| 0 | 0 | 0.00% |
| | 0 | 0 | 0 | C |) | 0 (| 0.00% | 0 |) 0 |) 0 | C |) C | 0 0 | 0.00% | 0 | 0 | 0 (| 0 | 0 | 0.00% |
| | 0 | 0 | 0 | C | 0 | 0 (| 0.00% | 0 | 0 0 |) 0 | C |) C | 0 | 0.00% | 0 | 0 | 0 (| 0 | 0 | 0.00% |
| | | | | | | | | | | | | | | | | | | | | |
| | 0 | 0 | 0 | 0 | | 0 | 0.00% | 0 | 0 |) 0 | C | 0 | 0 | 0.00% | 0 | 0 | 0 (| 0 | 0 | 0.00% 19.10% |
| | 6,313 | 9 | 12 | 0 | | 0 2 | 2 17.95% | 6,313 | 9 | 13 | 0 | 0 | 2 | 18.56% | 6,312 | 9 14 | 4 0 | 0 | 3 | 19.10% |





| | | | | | | | | | Adverse Scenario | | | | | | | | | |
|----------------|---|--------|-------------|--|--|--------------------------------------|---------------------------------|---------------|--|---|--------------------------------------|------------------|------------------|------------------|--|--|---|--------------------------------------|
| | | | | 31/12/2021 | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| RowN um | (min El | | xposure Sta | Stock of provisions for Stage 1 exposure | Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Stage 2 exposu | re Stage 3 ex | Stock of provisions for Stage 1 exposure | Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure S | Stock of provisions for tage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 22 | Central banks | 43,595 | 0 | 0 0 | 0 0 | 0.00% | 43,595 | 0 | 0 (| 0 0 0 | 0.00% | 43,595 | 5 0 | 0 | (| 0 0 | 0 | 0.00% |
| 23 | Central governments | 7,396 | 160 | 82 2 | 19 33 | 40.02% | 7,378 1 | 46 | 114 1 | 1 10 46 | 40.01% | 7,374 | 4 137 | 127 | 1 | 1 7 | 51 | 40.00% |
| 24 | Regional governments or local authorities | 4 | 0 | 0 0 | 0 0 | 39.98% | 4 | 0 | 0 (| 0 0 0 | 39.98% | 4 | 4 0 | 0 | (| 0 0 | 0 | 39.98% |
| 25 | Public sector entities | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | C | 0 0 | 0 | (| 0 0 | 0 | 0.00% |
| 26 | Multilateral Development Banks | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | C | 0 0 | 0 | (| 0 0 | 0 | 0.00% |
| 27 | International Organisations | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | C | 0 0 | 0 | (| 0 0 | 0 | 0.00% |
| 28 | Institutions | 78 | 41 | 0 0 | 1 0 |) 72.78% | 75 | 43 | 1 (| 0 1 0 | 72.89% | 72 | 2 46 | 1 | (| 0 1 | 1 | . 72.36% |
| 29 | Corporates | 152 | 118 | 58 1 | 4 35 | 60.19% | 155 1 | 06 | 67 1 | 1 3 39 | 58.16% | 154 | 101 | 74 | (| 0 2 | 41 | . 55.97% |
| 30 | of which: SME | 11 | 6 | 1 0 | 1 1 | l 86.76% | 10 | 6 | 2 (| 0 1 1 | 75.26% | 10 |) 6 | 3 | (| 0 0 | 2 | 71.87% |
| 31 | Retail | 2 | 7 | 1 0 | 1 0 | 75.69% | 1 | 7 | 1 (| 0 1 0 | 75.33% | 1 | L 7 | 1 | (| 0 1 | 0 | 74.69% |
| 32 NETHERLANDS | of which: SME | 1 | 1 | 0 0 | 0 0 |) 77.48% | 1 | 1 | 0 (| 0 0 0 | 76.86% | 1 | l 1 | 1 | (| 0 0 | 0 | 76.00% |
| 33 | Secured by mortgages on immovable property | 1,886 | 532 | 40 0 | 1 8 | 3 19.06% | 1,856 5 | 31 | 71 (| 0 1 8 | 11.82% | 1,849 | 9 509 | 100 | | 0 1 | 9 | 9.04% |
| 34 | of which: SME | 155 | 12 | 3 0 | 0 3 | 3 75.25% | 146 | 19 | 5 (| 0 0 3 | 57.91% | 146 | 5 18 | 6 | | 0 0 | 3 | 46.42% |
| 35 | Items associated with particularly high risk | 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% |
| 36 | Covered bonds | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | C | 0 0 | 0 | (| 0 0 | 0 | 0.00% |
| 37 | 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% | C | 0 0 | 0 | (| 0 0 | 0 | 0.00% |
| 38 | 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 | 0.00% |
| 39 | Equity | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | C |) 0 | 0 | (| 0 0 | 0 | 0.00% |
| 40 | Securitisation | | | | | | | | | | | | | | | | | |
| 41 | Other exposures | 0 | 0 | 0 0 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 0 | 0.00% | C | 0 0 | 0 | (| 0 0 | 0 | 0.00% |
| 42 | Standardised Total | 53,114 | 858 | 181 3 | 26 76 | 42.00 % | 53,065 8 | 34 | 253 2 | 2 16 94 | 37.04% | 53,050 | 799 | 303 | 2 | 2 13 | 103 | 33.85% |

| | | | | | | | | | | | | | Adverse Scenario |) | | | | | | | | | |
|---------|---|------|-----------------------|------------|------------------|--|--|--|--------------------------------------|------------------|-----------------|-------------------|---|--|--|-----------------------------------|-----------------|------------------|----------------------|---|--|--|-------------------------------|
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | (m | Stag | ge 1 exposure Stage 2 | 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposur | re Stage 3 exposu | Stock of re provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposur | e Stage 1 expos | ure Stage 2 expo | osure Stage 3 exposu | Stock of provisions for Stage 1 exposur | Stock of provisions for e Stage 2 exposure | Stock of provisions for e Stage 3 exposure | Coverage Ra e Stage 3 expo |
| | Central banks | | 23,601 | 0 | 0 | (|) (| 0 | 0.00% | 23,601 | | 0 | 0 | 0 0 | 0 | 0.00 | % 23 | .601 | 0 | 0 | 0 | 0 0 | 0 |
| | Central governments | | 12,094 | 40 | 1 | (|) (| 0 | 40.00% | 12,062 | | 71 | 2 | 1 1 | 1 | 40.00 | % 12 | ,028 | 103 | 4 | 1 | 1 2 | 2 40 |
| | Regional governments or local authorities | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0 |
| | Public sector entities | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0. |
| | Multilateral Development Banks | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0. |
| | International Organisations | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0. |
| | Institutions | | 4 | 2 | 0 | (|) (| 0 | 34.93% | 4 | | 1 | 0 | 0 0 | 0 | 31.95 | % | 4 | 1 | 0 | 0 | 0 0 | 0 26.9 |
| | Corporates | | 216 | 183 | 19 | (|) | 2 | 3 15.58% | 211 | 18 | 85 | 22 | 0 2 | . 4 | 16.74 | % | 205 | 187 | 27 | 0 | 1 5 | 5 17.6 |
| | of which: SME | | 0 | 2 | 0 | (|) (| 0 | 45.00% | 0 | | 2 | 0 | 0 0 | 0 | 45.00 | % | 0 | 2 | 0 | 0 | 0 0 | 0 45.0 |
| | Retail | | 26 | 4 | 1 | (|) | 1 | 1 81.54% | 24 | | 5 | 2 | 0 1 | 2 | 85.53 | % | 23 | 5 | 3 | 0 | 1 3 | 3 87.4 |
| GERMANY | of which: SME | | 25 | 4 | 1 | (|) | 1 | 1 95.00% | 23 | | 5 | 1 | 0 1 | 1 | . 95.00 | % | 22 | 5 | 2 | 0 | 1 2 | 2 95.′ |
| | Secured by mortgages on immovable property | | 1 | 0 | 0 | (|) (| 0 | 80.01% | 1 | | 0 | 0 | 0 0 | 0 | 79.91 | % | 1 | 0 | 0 | 0 | 0 0 | 0 78.′ |
| | of which: SME | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0.′ |
| | Items associated with particularly high risk | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0.′ |
| | Covered bonds | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0.′ |
| | Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0.0 |
| | Collective investments undertakings (CIU) | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0.′ |
| | Equity | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | % | 0 | 0 | 0 | 0 | 0 0 | 0 0.′ |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | | 0 | 0 | 0 | (|) (| 0 | 0.00% | 0 | | 0 | 0 | 0 0 | 0 | 0.00 | | 0 | 0 | 0 | 0 | 0 0 | 0 0.0 |
| | Standardised Total | | 35,942 | 229 | 22 | 1 | . 3 | 3 | 20.90% | 35,903 | 26 | 63 | 27 | 1 3 | 6 | 24.219 | 6 35, | 862 | 297 | 4 | 1 | 3 9 | 9 26.3 |

| | | | | | | | | | | | | Adverse Scenario | D | | | | | |
|------------|---------|---|--------------------|--------------------|----------------------------|---|--|---|----------------------------------|---|--------------------|--|---|---|--------------------------------------|---|--|--------------------------------------|
| | | | | | | 31/12/2021 | L | | | | | 31/12/2022 | | | | 31/12/2023 | | |
| RowN um | | (n | Sta mln EUR, %) | age 1 exposure Sta | age 2 exposure Stage 3 exp | Stock of osure provisions fo Stage 1 expose | Stock of provisions for ure Stage 2 exposu | Stock of provisions for re Stage 3 exposure | Coverage Ratio Stage 3 exposu | - e Stage 1 exposure Stage 2 exposur | e Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure Stage 1 exposi | re Stage 2 exposure Stage 3 exposure | Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 64 | | Central banks | | 22,827 | 0 | 0 | 0 | 0 | 0.00 | % 22,827 | 0 0 | 0 (| 0 0 | 0 0.00% 22, | 327 0 | 0 0 0 | 0 0 | ر 0.00% |
| 65 | | Central governments | | 7,301 | 17 | 2 | 1 | 0 | 1 40.00 | % 7,282 | 34 4 | 1 1 | 1 1 | 2 40.00% 7, | 258 55 | 7 1 1 | . 3 | 3 40.00% |
| 66 | | Regional governments or local authorities | | 4 | 0 | 0 | 0 | 0 | 0 39.96 | % 4 | 0 0 | 0 (| 0 0 | 0 39.93% | 4 0 | 0 0 0 | 0 0 | 0 39.90% 0 0.00% |
| 67 | | Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0.00 | % 0 | 0 0 | 0 (| 0 0 | 0 0.00% | 0 0 | 0 0 0 | C |) 0.00% |
| 68 | | Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0.00 | % 0 | 0 0 | 0 (| 0 0 | 0 0.00% | 0 0 | 0 0 0 | C | 0 0.00% |
| 69 | | International Organisations | | 0 | 0 | 0 | 0 | 0 | 0.00 | 0 | 0 0 | 0 (| 0 0 | 0 0.00% | 0 0 | 0 0 0 | 0 0 | 0 0.00% |
| 70 | | Institutions | | 205 | 16 | 2 | 0 | 0 | 1 32.82 | % 208 | 4 | 4 (| 0 0 | 2 35.90% | 208 10 | 6 0 0 | 2 | 2 39.27% |
| 71 | | Corporates | | 407 | 355 | 270 | 1 | 1 3 | 0 11.20 | % <u>440</u> 20 | 30 313 | 3 1 | 1 1 3 | 7 11.75% | 135 255 34 | 3 1 1 | 41 | 1 11.95% 5 17.06% |
| 72 | | of which: SME | | 70 | 67 | 17 | 0 | 0 | 4 21.91 | % 68 | 53 23 | 3 (| 0 0 | 4 18.77% | 71 54 2 | 9 0 0 | 5 | v 17.06% |
| 73 | | Retail | | 0 | 0 | 0 | 0 | 0 | 0 13.84 | % 0 | 0 0 |) (| 0 0 | 0 16.45% | 0 0 | 0 0 0 | 0 | 0 18.79% |
| 74 | BELGIUM | of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 12.06 | % 0 | 0 0 |) (| 0 0 | 0 14.31% | 0 0 | 0 0 0 | 0 | 0 16.37% |
| 75 | | Secured by mortgages on immovable property | | 194 | 2 | 1 | 0 | 0 | 1 90.24 | % 193 | 3 1 | 1 (| 0 0 | 1 84.08% | .92 3 | 2 0 0 |) 1 | 1 78.42% |
| 76 | | of which: SME | | 1 | 1 | 1 | 0 | 0 | 1 94.77 | % 1 | 1 1 | 1 (| 0 0 | 1 92.55% | 1 1 | 1 0 0 | 1 | 1 91.27% |
| 77 | | Items associated with particularly high risk | | 0 | 0 | 0 | 0 | 0 | 0.00 | % 0 | 0 0 | 0 (| 0 0 | 0 0.00% | 0 0 | 0 0 0 | 0 | 0 0.00% 0 0.00% |
| 78 | | Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0.00 | % 0 | 0 0 | 0 (| 0 0 | 0 0.00% | 0 0 | 0 0 0 | 0 | ر 0.00% |
| 79 | | Claims on institutions and corporates with a ST credit assessment | | 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 | 0.00 | % 0 | 0 0 |) (| 0 0 | 0 0.00% | 0 0 | 0 0 0 | 0 | 0.00% |
| 81 | | Equity | | 0 | 0 | 0 | 0 | 0 | 0.00 | % 0 | 0 0 |) (| 0 0 | 0 0.00% | 0 0 | 0 0 0 | 0 | 0 0.00% |
| 82 | | Securitisation | | | | | | | | | | | | | | | | |
| 83 | | Other exposures | | 0 | 0 | 0 | 0 | 0 | 0.00 | | 0 0 |) (| 0 0 | 0 0.00% | 0 0 | 0 0 0 | 0 0 | 0.00% |
| 84 | | Standardised Total | | 30,939 | 391 | 276 | 2 | 2 33 | 3 11.939 | /0 30,955 32 | .8 323 | 3 2 | 2 2 4 | 1 12.78% 30,9 | 25 324 35 | 8 2 3 | 47 | 0 0.00% 7 13.27% |

| 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 exposure | e Stage 2 exposure S | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure Sta | ige 2 exposure Stage 3 exposu | Stock of re provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 111,186 | 5 3 | (|) (| |) (| 0.00% | 111,186 | 3 | 0 (| |) C | 0.00% | 111,186 | 3 | 0 | 0 | 0 | C | 0.00% |
| 69,404 | 1 | 241 | L 24 | 47 47 | ' 11: | 46.22% | 69,031 | 1,336 3 | 69 19 | 9 43 | 3 162 | 43.94% | 68,592 | 1,679 | 465 | 18 | 46 | 200 | 43.08% |
| 67 | 7 37 | 10 |) (| 0 1 | . (| 61.73% | 71 | 30 | 12 (| 1 | . 7 | 7 57.37% | 74 | 24 | 15 | 0 | 1 | 8 | 3 54.65% |
| C | 0 0 | (|) (| 0 0 |) (| 0.00% | 0 | 0 | 0 (|) (|) 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 3 54.65% 0 0.00% 2 31.40% 1 31.06% 2 32.28% |
| 4,281 | | 1 | L (|) 1 | . (|) 34.84% | 4,239 | 91 | 3 (|) 2 | 2 1 | . 32.66% | 4,200 | 128 | 6 | 0 | 2 | 2 | 2 31.40% |
| 1,521 | 1 32 | 1 | L (|) 1 | . (| 31.06% | 1,506 2,969 3,404 | 46 | 2 (|) 1 | . 1 | . 31.06% | 1,479 | 71 | 4 | 0 | 1 | 1 | l 31.06% |
| 3,044 | 4 232 | 40 |) 9 | 9 5 | 5 11 | L 26.67% | 2,969 | 245 1 | 01 11 | L 6 | 5 25 | 24.53% | 2,886 3,348 505 | 253 | | 9 | 6 | 41 | L 23.28% |
| 3,383 | 3 1,566 | 607 | 7 21 | 1 30 | 188 | 31.00% | 3,404 | 1,353 7 | 98 16 | 5 25 | 5 251 | . 31.48% | 3,348 | 1,250 | 958 | 15 | 21 | 300 | 23.20% 31.33% 36.88% 1 70.52% |
| 541 | | 50 |) | 3 3 | 3 24 | 47.43% | 515 | 175 | 76 2 | 2 | 31 | 40.76% | 505 | 158 | | 2 | 3 | 38 | 36.88% |
| 10,521 | 1 1,573 | 1,253 309 | 3 150 | 225 | 5 900 | 71.78% | 10,165 | 1,514 1,6 | 67 149 | 9 222 | 1,186 | 5 71.16% | 9,936 | 1,324 | 2,087 | 136 | 191 | 1,471 | L 70.52% |
| 1,430 | | 309 | 9 14 | 4 71 | . 224 | 1 72.66% | 1,399 | 544 4 | 05 11 | 1 64 | 283 | 69.88% | 1,406 16,494 | , 454 | | 11 | 53 | 332 | 2 68.02% 3 38.78% |
| 16,803 | | 475 | 5 37 | 7 110 |) 218 | 3 45.85% | 16,567 | 2,200 7 | 46 38 | 3 116 | 5 303 | 40.62% | 16,494 | 2,006 | 1,013 | 33 | 104 | 393 | 38.78% |
| 903 | 3 142 | 119 | 9 | 3 11 | . 60 | 50.08% | 873 | 145 1 | 45 2 | 2 9 | 70 | 48.21% | 856 | 139 | 169 | 2 | 7 | 79 | 9 46.68% |
| 102 | 2 39 | 2 | 1 (| 0 0 |) (| 5.60% | 90 | 44 | 11 (|) (|) 1 | 5.44% | 92 | 34 | 18 | 0 | 0 | 1 | L 5.23% |
| C | 0 0 | (|) (| 0 0 |) (| 0.00% | 0 | 0 | 0 (|) (| 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 10.00 % 1 5.23% 0 0.00% 0 0.00% 0 0.00% |
| C | 0 0 | (|) (| 0 0 |) (| 0.00% | 0 | 0 | 0 (|) (|) 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% |
| C | 0 0 | (|) (| 0 0 |) (| 0.00% | 0 | 0 | 0 (|) (| 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% |
| C | 0 0 | (|) (| 0 0 |) (| 0.00% | 0 | 0 | 0 (|) (| 0 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% |
| | | | | | | | | | | | | | | | | | | | |
| C | 0 0 | (|) (| 0 0 |) (| 0.00% | 0 | 0 | 0 (|) (| 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | C | 0.00% 51.00% |
| 220,312 | 2 6,858 | 2,631 | . 244 | 420 | 1,435 | 54.52% | 219,230 | 6,862 3,7 |)9 234 | 417 | 1,937 | 52.21% | 218,287 | 6,773 | 4,741 | 212 | 373 | 2,418 | 51.00% |











| Г | 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 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 909 | 0 | 0 | 0 |) (| 0 (| 0.00% | | | 0 | 0 | 0 | 0 | 0.00% | 909 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 2,791 | 8 | 0 | 0 |) | 0 (| 40.00% | 2,783 | 16 | 0 | 0 | 0 | 0 | 40.00% | 2,777 | 22 | 2 1 | 0 | 0 | 0 | 40.00% |
| | 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% | 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% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 0 | 0 | 0 | 0 | | 0 (| 0 72.19% | 0 | 0 | 0 | 0 | 0 | 0 | 72.19% | 0 | 0 | 0 | 0 | 0 | 0 | 72.13% |
| | 0 | 0 | 0 | 0 | | | 0 44.23% | 0 | 0 | 0 | 0 | 0 | 0 | 43.17% | 0 | 0 | 0 0 | 0 | 0 | 0 | 41.22% |
| | 0 | 0 | 0 | 0 | | | 0 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 54 | 0 0 | 0 | 0 | 0 | 0.00% |
| | 246 | 48 | 16 | 4 | | | 5 94.59% 0 73.33% | 229 | 50 | 25 | 3 | 9 | 23 | 93.73% 73.31% | 222 | 54 | 33 | 3 | 9 | 31 | 93.26% |
| | 1,830 | 864 | 114 | 2 | | 7 13 | 3 73.33% | 1,734 | 840 | 0 | 0 | 7 | U 22 | 9.27% | 1,724 | 742 | 342 | 0 | 0 | 20 | / J.29% |
| | 528 | 36 | 20 | 2 | | | 5 16.41% | 514 | 0 1 0 44 | 234 | 1 | 1 | ZZ | 15.19% | 502 | | . 342 | 1 | 1 | 29 | 14 27% |
| | 83 | 39 | 4 | 0 | | | 5.59% | 71 | 44 | 11 | 0 | 0 | | 5.43% | 73 | 34 | 18 | 0 | 0 | 1 | 5 22% |
| | 0 | 0 | 0 | 0 |) | 0 (| 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | , jg 0 | 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% | 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% 40.00% 0.00% 0.00% 0.00% 72.13% 41.22% 0.00% 93.26% 73.29% 8.45% 14.27% 5.22% 0.00% 0.00% 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% 15.53% |
| | 5,859 | 958 | 135 | 6 | 16 | 5 28 | 3 21.14% | 5,725 | 957 | 270 | 5 | 16 | 46 | 16.96% | 5,705 | 853 | 394 | 4 | 14 | 61 | 15.53% |

| | | | | | | | | | | Adverse Scenario | | | | | | | | | |
|---------|----------------------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|----------|------------------|-----------------------------------|--|--|--|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| s %) | tage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | |
| | 0 | 0 0 | 0 | 0 0 | (| 0.00% | 0 | 0 | 0 | 0 | 0 | (| 0.00% | 0 | 0 0 | 0 | 0 | 0 | 0.00% |
| | 9,234 59 | 9 1 | 1 | l 1 | (| 0 40.00% | 9,177 | 114 | 3 | 1 | 2 | 1 | 40.00% | 9,138 | 152 5 | 0 | 3 | 2 | 40.00% |
| | 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 | C | 0 | 0 | 0.00% |
| | 838 1 | 3 0 | 0 | 0 0 | (| 29.08% | 826 | 30 | 1 | 0 | 1 | . (| 27.71% | 813 | 42 1 | 0 | 1 | 0 | 26.60% |
| | 0 | 0 0 | 0 | 0 0 | (| 0.00% | 0 | 0 | 0 | 0 | 0 | (| 0.00% | 0 | 0 0 | C | 0 | 0 | 0.00% |
| | 119 | 0 0 | 0 | 0 0 | (| 0 71.30% | 118 | | 0 | 0 | 0 | 0 | 69.42% | 118 | 1 0 | C | 0 | 0 | 68.39% |
| | 80 | 0 | 0 | 0 0 | (| 0 70.00% | 79 | 2 | 0 | 0 | 0 | (| 0 70.00% | 78 | 3 0 | 0 | 0 | 0 | 70.00% |
| | 0 | 0 0 | 0 | 0 0 | (| 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 0 | C | 0 | 0 | 0.00% |
| | 0 | 0 0 | 0 | 0 0 | (| 93.65% | 0 | 0 | 0 | 0 | 0 | (| 92.39% | 0 | 0 0 | C | 0 | 0 | 91.22% |
| | 0 | 0 0 | 0 | 0 0 | (| 50.11% | 0 | 0 | 0 | 0 | 0 | (| 52.88% | 0 | 0 0 | C | 0 | 0 | 53.26% |
| | 0 | 0 0 | 0 | 0 0 | (| 0 71.90% | | 0 | 0 | 0 | 0 | (| 73.65% | 0 | 0 0 | C | 0 | 0 | 73.41% |
| | 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% |
| | 0 | 0 0 | 0 | 0 0 | (| 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 0 | C | 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% 0.00% 26.60% 0.00% 68.39% 70.00% 0.00% 91.22% 53.26% 73.41% 0.00% 0.00% 0.00% 0.00% 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% |
| | 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% |
| | 10,272 79 | 0 1 | 1 | . 2 | 1 | L 42.54% | 10,202 | 147 | 4 | 1 | 3 | 2 | 40.65% | 10,148 | 198 7 | 1 | 4 | 3 | 39.80% |

| | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|---------|-----------------|------------------|------------------|--|--|--|----------------------|-----------------------|-------------------|---------------|--|--|--|-----------------|------------------|------------------|------------------|--|--|--|---|
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| s %) | tage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | Stage 1 exposure Stag | ge 2 exposure Sta | ge 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | |
| | 31 | 0 | 0 | (| 0 | 0 | 0.00% | 31 | 0 | 0 | 0 | 0 | | 0.00% | | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 10,123 | 145 | 10 | 4 | 4 | 5 · | 41.89% | 9,990 | 264 | 23 | 4 | 8 | | 40.52% | 9,845 | 394 | 39 | 3 | 11 | 16 | 40.23% |
| | 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 | 0.00% |
| | 0 | 0 | 0 | (| 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | (| 0.00% | 0 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 | 0.00% |
| | 0 | 0 | 0 | (| 0 | 0 | 0 64.83% | 0 | 0 | 0 | 0 | 0 | (| 64.26% | 0 | 0 | 0 | 0 | 0 | 0 | 56.47% |
| | 533 | 266 | 37 | | 2 | 2 | 25.44% | 494 | 270 | 73 | 2 | 3 | 16 | 22.41% | | | | 1 | 2 | 22 | 20.39% |
| | 143 | 55 | 10 | (| | 0 | 4 34.26% | 128 | 60 | 21 | 0 | 1 | | 23.65% | | | | 0 | 0 | 6 | 18.86% |
| | 2,643 | 813 | 403 | 38 | 8 12 | 5 30. | 2 75.02% 5 65.98% | 2,585 1,060 | 719 | 556 | 29 | 108 | 408 | 73.41% | | 621 388 | | 28 | 90 | 493 | /2.03% |
| | 1,081 9,990 | 491 | 1/5 | 1(| 8 6 | | 1 72.77% | 9,931 | 580 | 242 | 0 | 55 | 153 | 63.24% | - | | | 6 | 4/ | 185 | 01.43% |
| | 9,990 | 5/8 | 111 | 1 | 9 8 | م ک | 3 73.96% | 9,931 | 580 | 108 | 1/ | 93 | 128 | 76.15% | 9,925 | 524 | 230 | 16 | 20 | 1/8 | //.54% |
| | 51 | 19 | 4 | | | <u> </u> | 0.00% | 40 | 19 | / | 1 | 4 | | 79.59% 0.00% | 40 | 18 | 9 | 0 | 3 | 8 | 0.00% |
| _ | 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 | 0.00% | 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 | | 0.00% | | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 0 | 0 | 0 | (| n | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | ſ | 0.00% | | 0 | 0 | 0 | 0 | 0 | 0.00% 40.23% 0.00% 0.00% 0.00% 56.47% 20.39% 18.86% 72.03% 61.43% 77.54% 81.33% 0.00% 0.00% 0.00% |
| | 0 | 0 | 0 | | | | 0.0070 | 0 | 0 | 0 | 0 | 0 | | 0.00% | | 0 | 0 | | 0 | 0 | 0.0070 |
| | 0 | 0 | 0 | | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | (| 0.00% | | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | 23,320 | 1,803 | 561 | 62 | 2 21 | 8 39 7 | | 23,032 | 1,833 | 819 | 52 | 212 | 561 | | 22,856 | 1,764 | 1,063 | 48 | 188 | 709 | 0.00% 66.71% |
| | _0,020 | 2/000 | 501 | | | | , | _0,002 | 2,000 | 017 | 52 | | 501 | 00.02 / | /000 | _//01 | 2,005 | | 100 | 705 | 00.7 1 /0 |

| | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|----------|----------------|------------------|------------------|---|---|--|-----------------|-----------------------------------|------------------|--|--|--|---------------------|--|-----|------------------|--|--|--|--|
| | | | | 31/12/2021 | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| S1 %) | age 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure St | Stock of provisions for tage 2 exposure | Stock of provisions for Stage 3 exposure | | Stage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | | | | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 3,058 | 0 | 0 | 0 | 0 | 0 | 0.00% 40.02% | 3,058 0 | 00 | 0 | 0 | (| 0.00% | 3,058 4,392 | 0 | (| 0 | 0 0 | 0 | 0.00% |
| | 4,446 | 32 | 3 | 1 | 1 | 1 | 40.02% | 4,421 52 | . 7 | 1 | 2 | 3 | 3 40.02% | 4,392 | 78 | 1: | 1 | 1 2 | 5 | 40.02% |
| | 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% |
| | 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 | (| 0.00% | 0 | 0 | (| | 0 0 | 0 | 0.00% |
| | 157 | 12 | 0 | 0 | 0 | 0 | 59.74% | 155 13 | | 0 | 0 | (| 0 64.59% | 153 | 15 | | 1 | 0 0 | 1 | 66.69% |
| | 40 | /8 | 19 | 0 | 0 | 3 | 13.61% 0.00% | 43 /(| 23 | 0 | 0 | | 3 13.06% 0 0.00% | | 64 | 2 | 8 | 0 0 | 3 | 11.85% |
| | 3,067 | 106 | 0 | 0 E0 | 0 | 0 | 88.35% | 2,969 124 | 0 | 0 E4 | 0 | ر مور | 5 0.00% 5 88.18% | 2,869 | 133 | 41 | 1 | | 0 | 0.00% |
| | | 100 | 242 | 50 | | 214 | 0.00% | 2,309 12- | 523 | | 0C 0 | | 0.00% | 2,009 | 133 | 41 | | | -00 | 0.00% |
| | 0 | 0 | 0 | 0 | 0 | 0 | 47.67% | | | 0 | 0 | (| 51.43% | 0 | 0 | | | | 0 | 52 50% |
| | 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 | (| 0.00% | | 0 | | | 5 0 D 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 | (| 0.00% | | 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 | 0.00% 40.02% 0.00% 0.00% 0.00% 66.69% 111.85% 0.00% 88.04% 0.00% 52.59% 0.00% 0.00% 0.00% 0.00% 0.00% |
| | | | | | | | 0.0070 | | | | | | 0.0070 | , in the second se | | | | | 0 | 0.0070 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 0 | 0 | 0 | 0 | (| 0.00% | 0 | 0 | | 0 | 0 0 | 0 | 0.00% |
| | 10,768 | 228 | 264 | 52 | 35 | 218 | | 10,646 259 | 354 | 55 | 40 | 291 | | 10,517 | 289 | 454 | 1 50 | 9 41 | 373 | 82.14% |



| | ING Groep N.V. | | | | | | | | | | | | | |
|----------------|---|-------|-----------------------------------|---|-----------------------|------------------------------|----------|---|---|--------------------------------------|--------------------------------------|--|--|--------------------------------------|
| | | 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 | | |
| RowN um | (mln EUR, % | | Stage 2 exposure Stage 3 exposure | Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure | provisions for Change | rage Ratio - e 3 exposure | | Stock of Stage 3 exposure provisions for Stage 1 exposure | Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure | ure Stage 2 exposure Stage 3 exposur | e Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposur | Stock of provisions for Stage 3 exposure | overage Ratio - age 3 exposure |
| 169 | Central banks | 3,855 | 0 0 | 0 (| 0 | 0.00% | 3,855 0 | 0 | 0 | 0 0.00% 3 | ,855 0 | 0 0 | 0 0 | 0.00% |
| 170 | Central governments | 237 | 1 0 | 0 (| 0 0 | 41.21% | 236 1 | 0 | 0 0 | 0 40.73% | 236 2 | 0 0 | 0 0 | 40.48% 40.79% |
| 171 | Regional governments or local authorities | 0 | 0 0 | 0 (| 0 0 | 40.79% | 0 0 | 0 | 0 0 | 0 40.79% | 0 0 | 0 0 | 0 0 | 40.79% |
| 172 | Public sector entities | 0 | 0 0 | 0 (| 0 0 | 0.00% | 0 0 | 0 | 0 0 | 0 0.00% | 0 0 | 0 0 | 0 0 | 0.00% |
| 173 | Multilateral Development Banks | 3,045 | 30 1 | 0 (| 0 0 | 37.36% | 3,018 56 | 2 | 0 1 | 1 34.77% 2 | ,992 79 | 4 0 | 2 1 | 33.48% |
| 174 | International Organisations | 0 | 0 0 | 0 (| 00 | 0.00% | 0 0 | 0 | 0 0 | 0 0.00% | 0 0 | 0 0 | 0 0 | 0.00% |
| 175 | Institutions | 1 | 0 0 | 0 (| 0 | 23.38% | 1 0 | 0 | 0 0 | 0 21.35% | 1 0 | 0 0 | 0 0 | 18.65% |
| 176 | Corporates | 107 | 19 3 | 0 (| 0 | 13.01% | 105 18 | 6 | 0 | 1 13.65% | 102 18 | 9 0 | 0 1 | 12.18% |
| 177 | of which: SME | 1 | 7 0 | 0 (| 0 | 28.11% | 34 | 1 | 0 | 0 28.43% | 3 4 | 1 0 | 0 0 | 24.88% |
| 178 | Retail | 30 | 9 2 | 0 (| 0 1 | 33.97% | 2612 | 3 | 0 | 1 30.11% | 25 11 | 5 0 | 0 1 | 24.88% 26.43% 26.66% 82.29% |
| 179 LUXEMBOURG | of which: SME | 27 | 9 2 | 0 (| 0 1 | 34.23% | 2311 | 3 | 0 0 | 1 30.35% | 22 10 | 5 0 | 0 1 | 26.66% |
| 180 | Secured by mortgages on immovable property | 0 | 0 0 | 0 0 | 0 | 81.44% | 0 0 | 0 | 0 0 | 0 82.51% | 0 0 | 0 0 | 0 0 | 82.29% |
| 181 | of which: SME | 0 | 0 0 | 0 (| 0 | 0.00% | 0 0 | 0 | 0 0 | 0 0.00% | 0 0 | 0 0 | 0 0 | 0.00% |
| 182 | Items associated with particularly high risk | 19 | 0 0 | 0 (| 0 0 | 30.01% | 190 | 0 | 0 0 | 0 30.01% | 19 0 | 0 0 | 0 0 | 30.01% |
| 183 | Covered bonds | 0 | 0 0 | 0 (| 0 | 0.00% | 0 0 | 0 | 0 | 0 0.00% | 0 0 | 0 0 | 0 0 | 0.00% |
| 184 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 0 | 0 (| 0 | 0.00% | 00 | 0 | 0 | 0 0.00% | 0 0 | 0 0 | 0 0 | 0.00% |
| 185 | Collective investments undertakings (CIU) | 0 | 0 0 | 0 (| 0 | 0.00% | 0 0 | 0 | 0 | 0 0.00% | 0 0 | 0 0 | 0 0 | 0.00% |
| 186 | Equity | 0 | 0 0 | 0 (| 00 | 0.00% | 0 0 | 0 | 0 | 0 0.00% | 0 0 | 0 0 | 0 0 | 0.00% |
| 187 | Securitisation | | | | | | | | | | | | | |
| 188 | Other exposures | 0 | 0 0 | 0 (| 0 | 0.00% | 00 | 0 | 0 | 0 0.00% | 0 0 | 0 0 | 0 0 | 0.00% 20.92% |
| 189 | Standardised Total | 7,293 | 59 6 | 1 1 | 1 | 23.66% | 7,259 87 | 12 | L 2 | 3 22.53% 7, | 230 110 1 | .81 | 2 4 | 20.92% |

| | | | | | | | | Adverse Scenario | | | | |
|------------|--------|---|------------------|-----------------------------------|--|--|-----------------------------------|---|--|--|--|--------------------------------------|
| | | | | | 31/12/2021 | | | 31/12/2022 | | | 31/12/2023 | |
| RowN 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 provisions for Stage 3 exposure Stage 3 exposure | Stage 1 exposure Stage 2 exposure | Stock of Stage 3 exposure provisions for Stage 1 exposure | Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure | atio - osure Stage 1 exposure Stage 2 exposure Stage 3 expo | Stock of Stock of Stock of sure provisions for provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 190 | | Central banks | 811 | 0 0 | 0 0 | 0 0.00% | o <u>811</u> | 0 0 | 0 0 0 | 0.00% 811 0 | 0 0 0 | 0.00% |
| 191 | | Central governments | 3,756 | 35 5 | 1 1 | 2 40.00% | 6 <u>3,733</u> 5 ⁴ | 4 9 1 | | 0.00% 3,710 74 | | 40.00% |
| 192 | | Regional governments or local authorities | 0 | 0 0 | 0 0 | 0 0.00% | | | | 0.00% 0 0 | | 0.00% |
| 193 | | Public sector entities | 0 | 0 0 | 0 0 | 0 0.00% | | | | 0.00% 0 0 | | 0.00% |
| 194 | | Multilateral Development Banks | 119 | | 0 0 | 0 25.32% | | | | 5.32% 117 2 | | 23.66% |
| 195 | | International Organisations | 0 | 0 0 | 0 0 | 0 0.00% | | | | 0.00% 0 0 | | 0.00% 19.94% |
| 196 | | Institutions | 2,418 | 131 30 | 8 3 | 2 13 46% | | | | 0.35% 2,269 155 4.73% 149 19 | 155 8 5 31 | 19.94% |
| 197 | | Corporates of which: SME | 153 | 20 11 | | 2 13.46% | | | | 4.73% 149 19 5.05% 4 0 | | 4 77% |
| 198 | | Retail | 4 | | | 7 80.200 | | | | | | 4.77% 83.82% |
| 199 | | of which: SME | 51 | | | 0 57 439 | | | | 1 75% | | 57 16% |
| 200 | FRANCE | Secured by mortgages on immovable property | 0 | | | 0 71 299 | | | 0 0 71 | 1.7570 0 0 | | 70 54% |
| 201 | | of which: SME | 0 | | | 0 0.00% | | | | | | 0.0% |
| 202 | | Items associated with particularly high risk | 0 | 0 0 | 0 0 | 0 0.00% | | | | | | 0.00% |
| 203 | | Covered bonds | 0 | 0 0 | 0 0 | 0 0.00% | | | | 0.00% 0 0 | | 0.00% |
| 205 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 0 | 0 0 | 0 0.00% | | | | 0.00% 0 0 | | 0.00% |
| 206 | | Collective investments undertakings (CIU) | 0 | 0 0 | 0 0 | 0 0.00% | | | | 0.00% 0 0 | | 0.00% |
| 207 | | Equity | 0 | 0 0 | 0 0 | 0 0.00% | 6 0 | | | 0.00% 0 0 | | 0.00% |
| 208 | | Securitisation | | | | | | | | | | |
| 209 | | Other exposures | 0 | 0 0 | 0 0 | 0 0.00% | | 0 0 | | 0.00% 0 0 | 0 0 0 | 0.00% |
| 210 | | Standardised Total | 7,309 | 190 54 | 11 6 | 16 30.35% | 7,207 222 | 7 119 12 | 2 9 32 26.0 | .61% 7,102 254 | 198 11 9 49 | 24.97% |



| | | | | | | | | | | | Adverse Scenario | | | | | | | | | |
|----|-----------------|------------------|------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|--|--|--|--------------------------------------|------------------|-----------------------------------|--|--|--|--|
| | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | 31/12/2023 | | | |
| %) | tage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for e Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | 6,203 | 0 | 0 | | 0 | 0 | 0.00% | 6,203 | 0 | 0 | C | 0 |) 0 | 0.00% | 6,203 | 0 | 0 (| 0 0 | 0 | 0.00% |
| | 69 | 1 | 0 | (| 0 | 0 | 0 40.00% | 68 | 3 1 | . 0 | C | 0 |) 0 | 40.00% | 67 | 2 | 0 (| 0 0 | 0 | 40.00% |
| | 0 | 0 | 0 | (| 0 | 0 | 0.00% | 0 | 0 0 | 0 | 0 | 0 | 00 | 0.00% | 0 | 0 | 0 (| 0 0 | 0 | 0.00% 40.00% 0.00% 0.00% 0.00% 29.51% 14.90% 0.00% 92.46% 99.14% 44.59% 0.00% 0.00% 0.00% 0.00% 0.00% |
| | 0 | 0 | 0 | (| 0 | 0 | 0.00% | 0 | 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 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 | 0 0 | 0.00% | 0 | 0 | 0 (| 0 0 | 0 | 0.00% |
| | 8 | 9 | 4 | | 0 | 0 | 1 29.52% | 8 | 3 / | 5 | 0 | 0 | 2 | 29.61% | 9 | 6 | 6 (| 0 | 2 | 29.51% |
| | 25 | 2 | 11 | (| 0 | 0 | 2 14.80% 0 0.00% | 24 | 3 | 11 | 0 | 0 | 2 | 14.95% | 23 | 4 1 | 2 (| 0 | 2 | 14.90% |
| | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 0 | 0 0 | 0 | 0 | | 0.00% | 0 | 0 | 0 (| | 0 | 0.00% |
| | 1 | 0 | 0 | | 0 | 0 |) 94.79%) 99.70% | 1 | . 0 | 0 | 0 | 0 | | 93.59% | 1 | 0 | 0 | | 0 | 92.46% |
| | 0 | 0 | 0 | | 0 | 0 | 99.70% | 0 | | 0 | | 0 | | 99.44% 46.29% | 0 | 0 | | | 0 | 99.14% |
| | 2 | 0 | 0 | | 0 | 0 |) 47.14%) 0.00% | 2 | | 0 | | 0 | | 0.00% | 2 | 0 | 0 (| | 0 | 44.59% |
| | 0 | 0 | 0 | | 0 | 0 | 0.00% | 0 | | 0 | | 0 | | 0.00% | 0 | 0 | 0 (| | 0 | 0.00% |
| | 0 | 0 | 0 | | 0 | 0 | 0.00% | 0 | | 0 | | 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 | 0.00% | 0 | | 0 | | 0 | | 0.00% | 0 | 0 | 0 | | 0 | 0.00% |
| | 0 | 0 | 0 | | 0 | 0 | 0.00% | 0 | | 0 | | 0 | | 0.00% | 0 | 0 | 0 (| | 0 | 0.00% |
| | 0 | 0 | 0 | `````````````````````````````````````` | | | 5 0.00 % | 0 | | 0 | | | , | 0.0070 | 0 | | | | 0 | 0.0070 |
| | 0 | 0 | 0 | | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 |) 0 | 0.00% | 0 | 0 | 0 (| 0 | 0 | 0.00% |
| | 6,307 | 12 | 15 | | 0 | 1 3 | 20.09% | 6,306 | 12 | 17 | 0 | 0 | 4 | 21.25% | 6,305 | 12 14 | 8 0 | 0 0 | 4 | 0.00% 21.52% |
| | -, | | | | - | - | | -/ | | | • | | • | | | | - | | • | |

| EUROPEAN BANKING AUTHORITY | | _ | | | | | 2021 El | J-wide S | | Gest: Cre | | |)-19 IRE | } | | |
|----------------------------------|--|--------------|----------|----------|-------------|------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|-------------------------|-------------------------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | | | | | | | | | Moratori | a - Actual | | | | | | |
| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
| | | | Exposure | e values | Risk exposu | re amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Rat Stage 3 |
| | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| | Central banks | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | 9,530 | | 0 5,081 | | 0 3,938 | 3 3,569 | 5,267 | 4,940 | 239 | 219 | 7 | 52 | 29 | 9 12.3 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | 7,961 | | 0 3,661 | | 0 5,978 | 3 5,520 | 1,453 | 1,405 | 527 | 7 493 | 4 | · 32 | 40 | 0 7.5 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| ING Groep N.V. | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | 5,976 | | 0 2,522 | | 0 4,749 | 4,331 | 794 | 760 | 432 | 2 405 | 5 2 | . 13 | 24 | 4 5.4 |
| | 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 | | 17,715 | | 0 8,798 | | 0 10,137 | 9,309 | 6,723 | 6,347 | 766 | 5 712 | 11 | L 84 | 69 | 9.00 |

| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
|------------|---------------|--|--------|-----------|-----------|----------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|----------------------------|---------------------|----------------------------|-----------------------|
| | | | Exposu | re values | Risk expo | sure amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | - | Stock of provisions for | Coverage R Stage 3 |
| Row Num | | (mln EUR, % | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposur |
| 19 | | Central banks | | | | | | | | | | | | | | |
| 20 | | Central governments | | | | | | | | | | | | | | |
| 21 | | Institutions | | | | | | | | | | | | | | |
| 22 | | Corporates | 3,177 | | 0 1,9 |)3 | 0 1,65 | 1 1,576 | 1,438 | 1,357 | 90 | 76 | | 2 11 | 13 | 3 13 |
| 23 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 24 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 25 | | Retail | 1,160 | | 0 54 | 1 7 | 0 85 | 7 798 | 269 | 257 | 30 | 0 27 | , | 2 9 | | 6 20 |
| 26 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| 27 | NETHERLANDS | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 28 | NL IIILKLANDS | Retail - Secured on real estate property - Of Which: non-SME | 255 | | 0 | 55 | 0 21 | 7 194 | 32 | 31 | 2 | 4 4 | (| 0 0 | (| 0 4 |
| 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 | 4,341 | | 0 2,45 | 51 | 0 2,51 | L 2,377 | 1,709 | 1,616 | 119 | 9 103 | | 3 20 | 19 | 9 15 |

| | | | | | | | | | | Morator | ia - Actual | | | | | | |
|------------|---------|--|-------------|--------|-----------|------------|-------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|-------------------------|-------------------|
| | | | | | | | | | | 31/1 | 2/2020 | | | | | | |
| | | | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | r Coverage |
| Row Num | | | (mln EUR,%) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | | Stage 2 exposure | Stage 3 exposure | ' Stage exposi |
| 37 | | Central banks | | | | | | | | | | | | | | | |
| 38 | | Central governments | | | | | | | | | | | | | | | |
| 39 | | Institutions | | | | | | | | | | | | | | | |
| 40 | | Corporates | | 0 | 0 | 0 |) | 0 | 0 0 | (| 0 0 | (| 0 0 |) (| 0 0 | | 0 - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 43 | | Retail | | 798 | 0 | 557 | 7 | 0 64 | 8 648 | 119 | 9 119 | 3: | 1 31 | 1 1 | . 6 | | 7 2 |
| 44 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 45 | GERMANY | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 46 | GERMANT | Retail - Secured on real estate property - Of Which: non-SME | | 596 | 0 | 268 | 3 | 0 51 | 510 | 69 | 69 | 17 | 7 17 | 7 (|) 1 | | 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 | | 798 | 0 | 557 | | 0 648 | 3 648 | 119 | 119 | 31 | L 31 | . 1 | . 6 | | 7 2 |

| | | | | | | | | | | Moratori | a - Actual | | | | | | |
|------------|---------|--|-------------|--------|----------|--------------|-----------|----------|----------------------------|----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|----------------------------|----------------|
| | | | | | | | | | | 31/12 | 2/2020 | | | | | | |
| | | | | Exposu | e values | Risk exposur | e amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | r Coverag |
| Row Num | | | (mln EUR,%) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | ' Stag expo |
| 55 | | Central banks | | | | | | | | | | | | | | | |
| 56 | | Central governments | | | | | | | | | | | | | | | |
| 57 | | Institutions | | | | | | | | | | | | | | | |
| 58 | | Corporates | | 4,557 | | 0 2,460 | 0 | 1,148 | 1,085 | 3,305 | 3,251 | 138 | 132 | 1 | 32 | . 1 | 14 |
| 59 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 60 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 61 | | Retail | | 2,756 | | 0 1,094 | 0 | 2,020 | 1,974 | 599 | 591 | 138 | 114 | C | 6 | 7 | 7 |
| 62 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 63 | BELGIUM | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 64 | DELGIUM | Retail - Secured on real estate property - Of Which: non-SME | | 1,896 | | 0 746 | 0 | 1,577 | 1,535 | 232 | 228 | 86 | 65 | C | 1 | | 3 |
| 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 | | 7,483 | | 3,585 | 0 | 3,337 | 3,228 | 3,905 | 3,844 | 275 | 246 | 2 | 39 | 2 | 22 |

| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
|------------|-----------|--|---------|----------|-------------|-------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|-------------------------|----------------------------|---------------|
| | | | Exposur | e values | Risk exposı | ire amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stag expos |
| 73 | | Central banks | | | | | | | | | | | | | | |
| 74 | | Central governments | | | | | | | | | | | | | | |
| 75 | | Institutions | | | | | | | | | | | | | | |
| 76 | | Corporates | 0 | 0 | 0 | C | (| 0 0 | 0 | 0 | (| 0 |) (| 0 | | 0 - |
| 77 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 78 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 79 | | Retail | 2,296 | 0 | 1,140 | C | 1,579 | 9 1,579 | 400 | 400 | 316 | 5 314 | 1 | . 7 | 7 1 | 17 |
| 80 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| 81 | AUSTRALIA | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 82 | AUSTRALIA | Retail - Secured on real estate property - Of Which: non-SME | 2,296 | 0 | 1,140 | C | 1,579 | 9 1,579 | 400 | 400 | 316 | 5 314 | 1 | . 7 | 7 1 | 17 |
| 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 | 2,296 | 0 | 1,140 | 0 | 1,579 | 1,579 | 400 | 400 | 316 | 314 | 1 | 7 | 1 | .7 |

| | | | | | | | | | 31/1 | 12/2020 | | | | | | |
|------------|---------------|--|--------|-----------|-------------|-------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|----------------------------|--------------------|
| | | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage R |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposur |
| 91 | | Central banks | | | | | | | | | | | | | | |
| 92 | | Central governments | | | | | | | | | | | | | | |
| 93 | | Institutions | | | | | - | | | | | | | | | |
| 94 | | Corporates | C |) |) (|) (|) (| 0 0 | | 0 0 | | 0 0 | C | 0 0 | 0 |) - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 97 | | Retail | 3 | 3 | 2 | 2 (| 0 | 1 1 | | 1 1 | | 0 0 | C | 0 | 0 |) - |
| 98 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| 99 | UNITED STATES | Retail - Secured on real estate property - Of Which: SME | | | | | | 1 1 | | 1 1 | | | | | | |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 5 | 5 | 2 | (| J | | | 1 1 | | 0 0 | L L | 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 Securitisation | | | | | | | | | | | | | | |
| 100 | | Securitisation Other non-credit obligation assets | | | | | | | | | | | | | | |
| 107 | | IRB TOTAL | 2 | | 2 | | 1 | 1 | | 1 1 | | 0 0 | • | | 0 | |
| 100 | | | | <u>'</u> | <u>' </u> 2 | ·] (| <u>'</u> | <u>v </u> | 1 | <u>- 1</u> | | | U | 0 | 0 | · |

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

Moratoria - Actual

Moratoria - Actual

Moratoria - Actual

13.99%

_____ 24.09%

ige 3 - - -_____ _____

- - - -

1.0.10

_____ 5 250

| EBA EUROPEAN BANKING AUTHORITY |
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| | | _ | | | | | | | | | | | | | | |
|------------|--------|--|---------|----------|------------|-------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|----------------------------|-------------------------|---------------------|
| | | | 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 expos | ure amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ra |
| Row Num | | (mln EUR,%) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure |
| 109 | | Central banks | | | | | | | | | | | | | | |
| 110 | | Central governments | | | | | | | | | | | | | | |
| 111 | | Institutions | | | | | | | | | | | | | | |
| 112 | | Corporates | 981 | 0 | 421 | . (|) 759 | 9 756 | 212 | 2 212 | 10 |) 9 | 4 | 6 | 2 | 2 21.2 |
| 113 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 114 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 115 | | Retail | 9 | 0 | 2 | . (|) | 3 3 | | 5 5 | 1 | . 1 | 0 | 0 | (| 0 21.0 |
| 116 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| 117 | POLAND | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 118 | IULAND | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 |) (|) (| 0 0 | (| 0 0 | |) C | C | 0 | (| 0 - |
| 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 | 990 | 0 | 423 | C | 762 | 2 759 | 217 | 217 | 11 | . 10 | 4 | 6 | 2 | 2 21.2 |

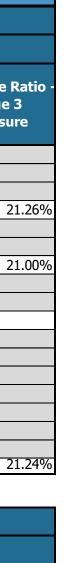
| | | | | | | | | | Moratoria | a - Actual | | | | | | |
|------------|-------|--|----------|-----------|------------|-------------|----------|-------------------------|-----------|----------------------------|----------|----------------------------|----------------------------|-------------------------|----------------------------|-------------------|
| | | | | | | | | | 31/12 | /2020 | | | | | | |
| | | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage R |
| Row Num | | (mln EUR, 9 | 6) A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposu |
| 127 | | Central banks | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | |
| 129 | | Institutions | | | | | | | | | | | | | | |
| 130 | | Corporates | 0 | | 0 (|) (| 0 | 0 0 | 0 | 0 | | 0 (| 0 0 | <u>, c</u> | | 0 - |
| 131 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 132 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 133 | | Retail | 580 | | 0 195 | 5 (| 0 53 | 6 319 | 39 | 18 | | 5 3 | 80 | <u>,</u> 3 | | 2 33 |
| 134 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| 135 | SPAIN | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 580 | | 0 195 | 5 (| 0 53 | 6 319 | 39 | 18 | | 5 | B 0 | <u>,</u> 3 | | 2 33 |
| 137 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | |
| 138 | | Retail - Other Retail | | | | | | | | | | | | | | |
| 139 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 140 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | 4 |
| 141 | | Equity | | | | | | | | | | | | | | |
| 142 | | Securitisation | | | | | | | | | | | | | | |
| 143 | | Other non-credit obligation assets | | | | | | _ | | | | _ | | | | |
| 144 | | IRB TOTAL | 580 | | 0 195 |) (| 0 53 | 6 319 | 39 | 18 | | 5 3 | 0 | 3 | | 2 33 |

| | | | | | | | | | | Morato | ria - Actual | | | | | | |
|------------|------------|--|---------|----------|--------|---------|----------------|----------|---------------------------|-----------|----------------------------|----------|-------------------------|----------------------------|-------------------------|----------------------------|-----------------|
| | | | | | | | | | | 31/: | 12/2020 | | | | | | |
| | | | | Exposure | values | Risk ex | oosure amounts | Stage 1 | Stage 1 exposure, o | f Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage R |
| Row Num | | (min | EUR, %) | RΒ | F-IRB | A-IRB | F-IRB | exposure | which expire moratoria | | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage exposu |
| 145 | | Central banks | | | | | | | | | | | | | | | |
| 146 | | Central governments | | | | | | | | | | | | | | | |
| 147 | | Institutions | | | | | | | | | | | | | | | |
| 148 | | Corporates | | 140 | | 0 | 24 | 0 | '1 | 70 6 | 68 68 | | 1 1 | L C |) 0 |) | 0 |
| 149 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 150 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 151 | | Retail | | 29 | | 0 | 7 | 0 | 26 | 26 | 2 2 | | 1 1 | L C | 0 0 |) | 0 |
| 152 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 153 | LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 154 | LUXENDOUNG | Retail - Secured on real estate property - Of Which: non-SME | | 24 | | 0 | 5 | 0 | .3 | 23 | 1 1 | | 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 | | 169 | | 0 | 32 | 0 9 | 7 | 96 7 | 0 70 | | 2 2 | 2 0 | 0 | | 0 |

| | | | | | | | | | | Morator | ia - Actual | | | | | | |
|------------|--------|--|-------------|--------|-----------|------------|-------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|-------------------------|----------------------------|-------------------|
| | | | | | | | | | | 31/1 | 2/2020 | | | | | | |
| | | | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage R |
| Row Num | | (m | nln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposu |
| 163 | | Central banks | | | | | | | | | | | | | | | |
| 164 | | Central governments | | | | | | | | | | | | | | | |
| 165 | | Institutions | | | | | | | | | | | | | | | |
| 166 | | Corporates | | 52 | . (|) 49 | Ð | 0 48 | 48 | 4 | 4 0 | | 1 1 | C | 0 | (| 0 56 |
| 167 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 168 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 169 | | Retail | | 2 | . (|) | 1 | 0 1 | 1 | (| 0 0 | | 0 0 | C | 0 | (| 0 4 |
| 170 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 171 | FRANCE | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 172 | INANCL | Retail - Secured on real estate property - Of Which: non-SME | | 1 | (|) (| 0 | 0 1 | 1 | (| 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 | | IDR TOTAL | | 54 | | 1 49 | |) 50 | 50 | 4 | 1 0 | | 1 | 0 | 0 | | 43 |

| | | | | | | | | Morator | ria - Actual | | | | | | |
|---------------------|--|--------|-----------|------------|-------------|----------|----------------------------|----------|----------------------------|----------|----------------------------|-------------------------|-------------------------|---------------------|-----------------------|
| | | | | | | | | 31/1 | 2/2020 | | | | | | |
| | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | | Coverage R Stage 3 |
| Row Num | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposur |
| 181 | Central banks | | | | | | | | | | | | | | |
| 182 | Central governments | | | | | | | | | | | | | | |
| 183 | Institutions | | | | | | | | | | | | | | |
| 184 | Corporates | (|) | 0 (|) | 0 | 0 0 | | 0 0 | 0 | 0 0 | (| 0 0 | | 0 - |
| 185 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 186 | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 187 | Retail | l. | 5 | 0 10 |) | 0 | 2 2 | | 0 0 | 4 | 0 | (| 0 0 | | 0 6 |
| 188 | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 190 UNITED RINODOFT | Retail - Secured on real estate property - Of Which: non-SME | 2 | 1 | 0 4 | 1 | 0 | 2 2 | | 0 0 | 2 | 2 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 | | 5 | 0 10 | | 0 | 2 2 | | 0 0 | 4 | . 0 | (| 0 0 | | 0 6 |

Moratoria - Actual



| E | BA EUROPEAN BANKING AUTHORITY | | | | | | 2021 El | U-wide S | | est: Cr G Groep N | e dit risk .v. | | D-19 IR | 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 exposi | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | provisions for | | provisions for | Coverage Ratio - Stage 3 |
| Row Num | | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed | exposure | guaranteed amount | exposure | guaranteed | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 1 | | Central banks | | | | | | | anount | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | |
| 3 | | Institutions | | | | | | | | | | | | | | | |
| 4 | | Corporates | | 1,599 | 0 | 653 | | 936 | 764 | 638 | | 2 | 21 1 | .9 | 2 | 3 2 | 2 10.16% |
| 5 | | Corporates - Of Which: Specialised Lending | | 217 | 0 | 99 | | 0 4 | 1 | 213 | 191 | | 0 | 0 0 |) 1 | . 0 | ე - |
| 6 | | Corporates - Of Which: SME | | 720 | 0 | 179 | (| 0 557 | 458 | 158 | 132 | | 3 | 3 | 1 | . 1 | 1 22.16% 0 10.49% 0 4.18% 0 4.18% |
| 7 | | Retail | | 97 | 0 | 19 | (| 0 30 | 25 | 65 | 59 | | 1 | 1 (|) (| 0 0 | J 10.49% |
| 8 | | Retail - Secured on real estate property | | 22 | 0 | 4 | (| 0 6 | 5 | 16 | 14 | | 0 | 0 (|) (| 0 0 | J 4.18% |
| 9 | ING Groep N.V. | Retail - Secured on real estate property - Of Which: SME | | 22 | 0 | 4 | (| 0 6 | 5 | 16 | 14 | | 0 | 0 0 |) (| | <u>)</u> 4.18% |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | 0 | (| 0 0 | 0 | (| 0 0 | | 0 | 0 0 | | | J - |
| 11 | | Retail - Qualifying Revolving | | 0 | 0 | 0 | | 0 0 | 0 | (| 0 0 | | 0 | 0 (| | |)- 11- |
| 12 | | Retail - Other Retail | | /5 | 0 | 15 | | 0 24 | 20 | 50 | 45 | | 1 | 1 (|) (| | 0 11.72% |
| 13 | | Retail - Other Retail - Of Which: SME | | 75 | 0 | 15 | (| 0 24 | 20 | 50 | 45 | | 1 | 1 (|) (| | 0 11.72% |
| 14 | | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 | (| 0 0 | 0 | | 0 0 | | 0 | 0 0 | | | J - |
| 15 | | Equity | | | | | | | | | | | | | | | 4 |
| 16 | | Securitisation | | | | | | | | | | | | | | | 4 |
| 17 | | Other non-credit obligation assets | | 1 664 | | | | | 300 | | Eaa | | | | | | |
| 18 | | IRB TOTAL | | 1,696 | 0 | 673 | | 967 | 789 | 703 | 588 | 2 | 2 2 | 0 2 | 2 3 | <u>ة ا</u> | 2 10.18% |

| | | | | | | | | | Public guara | ntees - Actual | | | | | | |
|----------------|--|---------|-------------|-------|-------------|-------------|----------|-------------------------------|--------------|-------------------------------|----------|-------------------------------|-------------------------|-------------------------|----------------------------|---------------------|
| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
| | | Exj | oosure valu | Jes | Risk exposu | ire amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - |
| Row lum | (mln E | EUR, %) | | F-IRB | A-IRB | F-IRB | exposure | which guaranteed amount | exposure | which guaranteed amount | exposure | which guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure |
| 19 | Central banks | | | | | | | | | | | | | | | |
| 20 | Central governments | | | | | | | | | | | | | | | |
| 21 | Institutions | | | | | | | | | | | | | | | |
| 22 | Corporates | | 452 | 0 | 194 | (| 26 | 20 | 419 | 363 | - | 7 6 | 0 | 2 | 1 | 19.25% |
| 23 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 24 | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 25 | Retail | | 73 | 0 | 9 | (|) 12 | 11 | 61 | 55 | | 1 1 | 0 | 0 | C | 6.44% |
| 26 | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 28 NETHERLANDS | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | 0 | (| 0 0 | 0 | 0 | 0 | (|) (| 0 | 0 | C | - |
| 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 | | 525 | 0 | 203 | C | 38 | 32 | 479 | 418 | 8 | 3 7 | 0 | 2 | 1 | 18.22% |

| | | | | | | | | | Public guara | ntees - Actual | | | | | | |
|------------|---------|--|---------|-----------|------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|----------------------------|-------------------------|-------------------------|-----------------------------|
| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
| | | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - Stage 3 |
| Row Num | | (mln EUR, % |) A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed amount | exposure | guaranteed | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 37 | | Central banks | | | | | | | | | | | | | | |
| 38 | | Central governments | | | | | | | | | | | | | | |
| 39 | | Institutions | | | | | | | | | | | | | | |
| 40 | | Corporates | 26 | 5 | 0 1 | Ð | 0 | 3 0 | 23 | 8 4 | (|) (| 0 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 43 | | Retail | (|) | 0 |) | 0 | 0 0 | 0 | 0 0 | (|) (| 0 0 | 0 | 0 | - |
| 44 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| 45 | GERMANY | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 46 | GERMANT | Retail - Secured on real estate property - Of Which: non-SME | (|) | 0 |) | 0 | 0 0 | C | 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 | 26 | 5 | 0 19 | | 0 | 3 0 | 23 | 4 | C | 0 | 0 | 0 | 0 | - |

| | | | | | | | | | Public guara | ntees - Actual | | | | | | |
|----------------|--|-------------|---------|----------|-------------|------------|----------|-------------------------------|--------------|-------------------------------|----------|-------------------------------|-------------------------|----------------------------|-------------------------|---------------------|
| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
| | | | Exposur | e values | Risk exposu | re amounts | Stage 1 | Stage 1 exposure, of | Stage 2 | Stage 2 exposure, of | Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio |
| Row Num | | (mln EUR,%) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | which guaranteed amount | exposure | which guaranteed amount | exposure | which guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure |
| 55 | Central banks | | | | | | | | | | | | | | | |
| 56 | Central governments | | | | | | | | | | | | | | | |
| 57 | Institutions | | | | | | | | | | | | | | | |
| 58 | Corporates | | 221 | 0 | 129 | 0 |) 137 | 106 | 82 | 65 | 1 | . 1 | 0 | 0 | 0 | 16.82% |
| 59 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 60 | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 61 | Retail | | 24 | 0 | 10 | 0 | 18 | 14 | 5 | 3 | 0 | 0 0 | 0 | 0 | 0 | 21.11% |
| 62 | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 63 64 BELGI | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 64 DELGI | Retail becarea of real estate property of which hor si | ME | 0 | 0 | 0 | C | 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 Securitisation | | | | | | | | | | | | | | | |
| 70 | | | | | | | | | | | | | | | | |
| 71 | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| 72 | | | 245 | 0 | 140 | 0 | 156 | 120 | 87 | 68 | 1 | 1 | 0 | 0 | 0 | 17.77% |

| | | | | | | | | | | intees - Actual | | | | | | |
|-----------|--|---------|--------|-----------|------------|-------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|-------------------------|----------------------------|-------------------------|-----|
| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
| | | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Со |
| | | EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | |
| | Central banks | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | - | - | | | | _ |
| | Corporates | | C |) |) |) (|) (| 00 | C | 0 0 | 0 | 0 0 | 0 0 | 0 | | 0 - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | _ |
| | Corporates - Of Which: SME | | - | | | | | | - | | | - | | | | _ |
| | Retail | | C |) |) |) (|) (| 00 | C | 0 0 | 0 | 0 | 0 0 | 0 | | 0 - |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: SME | | - | | | | | | - | | | - | | | | _ |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: non-SME | | C |) |) |) (|) (| 00 | C | 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 | | 0 | | |) (|) (| 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 | | 0 - |

| | | | | | | | | | Public guara | antees - Actual | | | | | | |
|------------|---------------|--|--------|-----------|------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|-------------------------|----------------------------|-------------------------|---------------------|
| | | | | | | | | | 31/1 | 2/2020 | | | | | | |
| | | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure |
| 91 | | Central banks | | | | | | | | | | | | | | |
| 92 | | Central governments | | | | | | | | | | | | | | |
| 93 | | Institutions | | | | | - | | | | | | | | | |
| 94 | | Corporates | (|) | 0 0 |) (| 0 | 0 0 | | 0 0 | | 0 0 | 0 0 | 0 | 0 0 |) - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 97 | | Retail | (|) | 0 0 |) (| 0 | 0 0 | | 0 0 | | 0 0 | 0 0 | 0 | 00 |) - |
| 98 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| 99 | UNITED STATES | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 100 | UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | (|) | 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 | C | | 0 0 | 0 | D | 0 0 | (| 0 0 | | 0 0 | 0 | 0 | 0 |) - |

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

| | | | | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
|------------|--------|--|--------------|--------|-----------|------------|-------------|----------|----------------------------------|-------------|----------------------------------|----------|----------------------------------|-------------------------|----------------------------|-------------------------|---------------------------|
| | | | | | | | | | | Public guar | antees - Actual | | | | | | |
| | | | | | | | | | | 31/1 | 12/2020 | | | | | | |
| | | | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio Stage 3 |
| Row Num | | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed | exposure | guaranteed | exposure | guaranteed | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 109 | | Central banks | | | | | | | | | | | | | | | |
| 110 | | Central governments | | | | | | | | | | | | | | | |
| 111 | | Institutions | | | | | | | | | | | | | | | |
| 112 | | Corporates | | 727 | | 0 146 | ò | 0 65 | 1 539 | 7 | 65 | | 0 0 |) 1 | . 1 | L | D - |
| 113 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| 114 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| 115 | | Retail | | 0 | | 0 0 |) | 0 | 0 0 | | 0 0 | | 0 0 | 0 0 | C | | D - |
| 116 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| 117 118 | POLAND | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| 118 | FOLAND | Retail - Secured on real estate property - Of Which: non-SME | | 0 | | 0 0 |) | 0 | 0 0 | | 0 0 | | 0 0 | 0 0 | C |) | D - |
| 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 | | | | | | | | | | | | | | | |
| 125 126 | | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| 126 | | IRB TOTAL | | 727 | | 0 146 | | 0 65 | 1 539 | 7 | 6 65 | | 0 0 |) 1 | 1 | |) - |

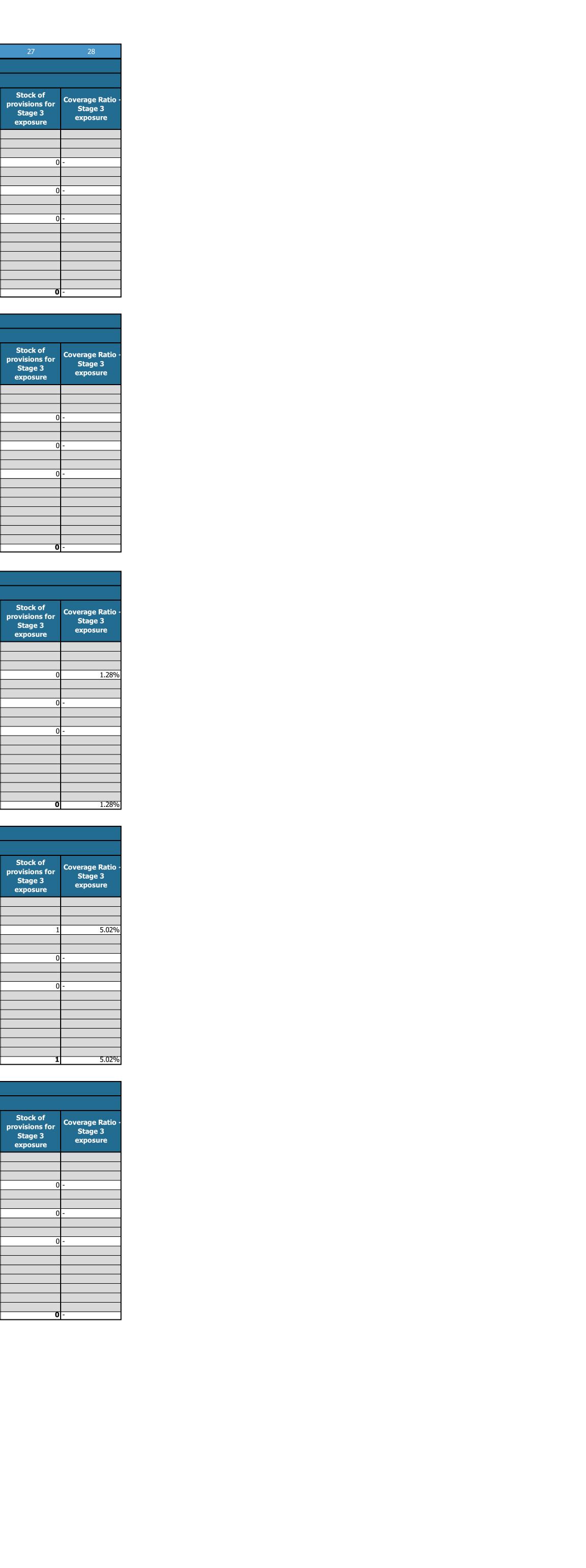
| | | | | | | | | | Public guara | ntees - Actual | | | | | | |
|------------|-------|--|----------|--------|-------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|---|-------------------------|---------------------|---------------------|-----------------------------|
| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
| | | | Exposure | values | Risk exposi | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | | | Coverage Ratio - Stage 3 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 127 | | Central banks | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | |
| 129 | | Institutions | | | | | | | | | | | | | | |
| 130 | | Corporates | 16 | (| 10 | | 0 | 8 6 | 8 | 3 5 | (| 0 0 | 00 | 0 | C |) - |
| 131 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 132 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 133 | | Retail | 0 | (| 0 | | 0 | 0 0 | C | 0 | (| 0 0 | 0 0 | 0 | C |) - |
| 134 | | Retail - Secured on real estate property | | | | | _ | | | | | | | | | |
| 135 | SPAIN | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | (| 0 | | 0 | 0 0 | C | 0 | (| | 0 0 | 0 | L C |) - |
| 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 Securitisation | | | | | | | | | | | | | | |
| 142 | | Other non-credit obligation assets | | | | | | | | | | | | | | |
| 143 | | IRB TOTAL | 16 | (| 10 | | 0 | 8 6 | 8 | 5 | (| | 0 | 0 | 0 |) - |
| 144 | | | 10 | | 10 | l | ~ | U | | <u> </u> | | <u>, , , , , , , , , , , , , , , , , , , </u> | U U | | | ' |

| | | | | | | | | | Public guar | antees - Actual | | | | | | |
|------------|-----------|--|---------|-----------|-------------|------------|----------|----------------------------------|-------------|----------------------------------|----------|----------------------------------|-------------------------|---------------------|---------------------|---------------------------|
| | | | | | | | | | 31/1 | 12/2020 | | | | | | |
| | | | Exposu | re values | Risk exposu | re amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | | | Coverage Ratio Stage 3 |
| Row Num | | (mln EUR, % |) A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 145 | | Central banks | | | | | | | | | | | | | | |
| 146 | | Central governments | | | | | | | | | | | | | | |
| 147 | | Institutions | | | | | | | | | | | | | | |
| 148 | | Corporates | 9 | 0 | 20 | | 0 | 2 2 | | 7 6 | | 0 0 |) (|) (| 0 (| 1.28% |
| 149 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 150 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 151 | | Retail | (| 0 | 0 | | 0 | 0 0 | | 0 0 | | 0 0 |) (| 0 | 0 (|) - |
| 152 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| 153 | UXEMBOURG | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 134 | OVENDOOLO | Retail - Secured on real estate property - Of Which: non-SME | (| 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 | 9 | 0 | 20 | | 0 | 2 2 | | 7 6 | | 0 0 | | | | 1.28% |

| | | | | | | | | | Public guara | ntees - Actual | | | | | | |
|---------------------|-----|--|--------|----------|-------------|------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|----------------------------|-------------------------|---------------------|-----------------------------|
| | | | | | | | | | 31/12 | 2/2020 | | | | | | |
| | | | Exposu | e values | Risk exposu | re amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | provisions for | Coverage Ratio · Stage 3 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 163 | | Central banks | | | | | | | | | | | | | | |
| 164 | | Central governments | | | | | | | | | | | | | | |
| 165 | | Institutions | | | | | | | | | | | | | | |
| 166 | | Corporates | 35 | | 95 | C | 16 | 14 | 6 | 5 | 14 | 12 | 0 | 0 | 1 | 5.02% |
| 167 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 168 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 169 | | Retail | 0 | | 0 0 | C | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| ¹⁷¹ FRAN | ICF | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 1/2 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | | 0 0 | C | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | - |
| 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 | 35 | |) 95 | 0 | 16 | 14 | 6 | 5 | 14 | 12 | 0 | 0 | 1 | 5.02% |

| | | | | | | | | Public guara | ntees - Actual | | | | | | |
|----------------|--|------------|-----------|------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|-------------------------|----------------------------|----------------------------|---------------------------|
| | | | | | | | | 31/1 | 2/2020 | | | | | | |
| | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio Stage 3 |
| Row Num | (mln EUR | , %) A-IRB | F-IRB | A-IRB | F-IRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 181 | Central banks | | | | | | | | | | | | | | _ |
| 182 | Central governments | | | | | | | | | | | | | | |
| 183 | Institutions | | | | | | | | | | | - | - | | - |
| 184 | Corporates | | 0 0 | C | (|) | 0 0 | (| 0 0 | (|) (| 0 0 | 0 | | 0 - |
| 185 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 186 | Corporates - Of Which: SME | | | | | | | | | | | - | - | | |
| 187 | Retail | | 0 0 | C | (|) | 0 0 | (| 0 0 | (|) (| 0 0 | 0 | | 0 - |
| 188 | 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 | C | (|) | 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 | | 0 | 0 | | | 0 0 | C | 0 | | | 0 0 | 0 | | 0 - |

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



| EUROPEAN BANKING AUTHORITY | | | | | | | | | | 2021 EU | -wide | Stress 7 | Fest: Cr | edit ris | |)-19 IRB | | | | | | | |
|----------------------------------|--|-------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|------|
| | | | | | | | | | | | | 11 | NG Groep N | I.V. | | | | | | | | | |
| | | | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | |
| | | | | | | | | | | | | Mora | toria - Baseline S | cenario | | | | | | | | | |
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | (mln EUR,%) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Cove |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 4,141 | 521 | 4,78 | 1 | 4 30 | 3 | 6 0.75% | 4,111 | 771 | L 4,56 | 1 | 3 2 | 4 46 | 5 1.01% | 4,082 | 1,005 | 5 4,3 | 356 | 3 21 | 1 5 | 7 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 5,852 | 833 | 1,273 | 3 3 | 3 21 | 4 | 9 3.84% | 5,849 | 983 | 3 1,126 | 6 | 3 1 | 7 68 | 6.04% | 5,827 | 1,097 | 7 1,0 | 035 | 3 15 | 5 9 | 2 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | 4 |
| ING Groep N.V. | Retail - Secured on real estate property - Of Which: SME | | | | | | | - | | | | | | | - | | | | - | | - | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | 4,602 | 677 | 690 | 5 1 | 1 7 | 3 | 0 4.31% | 4,610 | 780 |) 584 | 4 | 1 | 6 51 | 1 8.74% | 4,601 | 851 | 5 | 523 | 1 5 | p 7 | 4 |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | 4- |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | 4 |
| | IRB TOTAL | | 10,213 | 1,355 | 6,058 | 3 7 | 7 51 | 8 | 5 1.40% | 10,178 | 1,755 | 5,693 | 3 (| 6 4 | 2 114 | 4 2.01% | 10,125 | 2,103 | 5,3 | 97 | 5 37 | 7 14 | 9 |

| | | | | | | | | | | | | Mora | toria - Baseline So | enario | | | | | | | | | |
|-------------|--|-------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|-----------------------|
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | (mln EUR,%) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | r Covera St exp |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 1,725 | 163 | 1,29 | 1 | | 7 14 | 1.07% | 1,698 | 224 | 1,257 | ' 1 | [| 5 16 | 6 1.24% | 1,691 | 1 28 | 3 1,205 | ; 1 | 4 | 1 | 17 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 875 | 66 | 21 | 5 | L (| 6 | 7 3.47% | 862 | 90 | 204 | 1 | [| 5 | 9 4.53% | 849 | 9 11 | 2 195 | 1 | 1 5 | 1 | 11 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: non-SME | | 217 | 12 | 2 | .5 (|) (| 0 | 1.20% | 219 | 16 | 5 18 | S C | (|) (| 0 1.79% | 219 | 9 1 | 9 15 | 5 (| 0 (| 1 | 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 | | 2,602 | 230 | 1,50 | 8 | 2 13 | 3 2: | L 1.41% | 2,563 | 314 | 1,462 | 2 | 11 | 25 | 5 1.70% | 2,542 | 2 39 | 5 1,402 | 1 | . 9 | 2 | 29 |

| | | | | | | | | | | | Mora | atoria - Baseline Sc | enario | | | | | | | | | |
|---------|--|---------------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|--------------------------|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | (mln EUR, | Stage 1 exposure %) | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | r Coverag Sta expo |
| | Central banks | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 0 | 0 | 0 0 |) (| 0 | 0 - | (| 0 0 |) | 0 0 | (| 0 0 | - | 0 | | 0 | 0 (| י ר | j | 0 - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 6 | 37 4 | 47 11 | 14 1 | | 7 | 9 7.68% | 634 | 1 58 | 3 10 |)6 1 | (| 6 4 | 4.15% | 631 | 6 | 7 10 | .0 | | ز | 4 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| GERMANY | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | 4 | 99 | 28 6 | 59 C |); | 3 | 3 3.85% | 496 | 5 35 | 5 6 | 55 0 | | 3 2 | 3.76% | 494 | 4 | 1 6 | <u>,1</u> (| <u>, </u> | 2 | 2 |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | _ |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | 4 | 4 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | 4 | 4 |
| | Other non-credit obligation assets | | | | | | | | | | | | | | 4 1 50/ | | | | | | | |
| | IRB TOTAL | 63 | 37 4 | 4/ 11 | .4 1 | L 7 | | y /.68% | 634 | F 58 | 6 10 | 6 1 | | b 4 | 4.15% | 631 | 6 | / 10 | <u>1</u> 1 | <u>. 5</u> | <u>/</u> / | 4 |

| | | | | | | | | | | | Morat | toria - Baseline Sce | nario | | | | | | | | | |
|------------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| tow lum | (mln EUR, % | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 55 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 56 | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 57 | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 58 | Corporates | 1,220 | 303 | 3 3,068 | 3 | 1 | .9 1 | 8 0.58% | 1,253 | 455 | 2,883 | 3 1 | 15 | 25 | 0.87% | 1,263 | 59 | 93 2,73 | 4 | 1 13 | 3 | 3 1.20% |
| 59 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 60 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 61 | Retail | 1,994 | 193 | 3 569 | 9 (|) | 5 | 8 1.46% | 1,984 | 240 | 533 | 3 0 | 4 | . 10 | 1.91% | 1,971 | 28 | 32 50 | 4 | 0 | 1 | 2 2.46% |
| 62 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| BELGIUM | Retail - Secured on real estate property - Of Which: SME | | | | - | | - | | | | | | | | | | | - | | - | | |
| 64 DLLGIUM | Retail - Secured on real estate property - Of Which: non-SME | 1,550 | 116 | 5 230 |) (|) | 0 | 3 1.33% | 1,535 | 139 | 221 | 0 | 0 | 4 | 2.03% | 1,521 | 10 | 51 21 | 4 |) (| | 6 2.79% |
| 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 Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 70 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 71 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | |
| 72 | IRB TOTAL | 3,383 | 496 | 5 3,638 | <u> </u> | . 2 | 3 2 | 6 0.72% | 3,405 | 695 | 3,417 | 1 | 19 | 35 | 1.03% | 3,401 | 87 | 75 3,24 | 1 : | l 16 | 4 | 5 1.40% |

| | | | | | | | | | | | Mora | toria - Baseline S | cenario | | | | | | | | | |
|-----------|--|-------------------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|----------------------------|---------------------|---------------------|---|---|---|-----------------------------|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | (mln E | Stage 1 exposure UR, %) | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Stage exposu |
| | Central banks | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | 4 |
| | Institutions | | | - | | - | | | | | - | - | | | | | | | | | - | |
| | Corporates | | 0 | 0 | 0 | 0 | 0 0 |) - | 0 | 0 | (| 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | 4 |
| | Corporates - Of Which: SME | | | | | - | | | . == 0 | | | | | | | | | | | | - | 4 |
| | Retail | 1,5 | 522 4 | 494 2 | .80 | 0 | 0 21 | 7.44% | 1,558 | 555 | 184 | 4 | 0 | 0 4 | 0 21.53% | 1,5 | 77 5 | 89 13 | 31 | 0 | 0 5 | 58 4 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | 4 |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: SME | | | | | | | 7.440/ | | | | | | | 0.1.500 | | | | | | | |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: non-SME | 1,5 | 522 2 | 494 2 | .80 | 0 | 0 21 | 7.44% | 1,558 | 555 | 184 | 4 | 0 | 0 4 | 0 21.53% | o 1,5. | // 5 | 89 1. | 31 | 0 | 0 5 | 58 4 |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | _ | | | | - | | | 4 |
| | Equity | | | | | | | | | | | | | | | | | | | | | 4 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | 4 |
| | Other non-credit obligation assets | 1 5 | | 10.4 | 20 | | 0 21 | 7 440/ | 1 660 | EEE | 10/ | a | | 0 4 | | 1,57 | 27 50 | 20 13 | 4 | | F | 8 4 |
| | IRB TOTAL | 1,5 | 522 4 | 94 23 | טט | ויי | U 23 | . 7.44% | 1,558 | 555 | 184 | * ' | | U 4 | 0 21.53% | D IIIIIIIIIIIIIIIII | 50 | 39 13 | · - | ויי | U 5 | ع 4 |

| | | | | | | | | | | | | Mora | atoria - Baseline S | cenario | | | | | | | | | |
|---------------|--|-------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---|
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| Row Num | | (mln EUR,%) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 91 | Central banks | | | | | | | | | | | | | | | | | | | | | | |
| 92 | Central governments | | | | | | | | | | | | | | | | | | | | | | |
| 93 | Institutions | | | | | | | | | | | | | | | | | | | | | | |
| 94 | Corporates | | 0 | |) (| 0 0 | (| 0 | 0 - | 0 | (|) | 0 |) |) (| 0 - | | 0 | 0 | 0 (| 0 | 0 | - |
| 95 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | |
| 96 | Corporates - Of Which: SME | | | | | 1 | | 2 | 0 11 410/ | 4 | | | 0 | 2 | | 0 30.87% | | 4 | 4 | 0 | | 0 | |
| 97 | Retail | | 1 | | L | 1 0 | (| 0 | 0 11.41% | 1 | | | 0 | J | | 0 30.87% | | 1 | 1 | <u> </u> | 0 | 0 | 55.54% |
| 98 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME | | 1 | | | 1 | | 0 | 0 11.410/ | 1 | | | 0 | | | 0 30.87% | | 1 | 1 | 0 | | 0 | 55.54% |
| | Retail - Secured on real estate property - Of Which: non-SME | | 1 | L | L | 1 0 | | 0 | 0 11.41% | I | <u>_</u> | L | 0 | J | J (| 0 50.87% | | 1 | 1 | 0 (| 0 | 0 | 55.54% |
| 101 | Retail - Qualifying Revolving Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | |
| 102 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| 104 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | |
| 105 | | | | | | | | | | | | | | | | | | | | | | | |
| 106 | Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| 107 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | |
| 108 | IRB TOTAL | | 1 | 1 | 1 | 1 0 | (| 0 | D 11.41% | 1 | 1 | | 0 | |) (| 0 30.87% | | 1 : | 1 | 0 0 | 0 0 | 0 | 55.54% |

Marataria Pacalina Scons

| | | _ | | | | | | | | | | I | <u>NG Groep N</u> | I.V. | | | | | | | | | |
|--------|--|--------------|----------------------|--------------------------|--------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---|--|--------------------------------------|-----------------------------|---|---------------------------------------|---------------------------------------|---|--|---------------------|---------------------|---------------------------------------|---------------------------------------|--------------------------------------|----|
| | | | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | |
| | | | | | | 31/12/2021 | | | | | | Mora | atoria - Baseline S 31/12/2022 | | | | | | | 31/12/2023 | | | _ |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of | Stock of provisions fo Stage 3 | or |
| | | (mln EUR, %) | | | | exposure | exposure | exposure | exposure | | | | exposure | exposure | exposure | exposure | | | | exposure | exposure | exposure | |
| | Central banks Central governments | | | | | | | | | | | | | | | | | | | | | | _ |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 810 | 39 | 132 | 2 | 2 3 | | 3 2.20% | 782 | 61 | . 13 | 8 | 1 | 3 4 | 4 2.92% | 758 | 8 80 | 6 13 | 8 | 1 | 3 | 5 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 5 | 1 | Ę | 3 | 0 0 | (| 0 5.25% | 5 | 1 | | 3 | 0 | | 0 5.29% | 5 | 5 | 1 | 3 | 0 | 0 | 0 |
| | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| POLAND | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | (| 2 | 0 0 | | 0 - | 0 | 0 | | 0 | 0 | | 0 - | (| | 0 | 0 | 0 | 0 | -0 |
| | Retail - Qualifying Revolving | | | - | | | | | | - | | | | | | | | | - | | | - | Ť |
| | 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 | | 815 | 40 | 136 | 5 | 2 3 | 3 | 3 2.27% | 787 | 63 | 14 | 1 | 1 3 | 3 4 | 1 2.97% | 763 | 8 | 7 14 | 1 | 1 3 | 3 | 6 |
| | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | Mora | atoria - Baseline S | Scenario | | | | | | | | | |
| | | | | | | 31/12/2021 | | | | | | Mora | atoria - Baseline S 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | | Stage 1 | Stage 2 | Stage 3 | Stock of | Stock of provisions for | Stock of provisions for | Coverage Ratio - | Stage 1 | Stage 2 | | 31/12/2022 Stock of provisions for | Stock of | Stock of provisions for | Coverage Ratio - | Stage 1 | Stage 2 | Stage 3 | Stock of | Stock of | Stock of provisions fo | r |
| | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Mora Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| | Central banks | (mln EUR,%) | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for | provisions for | provisions for | | Stage 1 exposure | Stage 2 exposure | Stage 3 | 31/12/2022 Stock of provisions for | Stock of provisions for | provisions for | | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for | Stock of provisions for | provisions fo | or |
| | Central banks Central governments | (mln EUR,%) | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure | Stage 2 exposure | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| | Central governments Institutions | (mln EUR, %) | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure | Stage 2 exposure | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| | Central governments Institutions Corporates | (mln EUR, %) | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure | Stage 2 exposure | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending | (mln EUR, %) | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure 0 | Stage 2 exposure 0 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | (mln EUR, %) | | exposure | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | Stage 1 exposure 0 479 | Stage 2 exposure 0 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail | (mln EUR, %) | exposure 0 | exposure | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure 0 479 | Stage 2 exposure 0 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| CDATN | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | | exposure 0 | exposure | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | Stage 1 exposure 0 479 | Stage 2 exposure 0 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| SPAIN | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME | | exposure 0 | exposure 0 0 17 | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | Stage 1 exposure 0 479 479 | Stage 2 exposure 0 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | Stage 1 exposure (47(| Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| SPAIN | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving | | exposure 0 489 | exposure 0 0 17 | Stage 3 exposure (| Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 0 3 3.62% | Stage 1 exposure 0 479 479 | Stage 2 exposure 0 21 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 3 4.32% | Stage 1 exposure (47(| Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| SPAIN | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail | | exposure 0 489 | exposure 0 0 17 | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 0 3 3.62% | Stage 1 exposure 0 479 479 479 | Stage 2 exposure 0 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 3 4.32% | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| SPAIN | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME | | exposure 0 489 | exposure 0 0 17 | Stage 3 exposure (| Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 0 3 3.62% | Stage 1 exposure 0 479 479 479 | Stage 2 exposure 0 21 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 3 4.32% | Stage 1 exposure (47(| Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| SPAIN | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property 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 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME | | exposure 0 489 | exposure 0 0 17 | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 0 3 3.62% | Stage 1 exposure 0 479 479 479 479 | Stage 2 exposure 0 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 3 4.32% | Stage 1 exposure | Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| SPAIN | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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 | | exposure 0 489 | exposure 0 0 17 | Stage 3 exposure (74 | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 0 3 3.62% | Stage 1 exposure 0 0 479 479 479 1 | Stage 2 exposure 0 21 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 3 4.32% | Stage 1 exposure (47(47(| Stage 2 exposure | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |
| SPAIN | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property 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 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME | | exposure 0 489 | exposure 0 0 17 | Stage 3 exposure | Stock of provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 0 3 3.62% | Stage 1 exposure 0 0 479 479 479 479 479 479 479 | Stage 2 exposure 0 21 21 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 0 3 4.32% | Stage 1 exposure (47(47(| | | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions fo Stage 3 | or |

| | | | | | | | | | | | мога | atoria - Baseline S | Scenario | | | | | | | | | |
|------------|--|---------------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | (mln EUR, % | Stage 1 exposure %) | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Covera Sta |
| | Central banks | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 77 | 4 5 | 59 (| 0 | 0 0 | 0.10% | 7 | 5 7 | 7 5 | 8 | 0 | 0 0 | 0.14% | o 74 | 4 10 |) 50 | 6 | 0 C | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 27 | 2 | 1 (| 0 | 0 0 | 4.28% | 2 | 5 2 | 2 | 1 | 0 | 0 0 | 2.73% | 2 | 5 3 | } | 1 | 0 C | (| 0 |
| | 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 | | 23 | 1 | 0 (| 0 | 0 0 | 0.36% | 2 | 3 | L | 0 | 0 | 0 0 | 0.40% | 22 | 2 2 | 2 | 0 | 0 C | (| 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 | 10 |)3 | 6 6 | 50 (| | 0 0 | 0.15% | 10 | L 9 | 5 | 8 | 0 | 0 0 | 0.17% | 99 | 9 13 | 5 | 7 | | C | 0 |

| | | | | | | | | | | | Mora | atoria - Baseline So | cenario | | | | | | | | | |
|------------|--|---------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| tow lum | (mln EUR, | Stage 1 exposure %) | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 163 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 164 | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 165 | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 166 | Corporates | 4 | 8 1 | L 2 | 4 0 | | 0 | 0 8.34% | 48 | 3 1 | | 4 (|) | 0 (| 0 8.35% | 4 | 7 | 2 | 4 | 0 (| 0 0 | 8.39% |
| 167 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 168 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 169 | Retail | | 1 C |) (| 0 0 | | 0 | 0 2.36% | 1 | . C |) | 0 (|) | 0 (| 0.42% |) | 1 | 0 | 0 | 0 (| 0 0 | 0.23% |
| 170 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | 1 C |) (| 0 0 | | 0 | 0 0.14% | 1 | . C |) | 0 (|) | 0 (| 0.13% |) | 1 | 0 | 0 | 0 (| 0 0 | 0.10% |
| 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 | | | | | | | 7 010/ | | | | | | | | | | | | | | 7 700/ |
| 180 | IRB TOTAL | 5 | ן 1 | . 4 | + 0 | | וע | u /.81% | 49 | <u>' </u> 1 | - | 4 0 | | U(| J /.68% | 4 9 | 9 | 2 | 4 | U (| 0 | 7.73% |

| | | | | | | | | | | | Mora | toria - Baseline So | enario | | | | | | | | | |
|---------------|--|--------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|-------------------------------|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | Stage 1 xposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | r Coverage Stage exposu |
| | Central banks | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 0 | 0 |) (| 0 0 | 0 |) (| - | (|) (| | 0 0 | 0 |) 0 | - | C |) (| 0 0 | 0 | 0 | (| 0 - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 2 | 4 | . (| 0 0 | 0 |) (| 141.79% | 2 | 2 | 1 | 0 0 | 0 |) 0 | 173.54% | 2 | 2 4 | C | 0 | 0 | (| 0 2 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| NITED KINGDOM | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | 2 | 2 | . (| 0 0 | 0 |) (| 2.61% | 2 | 2 2 | 2 | 0 0 | 0 |) 0 | 6.71% | 2 | 2 2 | 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 | 2 | 4 | C | 0 | 0 | | 141.79% | 2 | 2 4 | | 0 0 | 0 | 0 | 173.54% | 2 | 4 | 0 | 0 | 0 | 0 | 0 21 |

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

| EBA EUROPEAN BANKING AUTHORITY | | | | | | | | | | | | | | 2021 El | J-wide | Stress T | G Groep N | | | 0-19 IRI | 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 |
| | | | | | | | | | | | | | | | I | Public guarantees | - Baseline Scena | rio | | | | | | | | | | | | | |
| | | | | | | 31/12 | 2/2021 | | | | | | | | | 31/12 | 2/2022 | | | | | | | | | 31/1 | 2/2023 | | | | |
| ow um | (mln EUI | Stage 1 exposure JR, %) | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for p Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | . Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | r Coverage Ratio Stage 3 exposure |
| 1 | Central banks | | | | amount | | | | | | | | | | anount | | Zinount | | | | | | | | | | | | | | |
| 2 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Institutions | | | | - | | | | | | | | | | | | | - | - | | | | | - | | | | | | | |
| 4 | Corporates | 89 | 90 615 | .5 6. | 35 744 | · 70 | 5 | 0 | 3 | | 3.63% | 84 | 19 620 | 635 | 707 | 7 112 | 92 | 2 (| 0 | 3 | 3 2.62% | 82 | 23 60 |)7 | 519 68 | 3 15 | 1 122 | 7 0 | 2 | 3 | 3 2.15 |
| 5 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| 6 | Corporates - Of Which: SME | | 22 50 | -0 | 61 20 | 2 | | | 0 | | 2 010/ | 2 | | | 20 | 0 5 | - | 4 | | | 2 010/ | | 21 | 7 | F0 7 | 7 | 7 | 6 0 | 0 | 0 | 0 2 50 |
| / | Retail Retail | · · · · · | 52 50 | 08 | 61 29 | 3 | <u> </u> | U | 0 | | 3.91% | 3 | 51 57 | 5 60 | 20 | 8 5 |) | 4 (| | | 3.01% | 5 | 31 : | 0/ | 59 2 | / | (| 0 0 | 0 | U | <u>J</u> 2.58° |
| | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| ING Groep N.V. | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| .6 | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| .7 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| .8 | IRB TOTAL | 94 | 673 | 3 7 | 72 773 | 563 | 6 | 1 | 3 | | 0.48% | 90 | 677 | 114 | 735 | 5 565 | 97 | 7 1 | | 8 | 0.54% | 87 | 66 | 64 1 | 57 71 | 1 554 | 133 | 3 1 | 2 | 3 | 3 0.62% |

| | | | | | | | | | | | | | | | | Pu | ublic guarantees | s - Baseline Scena | ario | | | | | | | | | | | | | |
|-------------|--|--------------|---------------------|--|---------------------|--|-----------------------|--|---|---|---|---|-------------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|
| | | | | | | | 31/ | 12/2021 | | | | | | | | | 31/12 | 12/2022 | | | | | | | | | 31/12 | 2/2023 | | | | |
| | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | f Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of r provisions f Stage 2 exposure | Stock of or provisions fo Stage 3 exposure | r Coverage Ratio Stage 3 exposure |) - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 28 | 3 389 | 397 | 7 | 29 | 26 2 | 22 | 0 | 2 | 2 5.89 | % 3 | 0 37 | 74 38 | 1 30 | 4(| 10 3 | 34 | 0 | 1 | 4.15% | o 3 | 1 360 | 36 | 57 30 | 53 | 4 | 5 | 0 1 | 1 | 2 3.35° |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 15 | 5 53 | 56 | 6 | 16 | 3 | 2 | 0 | 0 | 0 2.53 ^o | % 1 | 5 5 | 52 5 | 5 16 | 2 | 4 | 3 | 0 | 0 | 2.04% | » <u>1</u> | 5 51 | I | 54 15 | 5 | | 5 | 0 0 |) | 0 1.77º |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NLIILKLANDS | 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 - |
| | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | | 54 | 443 | 28 | 8 | 45 38 | 87 2 | 4 | 0 | 2 | 2 0.41 ^o | % 5 | 5 42 | 26 4 | 3 45 | 373 | 3 3 | 8 | 0 | 2 | 0.47% | 5 | 5 412 | 5 | 8 46 | 360 | 5 | 0 | 0 1 | | 2 0.52 [°] |

| | | | | | | | | | | | | | | | | | Public guarantees | s - Baseline Scen | nario | | | | | | | | | | | | |
|---------|--|-------------|---------------------|--|---------------------|--|---------------------|--|---|---|--|--|---------------------|--|---------------------|--|---------------------|--|--|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|--|
| | | | | | | | 31/1 | L2/2021 | | | | | | | | | 31/1 | .2/2022 | | | | | | | | | 31/1 | 2/2023 | | | |
| | | (mln EUR,%) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of r provisions fo Stage 3 exposure | or Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | f Stock of provisions fo Stage 1 exposure | Stock of r provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | | ock of sions for age 3 posure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | | 3 23 | 2 | 3 | 0 | 0 | 0 | 0 | 0 | 0 0.26% |) | 3 2 | 23 | 23 | 0 | 0 | 0 | 0 | 0 (| 0.71% | | 3 2 | 3 | 23 | 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 | 0 | 0 | 0 | 0 (| - | | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 - |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GERMANY | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GLIMANT | 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 - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | 3 23 | | 0 | 0 | 4 (| 0 (| D | 0 | 0 0.01% | | 3 2 | 23 | 0 | 0 | 4 | 0 | 0 | 0 (| 0.05% | | 3 23 | 3 | 0 | 0 | 4 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | Р | Public guarantees | s - Baseline Scena | ario | | | | | | | | | | | | |
|------------|--|------------------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|--------------------------------------|--|
| | | | | | | 31/12/2 | 2021 | | | | | | | | | 31/12 | 2/2022 | | | | | | | | | 31/1 | 2/2023 | | | |
| Row Num | (min EUI | Stage 1 exposure R, %) | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for provis Stage 2 Sta | ock of sions for age 3 oosure |
| 55 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | Institutions Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58 | Corporates | | 126 88 | 8 88 | 3 97 | 6 | 5 | 5 0 | 0 | | 2.91% | 119 | 90 | 90 | 91 | 1 12 | 2 | 9 | 0 | 0 | 0 1.96% | 5 116 | 6 8 | 37 | 87 89 | 9 1 | 7 13 | 3 0 | 0 | 0 1.64 |
| 59 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | Retail | | 17 5 | 5 5 | 5 13 | 1 | 0 |) 0 | 0 | | 9.22% | 17 | 5 | 5 | 12 | 2 1 | 1 | 1 | 0 | 0 | 0 6.45% | 16 | 6 | 5 | 5 12 | 2 | 2 1 | 1 0 | 0 | 0 5.36 |
| 62 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BELGIUM | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 64 DELGIUM | 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 - |
| 65 | Retail - Qualifying Revolving Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | L44 93 | 3 7 | 111 | 73 | 5 | 0 | 0 | (| 0.30% | 136 | 95 | 13 | 104 | 4 75 | 5 1 | LO | 0 | | 0 0.40% | 133 | 3 9 | 2 | 102 | 2 7 | 3 14 | l 0 | 0 | 0 0.54 |

| | | | | | | | | | | | | | | | Ρι | ublic guarantees | - Baseline Scenar | rio | | | | | | | | | | | | | |
|-----------|--|-----------------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | 31/12 | 2/2021 | | | | | | | | | 31/12 | 2/2022 | | | | | | | | | 31/1 | 2/2023 | | | | |
| | (mln EUR | Stage 1 exposure , %) | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | or Coverage Rati Stage 3 exposure |
| | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 0 0 | | 0 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 - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | - | | | - | | | | | | | | - | | | | | | | | | | | | | | | |
| | Retail | | 0 0 | | 0 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 - |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: SME | | | | - | | | - | | | | | | | | - | | | | | | | | | | | | | | | |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: non-SME | | 0 0 | | 0 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 - |
| | Retail - Qualifying Revolving Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | - | | | | | | - | - | - | | - | | | | | | | | | - | | | - | - | | |
| | IRB TOTAL | | 0 0 | | 0 0 | 0 | 0 0 | | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | D 0 | 0 | 0 | - | 0 | | | 0 | | 0 | 0 | 0 | 0 (| 0 - |

| | | | | | | | | | | | | | | | | | | Public guarant | tees - Baseline Sc | enario | | | | | | | | | | | | | |
|------------|-----------|--|----------------------------|------|-------------------------------------|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|---|--------------------------|--|---------------------|--|-------------------|--|--|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | | | 31/12 | 2/2021 | | | | | | | | | 3: | 1/12/2022 | | | | | | | | | 31/12 | /2023 | | | | |
| Row Num | | | Sta exp (mln EUR, %) | guar | age 1 sure, of hich anteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, o which guaranteed amount | of Stage 2 d exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, which guarantee amount | of provisions for | Stock of provisions fo Stage 2 exposure | Stock of r provisions fo Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 91 | | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 92 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 93 | | Institutions Corporates | | | | | | | <u> </u> | | | | | | | | | | | | | | | | | | | | | | | | |
| 94 | | 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 |) - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | ~ | 0 | | | | | 0 | | | | <u></u> | | | | | | | | | | | | N |
| 9/ | | Retail | | 0 | 0 | 0 | 0 | (|) | 0 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 0 | | 0 0 | 0 | 0 | 0 | 0 | 0 |) - |
| 98 | - | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ED STATES | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | ~ | 0 | | | | | 0 | | | | <u></u> | | | | | | | | | | | | N |
| | | 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 Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 106 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 107 | | Other non-credit obligation assets IRB TOTAL | | | | | - | | N | | | | | | | | | | | | | | | - | | | | | | | | | |
| 108 | | IRB TOTAL | | 0 | 0 | 0 | 0 | [C | | ט כ | וע | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | 0 |) – |

| AUTHORITY | | | | | | | | | | | | | | | | | | IG Groep N | | | D-19 IRI | | | | | | | | | | | |
|-----------|--|---------------------------|-----------------|--|---------------------|--|---------------------|--|---|--|---|---------------------------------------|-------------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|--------|
| | | | 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 | |
| | | | | | | | | | | | | | | | | | Public guarantees | - Baseline Scenai | rio | | | | | | | | | | | | | |
| | | | | | | | 31/ | 2/2021 | | | | | | | | | 31/12 | | | | | | | | | | 31/1 | 2/2023 | | | | |
| | | St exp (mln EUR, %) | age 1 posure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of r provisions fo Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |) - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of r provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | or Cov |
| | Central banks | | | amount | | amount | | | | | | | | | | amount | | amount | | | | | | amount | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 618 | 75 | 88 | 3 52 ⁴ | 4 | 21 16 | | 0 | 1 | 0 0.649 | % 59 | 8 0 | 8 98 | 498 | 8 39 | 31 | L C | | 1 (| 0.72% | 6 569 | 93 | | 99 479 | 9 5 | i9 4 | .7 | 0 | | 0 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 0 | 0 | C | | 0 | 0 (| | 0 | 0 | 0 - | | 0 | 0 0 | (| 0 0 | C | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| POLAND | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | C |) | 0 | 0 (| | 0 | 0 | 0 - | | 0 | D C | (| 0 0 | C |) C | | 0 (| D - | (|) 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 | | 633 | 75 | 20 | 524 | 4 6 | 4 16 | | 1 | 1 | 0 0.23 | % 60 | 2 8 | 3 37 | 498 | 3 75 | 31 | 1 | | 1 (| 0.34% | 57 9 | 93 | | 56 479 | 7 | 9 4 | 1 | 1 1 | | 0 |

| | | | | | | | | | | | | | | | | Public guarantees | | | | | | | | | | | | | | |
|-------|--|---------------------------|--|-----------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|
| | | | | | | 31/1 | 12/2021 | | | | | | | | | 31/12 | 2/2022 | | | | | | | | | 31/12, | /2023 | | | |
| | (mln EUR, | Stage 1 exposure %) | Stage 1 exposure, of which guaranteed amount | f Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for p Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 11 | 5 | 5 | 7 | 0 0 | 0 | 0 (| 0 (| 0.04% | 1 | .0 5 | 5 | 7 | 7 1 | . 0 | 0 0 | 0 | C | 0.15% | b 11 | 4 | 2 | 1 8 | 1 | 1 | 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 | 0 | 0 0 |) (| 0 0 | 0 | C |) - | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | |
| | 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 |) (| 0 0 | 0 | C |) - | 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 | | 44 | | | - | | | | | 0.010/ | | | | | | | | | | 0.020 | | | 4 | | _ | | | | |
| | IRB TOTAL | | 11 | 5 | U | / | 3 0 | U (| ע וע | J (| 0.01% | 1 | U 5 | 1 | 7 | <u>' </u> 3 | | uj 0 |) O | 0 | 0.03% | o j 11 | 4 | 1 | . 8 | 3 | 1 | 0 | 0 | |

| | | | | | | | | | | | | | | | Ρ | Public guarantees | s - Baseline Scenar | rio | | | | | | | | | | | | | |
|----------------|--|------------------------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | 31/12 | 2/2021 | | | | | | | | | 31/1 | 2/2022 | | | | | | | | | 31/12 | 2/2023 | | | | |
| Row Num | (m | Stage 1 exposure nln EUR, %) | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for pro Stage 2 exposure e | Stock of ovisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 145 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 146 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 147 | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 148 | Corporates | | 2 6 | | 6 2 | 2 1 | 1 1 | 0 | 0 | 0 | 1.47% | 2 | 2 5 | 5 | 5 2 | 2 2 | 2 2 | 2 | 0 (| 0 | 1.69% | | 2 4 | 2 | 1 2 | 2 | 2 | 0 | 0 | 0 | 1.80% |
| 149 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 150 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 151 | Retail | | 0 0 | | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 | - | 0 |) (|) (| 0 0 |) (| 0 0 | 0 | 0 (| 0 |) - | | 0 0 | (| 0 0 | 0 | 0 | 0 | 0 | 0 - | |
| 152 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 154 LOALMDOORG | 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 - | |
| 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 | | 2 6 | | 1 2 | 2 5 | 5 1 | 0 | 0 | 0 | 0.30% | 2 | 2 5 | 5 2 | 2 2 | 2 4 | 4 2 | 2 | 0 0 | | 0.71% | | 2 4 | 2 | 2 2 | 4 | 2 | 0 | 0 | 0 | 1.14% |

| | | | | | | | | | | | | | | | | | Public guarante | ees - Baseline Scel | nano | | | | | | | | | | | | | |
|----------|--|-------------|---------------------|--|---------------------|--|---------------------|--|---|---|--|--|---------------------|---|---|--|---------------------|---|--|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|--------------------------------------|
| | | | | | | | 31/1 | 2/2021 | | | | | | | | | 31, | /12/2022 | | | | | | | | | 31/12/ | 2023 | | | | |
| ow um | | (mln EUR,%) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions fo Stage 3 exposure | or Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, o which guaranteed amount | d | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, o which guaranteed amount | of Stock of provisions for Stage 1 exposure | stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | erage Ratio - Stage 3 exposure |
| .63 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| .64 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| .65 | Institutions Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| .66 | Corporates | | 1. | 5 6 | | 5 13 | 3 1 | .4 1. | 3 | 0 | 0 | 1 4.73% | 6 | 12 | 8 | 8 | 11 | 15 | 14 | 0 | 0 | 4.58% | 12 | 7 | 7 | 11 | 16 | 14 | 0 | 0 | 1 | 4.46% |
| .67 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| .68 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| .69 | Retail | | | 0 0 | | 0 (| 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |) - | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 - | |
| .70 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FRANCE | 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 - | |
| .73 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | (/ | | | | | |
| .74 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | (/ | | | | | |
| .75 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | (/ | | | | | |
| .76 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | (/ | | | | | |
| .77 | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | (/ | | | | | |
| .78 | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | (/ | | | | | |
| .79 | Other non-credit obligation assets | | | | | | 5 | | 2 | | 0 | 10.000 | / | 12 | | F | 14 | | 14 | | | 0.070/ | 13 | | | | | | | | | 10 5 60/ |
| .80 | IRB TOTAL | | | 5 6 | 14 | + 1: | 5 | 0 1. | 3 | | U | 1 2.28% | /0 | 12 | ŏ | .5 | | / | 14 | U | U | 9.3/% | 12 | / | 16 | 11 | <u> </u> | 14 | 0 | 0 | <u>+ </u> | 10.56% |

| | | | | | | | | | | | | | | | I | Public guarantees | - Baseline Scena | ario | | | | | | | | | | | | | |
|----------------|--|---------------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|
| | | | | | | 31/12/ | /2021 | | | | | | | | | 31/1 | 2/2022 | | | | | | | | | 31/1 | 2/2023 | | | | |
| | (mln EUR, | Stage 1 exposure %) | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 0 | 0 | 0 0 | 0 0 | 0 | 0 | 0 | (|) - | C | | 0 |) (|) (| 0 | 0 (| 0 0 | (| D - | |) | 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 | (|) - | C | | 0 |) (|) (| 0 | 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 | (|) - | C |) | 0 |) (|) (| 0 | 0 (| 0 0 | (| D - | |) | 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 | | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | C | 0 - | 0 | | 0 |) (| | 0 | 0 (| 0 | (| D - | | | 0 | 0 (| | 0 0 | 0 | 0 | | 0 - |

| EUROPEAN BANKING AUTHORITY | | | | | | | | • | 2021 EU | J-wide S | | | | | -13 181 | 5 | | | | | | |
|----------------------------------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|------------|
| | | | | | | | | | | | <u></u> | NG Groep N | .V. | | | | | | | | | |
| | | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | |
| | | | | | | | | | | | Mora | toria - Adverse S | cenario | | | | | | | | | |
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | r Cove |
| | Central banks | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 3,335 | 711 | 5,397 | 8 | 3 79 | 93 | 3 1.73% | 3,299 | 1,196 | 4,949 | Ð | 7 6 | 1 156 | 3.16% | 3,324 | 1,591 | 4,528 | 6 | 42 | 20 | J8 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 5,356 | 849 | 1,754 | 6 | 53 | 96 | 5.47% | 5,415 | 1,081 | 1,463 | 3 | 7 40 | 0 150 | 10.27% | 5,428 | 1,288 | 1,243 | 5 | 29 | 20 | J2 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| ING Groep N.V. | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | 4,289 | 672 | 1,013 | 2 | 24 | 48 | 3 4.74% | 4,314 | 828 | 833 | 3 | 3 18 | 8 82 | 9.79% | 4,330 | 968 | 676 | 2 | 13 | 11 | <u>1</u> 5 |
| | 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 | 8,906 | 1,561 | 7,159 | 14 | 133 | 189 | 2.64% | 8,924 | 2,278 | 6,423 | 3 14 | 4 102 | 2 307 | 4.78% | 8,964 | 2,882 | 5,780 | 11 | 72 | 41: | .1 |

| | | | | | | | | | | | | Morat | toria - Adverse Sc | enario | | | | | | | | | |
|-------------|--|--------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|------------------------|
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverag Sta expo |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 1,365 | 224 | 1,59 | 90 2 | 2 20 | 0 3 | 1.98% | 1,334 | 384 | 1,461 | 2 | 15 | 49 | 3.32% | 1,342 | 2 501 | 1,336 | 1 | 10 | 60 | 0 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 739 | 75 | 5 34 | 13 | 2 13 | 3 1 | .9 5.54% | 752 | 120 | 285 | 2 | 10 | 30 | 10.65% | 748 | 3 156 | 253 | 1 | 8 | 38 | 8 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: non-SME | | 183 | 13 | 3 5 | 58 (| 0 1 | 1 | 2 4.17% | 190 | 20 | 43 | 0 | 1 | 4 | 8.89% | 194 | 1 27 | 32 | (|) C | | 5 |
| | 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 | | 2,106 | 299 | 1,93 | 5 4 | 4 33 | 3 5 | 0 2.61% | 2,087 | 504 | 1,748 | 4 | 25 | 79 | 4.51% | 2,092 | 2 657 | 1,590 | 3 | 17 | 99 | 9 |

| | | | | | | | | | | | Mora | atoria - Adverse Sc | enario | | | | | | | | | |
|---------|--|---------------------|---------------------|---------------------|---|---|--|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|------------------------------------|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | (mln E | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions fo Stage 3 exposure | r Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ra Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | |
| | 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 | 569 | 5: | 51 17 | 9 | | 17 | 26 14.70% | 587 | 69 | 9 14 | 2 2 | 12 | 2 3! | 5 24.67% | 588 | 8 | 9 12 | 21 | L <u> </u> | 9 4 | 14 36.4 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| GERMANY | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| GLRMANT | Retail - Secured on real estate property - Of Which: non-SME | 469 | 30 | 9 | 7 | | 8 | 8 8.54% | 464 | 42 | 2 9 | 1 1 | | 7 12 | 2 13.15% | 463 | 5 | 5 | 78 | 5 | 5 1 | .6 20.3 |
| | 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 | 569 | 51 | 1 17 | 9 1 | . 1 | .7 | 26 14.70% | 587 | 69 | 14 | 2 2 | 12 | 2 3! | 5 24.67% | 588 | 8 | 9 12 | 1 | . <u> </u> | 4 | 4 36.4 |

| | | | | | | | | | | | Mora | toria - Adverse Sc | enario | | | | | | | | | |
|------------|--|--------------------------------|---------------------|---------------------|---|---|---|---------------------------------------|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| Row Num | (mln | Stage 1 exposure EUR, %) | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 55 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 56 57 | Central governments Institutions | | | | | | | | | | | | | | | | | | | | | |
| 58 | Corporates | 1 | ,060 4 | 00 3,130 |) 2 | 2 43 | 3 4 | 43 1.37% | 1,078 | 3 639 | 2,874 | 1 2 | 32 | . 72 | 2 2.52% | b 1,094 | 4 84 | 4 2,65 | 52 | 2 22 | 99 | 3.74% |
| 59 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 60 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 61 | Retail | 1 | ,833 2 | 09 715 | 5 | 1 17 | 2 1 | 19 2.62% | 1,849 | 276 | 632 | 2 1 | C , | 27 | 7 4.32% | 1,83 | 5 35 | 1 57 | 70 | 1 6 | 36 | 6.33% |
| 62 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| BELGIUM | Retail - Secured on real estate property - Of Which: SME | | 420 | 20 24 | - | 0 | 2 | C 1.020/ | 1 4 4 1 | 466 | 200 | | | | 2.05% | 1.42 | 4 20 | 2 | 20 | | 12 | 4.620/ |
| | Retail - Secured on real estate property - Of Which: non-SME | 1 | ,430 1. | 20 345 | | | 3 | 6 1.82% | 1,441 | 155 | 300 | 1 | 2 | | 9 3.05% | 1,424 | 4 20 | 2/ | /2 | U 4 | 13 | 4.62% |
| 65 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | |
| 67 67 | Retail - Other Retail Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 68 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 69 | Fauity | | | | | | | | | | | | | | | | | | | | | |
| 70 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 71 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | |
| 72 | IRB TOTAL | 3, | 061 60 |)9 3,847 | 7 3 | 3 5! | 5 6 | 2 1.60% | 3,094 | 915 | 3,508 | 3 3 | 41 | 100 |) 2.85% | 3,09 6 | 5 1,19 | 5 3,22 | 5 | 2 29 | 135 | 4.20% |

| | | | | | | | | | | | | Mora | toria - Adverse So | cenario | | | | | | | | | |
|-----------|--|--------------|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|-----------------------------|
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | (mln EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Stage exposu |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 0 | 0 | 0 | C | | |) - | 0 | 0 | (| 0 | 0 | | 0 - | C | |) | 0 0 | C |) (| 0 - |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 1,430 | 480 | 386 | C |) | 1 23 | 6.01% | 1,461 | 566 | 269 | 9 | 1 | 2 4 | 4 16.34% | 1,504 | 62 | 5 16 | 6 0 | 1 | . 64 | 4 38 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: non-SME | | 1,430 | 480 | 386 | C |) | 1 23 | 6.01% | 1,461 | 566 | 269 | 9 | 1 | 2 4 | 4 16.34% | 1,504 | 62 | 5 16 | 6 0 | 1 | . 64 | 54 3 |
| | 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 | | 1,430 | 480 | 386 | 0 |) | 23 | 6.01% | 1,461 | 566 | 269 | | | 2 44 | 4 16.34% | 1,504 | 620 | 5 16 | 6 0 | 1 | . 64 | 4 38 |

| | | | | | | | | | | | | Mora | atoria - Adverse S | cenario | | | | | | | | | |
|---------------|--|-------------|---------------------|---------------------|---------------------|---|---|--|--|-----------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|---|
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| Row Num | | (mln EUR,%) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions fo Stage 3 exposure | or Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 91 | Central banks | | | | | | | | | | | | | | | | | | | | | | |
| 92 | Central governments | | | | | | | | | | | | | | | | | | | | | | |
| 93 | Institutions | | - | - | | | | | | | - | | | - | | - | | | - | | | | |
| 94 | Corporates | | 0 | 0 |) | 0 C | | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 - | (|) (| 0 | 0 | 0 (| 0 0 |) - |
| 95 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | |
| 96 | Corporates - Of Which: SME | | - | | | | | | | | - | - | | | | | | | | | | | EE 200/ |
| 97 | Retail | | 1 | 1 | | 1 0 | | 0 | 0 10.33% |)] | 1 | 1 | 0 | 0 | 0 0 | 0 30.03% | | 1 | 1 | 0 | 0 (| 00 |) 55.39% |
| 98 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME | | | | | 1 | | 0 | 10.220/ | | 4 | 4 | | 2 | | 0 00.000/ | | • | 4 | | | | EE 200/ |
| | Retail - Secured on real estate property - Of Which: non-SME | | 1 | 1 | | 1 0 | | 0 | 0 10.33% |)] | 1 | 1 | 0 | 0 | 0 0 | 0 30.03% | | 1 | 1 | 0 | 0 (| 0 0 |) 55.39% |
| 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 Securitisation | | | | | | | | | | | | _ | | | | | | | | | | |
| 105 | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | - | | | | | 10.220/ | | | | | | | 20.020/ | | | | | | | EE 2004 |
| 108 | IRB TOTAL | | 1 | 1 | | 1 0 | | U | U 10.33% | 1 | L | 1 | U | | U 0 | u 30.03% | | | L | U | U (| 0 | 55.39% |

| | | | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | LI 89 | NG Groep N | I.V. 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | |
|--------|--|--------------|----------------------|--------------------------|---------------------|---------------------------------------|---------------------------------------|---------------------------|---|--|--|---------------------|---|---------------------------------------|---------------------------|---|----------------------------|--|---------------------|---|---------------------------------------|----------------------------|-----------------------------------|
| | | | | | | | | | | | | Mora | atoria - Adverse S | cenario | | | | | | | | | _ |
| | | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | | | Stage 1 | Stage 2 exposure | Stage 3 | Stock of provisions for | Stock of provisions for | | Coverage Ratio - Stage 3 | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | | | Coverage Ratio - Stage 3 exposure | Stage 1 | Stage 2 exposure | Stage 3 exposure | Stock of provisions for | Stock of provisions for | Stock of provisions for | or |
| | (| (mln EUR, %) | exposure | exposure | exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure | exposure | exposure | exposure | exposure | Stage 2 exposure | Stage 3 exposure | exposure | exposure | exposure | exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | 7 |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 632 | 58 | 29 | 2 | 3 13 | 3 1 | 4 4.64% | 609 | 112 | 2 26 | 0 | 3 1 | 1 20 | 6 10.02% | 603 | 159 | 9 2 | 19 | 3 | 8 | 37 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | - | - | | | | | | | | - | - | | - | |
| | Retail | | 4 | 1 | · · · · | 4 | 0 0 | 0 | 0 6.10% | 4 | 1 | | 4 | 0 0 | | 0 7.33% | 4 | 2 | 2 | 4 | 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 | <u></u> | 0 | 0 | 0 | | 0 | 0 (| | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | | 0 | 0 | | | | | 0 - | 0 | 0 | | | | | | 0 | | | 0 | | | 0 |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | |
| | | | 636 | E0. | 201 | | | | | | | | | | | | | | | | _ | | |
| | IRB TOTAL | | | 33 | 29: | 5 | 4 13 | 3 1 | 4 4.66% | 613 | 113 | 3 26 [,] | 4 | 3 11 | 1 20 | 5 9.98% | 607 | 160 | 0 22 | 23 | 3 1 | 8 3 | 37 |
| | | | | | 29: | 5 | 4 13 | 3 1 | 4 4.66% | 613 | 113 | B 26 Mora | 4 atoria - Adverse S | | 1 26 | 5 9.98% | 607 | 160 | 0 2: | | 3 8 | 8 3 | 37 |
| | | | | | 29: | 31/12/2021 | | 3 1 | 4 4.66% | 613 | 113 | Mora | 31/12/2022 | | 1 26 | 5 <u>9.98</u> % | 607 | 160 | 0 2: | 31/12/2023 | | 8 3 | 37 |
| | | | | 33 | 29: | Stock of | Stock of | Stock of | 4 4.66% Coverage Ratio - | 613 | 113 | | 31/12/2022 Stock of | Stock of | Stock of | Coverage Patie | 607 | 160 | J 2. | 31/12/2023 Stock of | Stock of | B Stock of | 37 |
| | | | Stage 1 | Stage 2 | Stage 3 | Stock of provisions for | Stock of provisions for | provisions for | Coverage Ratio - | 613 Stage 1 | Stage 2 | Stage 3 | 31/12/2022 Stock of provisions for | Stock of provisions for | provisions for | Coverage Ratio - | Stage I | Stage 2 | Stage 3 | 31/12/2023 Stock of provisions for | Stock of provisions for | provisions fo | 37 or |
| | | ex | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | | 613 Stage 1 exposure | 113 Stage 2 exposure | | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Patie | 607 Stage 1 exposure | Stage 2 exposure | J 2. | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 or |
| | | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for | Stock of provisions for | provisions for | Coverage Ratio - Stage 3 | 613 Stage 1 exposure | 113 Stage 2 exposure | Stage 3 | 31/12/2022 Stock of provisions for | Stock of provisions for | provisions for | Coverage Ratio - | Stage I | 160 Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for | Stock of provisions for | provisions fo | 37 or |
| | (Central banks | ex | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | 613 Stage 1 exposure | 113 Stage 2 exposure | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 or |
| | (Central banks Central governments | ex | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | 613 Stage 1 exposure | 113 Stage 2 exposure | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 or |
| | (Central banks Central governments Institutions | ex | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | 613 Stage 1 exposure | 113 Stage 2 exposure | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr |
| | (Central banks Central governments Institutions Corporates | ex | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | 613 Stage 1 exposure | 113 Stage 2 exposure 0 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr |
| | (Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending | ex | | Stage 2 exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | 613 Stage 1 exposure | 113 Stage 2 exposure 0 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr |
| | (Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | ex | | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - | 613 Stage 1 exposure 0 460 | 113 Stage 2 exposure 0 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr |
| | (Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail | ex | exposure 0 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 | 613 Stage 1 exposure 0 460 | 113 Stage 2 exposure 0 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr 1 |
| CDAIN | (Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property | ex | exposure 0 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - | 613 Stage 1 exposure 0 460 | 113 Stage 2 exposure 0 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr 0 11 |
| SPAIN | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | ex | exposure 0 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - | 613 Stage 1 exposure 0 460 460 | 113 Stage 2 exposure 0 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr 11 11 |
| SPAIN | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME | ex | exposure 0 477 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64% | 613 Stage 1 exposure 0 460 460 | 1113 Stage 2 exposure 0 26 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 8 9.03% | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr 11 11 |
| SPAIN | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME | ex | exposure 0 477 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64% | 613 Stage 1 exposure 0 460 460 | 1113 Stage 2 exposure 0 0 26 26 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 8 9.03% | Stage I | Stage 2 exposure () () () () () () () () () (| Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr 11 11 11 |
| SPAIN | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME | ex | exposure 0 477 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64% | 613 Stage 1 exposure 0 460 460 | 113 Stage 2 exposure 0 26 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 8 9.03% | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 |
| SPAIN | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail | ex | exposure 0 477 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64% | 613 Stage 1 exposure 0 460 460 | 1113 Stage 2 exposure 0 26 26 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 8 9.03% | Stage I | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr 11 11 11 |
| SPAIN | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME 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: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME | ex | exposure 0 477 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64% | 613 Stage 1 exposure 0 460 460 460 | 1113 Stage 2 exposure 0 0 26 26 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 8 9.03% | Stage I | Stage 2 exposure (333 334 335 335 335 335 335 335 335 335 | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr 11 11 11 |
| SPAIN | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME 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 - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation | ex | exposure 0 477 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64% | 613 Stage 1 exposure 0 460 460 460 | 1113 Stage 2 exposure 0 26 26 26 26 26 26 26 26 26 26 26 26 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 8 9.03% | Stage I | 160 | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 Dr 11 11 |
| SPAIN | Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME 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: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME | ex | exposure 0 477 | exposure 0 | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 6 6 6.64% | 613 Stage 1 exposure 0 460 460 460 | 1113 Stage 2 exposure 0 26 26 26 | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | Coverage Ratio - Stage 3 exposure 0 - 8 9.03% | Stage I | 160 Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | provisions for Stage 3 | 37 |

| | | | | | | | | | | | Mora | atoria - Adverse S | cenario | | | | | | | | | |
|------------|--|---------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|------------------------------------|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| | (mln EUR, 1 | Stage 1 exposure %) | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ra Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 69 | 9 | 5 66 | 0 |) | 0 | 0.41% | 69 | 10 | 61 | 1 | 0 |) | 1 0.89% | 6 6 | 58 1 | 5 5 | 7 | 0 | 0 | L 1.3 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 26 | 5 | 2 1 | 0 |) | 0 | 9.35% | 25 | 5 3 | 1 | 1 | 0 (|) (| 0 12.15% | 6 2 | 24 | 4 | 1 | 0 | 0 0 |) 16. |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| LOVENDOOKO | Retail - Secured on real estate property - Of Which: non-SME | 23 | 3 | 1 0 | 0 |) | 0 | 5.11% | 22 | 2 2 | 1 | 1 | 0 (|) (| 0 8.12% | 6 2 | 21 | 3 | 0 | 0 | 0 (|) 13.4 |
| | 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 | | - | | | | | 0 5 40/ | | | | | | | 1.000/ | | | - | | | | |
| | IRB TOTAL | 96 | | 67 | 0 | | U | 0.54% | 94 | 13 | 62 | 2 | ן ע |]] | 1 1.09% | o 9 | 1 2 | U 5 | S C | U I | נ וע | L 1.56 |

| | | | | | | | | | | | Mora | atoria - Adverse S | cenario | | | | | | | | | |
|--------|--|-----------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|-----------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| w m | (mln EUR | Stage 1 exposure , %) | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio · Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio · Stage 3 exposure |
| i3 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 54 | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 55 | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 56 | Corporates | | 47 | 1 | 1 0 | C |) | 0 10.97% | 46 | 6 2 | 2 | 5 | 0 0 |) | 1 13.88% | o 4 | 5 | 2 | 4 | 0 | 0 1 | 1 18.61% |
| 57 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 58 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 59 | Retail | | 1 | 0 | 1 0 | C | 0 | 0 3.39% | 1 | 1 (| 0 | 0 | 0 0 |) (| 0 5.49% | | 1 | 0 | 0 | 0 | <u> </u> | 0 7.39% |
| 70 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | 1 | 0 (| 0 0 | C |) | 0 0.36% | 1 | 1 (| 0 | 0 | 0 0 |) (| 0.77% | 0 | 1 | 0 | 0 | 0 | 0 (| 0 1.44% |
| 73 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | |
| 74 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | |
| 75 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 76 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 7 | Equity | | | | | | | | | | | | | | | | | | | | | |
| 78 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| '9 | Other non-credit obligation assets | | | _ | | | | | | | | | | | | | | | | | | |
| 80 | IRB TOTAL | | 19 | 1 5 | 5 0 | 0 | | 0 10.12% | 48 | 3 2 | 2 | 5 | 0 0 |) 1 | L 13.11% | 4 | 7 | 3 | 5 | 0 | <u>0</u> | L 17.63% |

| | | | | | | | | | | | Mora | atoria - Adverse S | cenario | | | | | | | | | |
|--------------|--|---------------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | |
| Row Num | (mln EUR, | Stage 1 exposure %) | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | r Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 181 | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 182 | Central governments | | | | | | | | | | | | | | | | | | | | | 1 |
| 183 | Institutions | | | | | | | | | | | | | | | | | | | | | 4 |
| 184 | Corporates | |) (| 0 (| 0 0 |) | 0 | 0 - | 0 | 0 0 |) (| 0 | 0 | 0 0 | - | 0 | 0 0 |) (| D | 0 0 | 0 | 1 |
| 185 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | 4 |
| 186 | Corporates - Of Which: SME | | | | | - | | | - | | | - | | | | | | | | | | 4 |
| 187 | Retail | | 4 | 4 1 | 1 C |) | 0 | 91.25% | 2 | 2 4 | 1 (| 0 | 0 | 0 0 | 128.22% | 2 | 4 | (|) | 0 0 | 1 | . 326.54% |
| 188 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | |
| UNITED KINGD | OM Retail - Secured on real estate property - Of Which: SME | | | | | | - | | | | | | | | | | | | | | | 1 |
| | Retail - Secured on real estate property - Or Which, hor-SML | | | 2 | 1 (|) | 0 | 1.01% | 2 | 2 | 2 | 0 | 0 | 0 0 | 2.76% | 2 | 2 | (|) | 0 (| 0 | 0 10.42% |
| 191 | Retail - Qualifying Revolving | | | | | | | | | | | | _ | | | | | | | | | ł |
| 192 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | ↓ |
| 193 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 194 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 195 | Equity | | | | | | | | | | | | | | | | | | | | | |
| 190 | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 102 | Other non-credit obligation assets | | | 1 1 | | | 0 | 91 25% | 2 | · <u> </u> | | | 0 | 0 0 | 128.22% | 2 | | | | | 1 | . 326.54% |
| 190 | IRB TOTAL | | - | • • | | | | J1.2J/0 | ۲ | • • | r (| Y I | | | 120.22 /0 | L 2 | · | | ' | | L 1 | 520.5470 |

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

| EB | EUROPEAN BANKING AUTHORITY | | | | | | | | | | | | | | 2021 E | U-wide | | Test: Cr ING Groep N | | k COVII |)-19 IRE | 3 | | | | | | | | | | |
|------------|----------------------------------|--|---------------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | 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 guarante | es - Adverse Scena | ario | | | | | | | | | | | | | |
| | | | | | | | 31/12 | 2/2021 | | | | | | | | | 31, | /12/2022 | | | | | | | | | 31/12 | 2/2023 | | | | |
| Row Num | | (mln EUR, | Stage 1 exposure %) | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 1 | | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Institutions | | | | | | | | | | | | | | | | | | | _ | | | | | | | | | | | |
| 4 | | Corporates | 801 | 715 | 688 | 627 | 108 | 8 95 | 3 | 9 | 2 | 0 18.11% | o 7 | 746 6 | 65 64 | 1 6 58 | 87 2 | 204 17 | 78 | 2 | 7 32 | 15.48% | 72 | 610 | 59 | 7 570 | 278 | 241 | 1 2 | 5 | 40 |) 14.49% |
| 5 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | _ | | | | | | | | | | | | | | | | | | | | |
| 6 | | Corporates - Of Which: SME Retail | 20 | 67 | 64 | 21 | | 4 | 0 | 0 | | 1 15 250/ | 6 | 20 | 62 6 | | 22 | 7 | 6 | 0 | 0 1 | 15 100/ | 20 | | | 7 22 | 10 | | | 0 | 1 | 1 14 900/ |
| / 0 | | Retail - Secured on real estate property | 20 | 07 | 04 | F | | 4 3 | 0 | 0 | | 1 15.25% | 0 | 29 | 03 0 | | 22 | / | 0 | 0 | J | . 15.10% | 50 | 50 | 5 | 7 23 | 10 | 5 | 9 0 | 0 | 1 | 14.09% |
| 0 | | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | ING Groep N.V. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 796 | 781 | 115 | 648 | 651 | 1 98 | 2 | 10 | 2 | 1 3.28% | o 74 | 48 72 | 27 21 | 8 60 | 09 6 | 04 18 | 34 | 2 | 7 35 | 5.75% | 729 | 668 | 8 29 | 6 594 | 553 | 250 | 0 1 | 5 | 44 | i 7.95% |

| | | | | | | | | | | | | | | | Pul | blic guarantees - | Auverse Scenario | | | | | | | | | | | | | | |
|--------------|--|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|-----------------------------|
| | | | | | | 31/1 | 12/2021 | | | | | | | | | 31/12/ | /2022 | | | | | | | | | 31/12 | /2023 | | | | |
| | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio · Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Stage exposi |
| | Central banks Central governments Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Corporates | 28 | 8 377 | 377 | 7 2 | 2 40 | 41 41 | 1 | 0 | 5 | 5 11.11% | 6 30 | 334 | 335 | 23 | 87 | 77 | 0 | 3 | 9 | 10.25% | 3 | 0 307 | 30 | 08 24 | 113 | 100 | 0 0 | 2 | 11 | . 9 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 1 |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | 12 | 2 60 | 59 | 9 | 9 | 3 3 | 3 | 0 | 0 | 0 9.30% | 6 14 | 56 | 54 | 11 | 6 | 5 | C | 0 0 | 1 | 9.21% | 1 | 5 52 | 5 | 51 12 | 8 | 7 | 7 0 | 0 | 1 | . 8 |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NET TERLANDS | 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 | / - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | 38 | 8 437 | 50 | 0 3 | 1 382 | 43 | 3 (| 0 | 6 | 6 1 45% | 42 | 389 | 94 | 34 | 340 | 82 | 0 | 4 | 10 | 2.85% | 44 | 4 359 | 12 | 2 36 | 314 | 107 | 7 0 | 2 | 12 | 3 |

| | | | | | | | | | | | | | | | | | P | Public guarantee | s - Adverse Scei | nario | | | | | | | | | | | | | |
|------------|--|-----------------|------------------------------|--|--------------------|--|---------------------|--|--|---|---------------------------|-------|---------------------------|---------------------|--|---------------------|--|---------------------|---|--|---|---|--------------------------------------|-------------------------|--|---------------------|--|------------------------|--|---|---|---|---|
| | | | | | | | 31/12 | 2/2021 | | | | | | | | | | 31/1 | 12/2022 | | | | | | | | | 31/ | 12/2023 | | | | |
| low | | e mln EUR,%) | Stage 1 expo exposure gua | tage 1 osure, of S which ex manteed mount | Stage 2 kposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions fo Stage 1 exposure | Stock of provisions f Stage 2 exposure | for provisions Stage 3 | s for | e Ratio - le 3 sure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, o which guaranteed amount | of Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Rati Stage 3 exposure | o - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, c which guarantee amount | of Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 37 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | Corporates | | 2 | 23 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 32.63% | 2 | 23 | 23 | 0 |) | 1 | 0 | 0 | 0 | 0 30.37 | % | 2 2 | 22 | 22 | 0 | 1 | 0 | 0 | 0 0 |) 29.49% |
| 41 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 43 | Retail | | 0 | 0 | 0 | 0 | 0 | 0 | ס | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 |) - |
| 44 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 45 GERMANY | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 46 GLAMANT | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | 0 | 0 | 0 | 0 | ס | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | ס | 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 | Equity Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 53 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 54 | IRB TOTAL | | 2 | 23 | 0 | 0 | 4 | 0 | D | 0 | 0 | 0 | 2.92% | 2 | 23 | 1 | 0 | | 4 | 0 | 0 | 0 | 0 5.74 | 1% | 2 22 | 2 | 1 | 0 | 4 | 0 | 0 | 0 0 | 9.26% |

| | | | | | | | | | | | | | | | P | Public guarantees | s - Adverse Scena | ario | | | | | | | | | | | | | |
|------------|---|-------------------------------|----------------------|-------|----------------------------------|------------------------------------|------------|-----------------|-------------------------------|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | | 31/12/2021 | | | | | | | | | 31/1 | 2/2022 | | | | | | | | | 31/1 | 2/2023 | | | | |
| Row Num | | Stage exposi In EUR, %) | e 1 expo sure gua | which | ige 2 osure guaran amoi | re, of Stage ch exposu iteed | | of provisions f | for provisions for Stage 2 | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 55 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | Central governments Institutions Corporates Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | Institutions | | 100 | 100 | | | | | | - | | | | | | - | | | | | 10 500/ | | | | | | | \ | | _ | 17.000/ |
| 58 | Corporates | | 126 | 106 | 86 | 80 | 9 | 8 | 0 | 1 | 2 18.06% | 11: | 10. | 12 8 | 3/ /5 | 18 | .8 1 | 16 |) | 1 3 | 3 18.52% | 114 | 4 9 | 82 83 | . // | 2 | 6 22 | 2 (| 0 | 5 | 17.92% |
| 59 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | Corporates - Of Which: SME | | . = | | | | - | | | • | | | - | _ | - | | | | | | | | _ | | | | | | | | |
| 61 | Retail | | 17 | 6 | 6 | 12 | 1 | 1 | 0 | 0 | 0 36.60% | 1 | | 7 | 6 11 | | 1 | 1 |) | 0 1 | 1 37.11% | 15 | 5 | 6 6 | 5 <u>11</u> | | 2 | 2 (| 0 | 1 | . 36.71% |
| 62 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BELGIUM | Retail - Secured on real estate property - Of Which: SME | | - | | | | - | | | - | | | | - | | | - | | | | | | - | - | - | | - | | | | |
| 64 DLLGIOM | 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 |) - |
| 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 | Equity Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 71 | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 72 | IRB TOTAL | | 120 | 112 | 11 | 92 | 88 | 9 | 0 | 1 | 2 2.53% | 113 | 109 | 9 2 | .2 86 | 80 | 6 1 | .7 | | 1 4 | 5.13% | 115 | 5 98 | 8 31 | . 88 | 7 | 7 24 | L C | 0 | 6 | 7.98% |

| | | | | | | | | | | | | | | | | P | ublic guarantees | - Adverse Scenar | ario | | | | | | | | | | | | | |
|-----------|--|--------------------------|--------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|
| | | | | | | | 31/12 | 2/2021 | | | | | | | | | 31/12 | /2022 | | | | | | | | | 31/12 | /2023 | | | | |
| w n | | Si ex (mln EUR, %) | Stage 1 xposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Institutions | | | | - | | | | - | | | | | | - | | | - | | | | | | • | | | | | | | | |
| | Corporates | | 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 | 0 | 0 | <u> </u> |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 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 | 0 | 0 | <u> </u> |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUSTRALIA | Retail - Secured on real estate property - Of Which: non-SME | | 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 | 0 | 0 | <u>j</u> - |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets IRB TOTAL | | | | | | | | - | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | | 0 | 0 | 0 | 0 0 | 0 |) 0 | 0 | 0 | (|) - | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | J - |

| | | | | | | | | | | | | | | | | Public guarantees | - Adverse Scena | ario | | | | | | | | | | | | | |
|-----------------------------|--|----------------------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | 31/1 | 12/2021 | | | | | | | | | 31/12 | 2/2022 | | | | | | | | | 31/12/ | /2023 | | | | |
| Row Num | | Stage 1 exposure n EUR, %) | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 91 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 92 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 93 | Institutions Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 94 | Corporates | | 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 | 0 - | - |
| 95 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 96 | Corporates - Of Which: SME | | | | | | | | | | | | 1 | | | - | | | | - | | | | | | | | | | | |
| 97 | Retail | | 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 | 0 | 0 - | - |
| 98 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ⁹⁹ UNITED STATES | Retail - Secured on real estate property - Of Which: SME | | | | | | - | | | | | | - | | | - | | | | | | | | | | | | | | | |
| 100 UNITED STATES | | | 0 0 | | 0 0 | | 0 0 | C |) (| 0 0 |) - | | 0 | 0 | 0 0 | 00 |) | 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 | | 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 - | - |

| | | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | IG Groep N | | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 |
|--------|--|------------------------------------|---|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|-----------------------|--|---------------------|--|---------------------|--|---|---|---|
| | | | | | | | | | | | | | | | | Public guarantees | | rio | | | | | | | | | | | | |
| | | | | | | 31/1 | 2/2021 | | | | | | | | | 31/12 | 2/2022 | | | | | | | | | 31/1 | 2/2023 | | | |
| | | Stage 1 exposur (mln EUR, %) | e Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | F 44 | 4 4 | F1 44 | c | 2 2 | 0 | 2 | 2 | 10 (50) | F 01 | 15/ | 455 | | 2 71 | | | | | 12 (00/ | 401 | 140 | | 200 | 10 | c | 0 | | |
| | Corporates | | 544 15 | 4 1 | .51 44 | 5 34 | 2 2 | 8 | 2 | 2 | 4 12.65% | 50. | 150 | 155 | 41 | 2 /1 | 6. | 2 | 2 | 9 | 12.60% | 481 | 140 | 14 | 396 | 10 | 6 85 | 9 | 1 | 2 13 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 0 | 0 | 0 | 0 (| 0 | 0 | 0 | 0 | 0_ | (| (| | | 0 0 | | | 0 | 0 | _ | | 0 | | | | 0 0 | 0 | 0 (| |
| | Retail - Secured on real estate property | | 0 | 0 | 0 | | | 0 | 0 | | 0 - | | | 0 | | | | | 0 | 0 | - | | 0 | | 0 | | | 0 | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| POLAND | 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 (|) (|
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | <u> </u> | | | | | |
| | 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 | | 539 15 | 4 | 34 440 | 5 130 | 0 2 | 8 | 2 | 2 | 4 3.45% | 498 | 156 | 5 73 | 41 | 2 132 | 61 | 1 | 2 | 9 | 7.15% | 479 | 140 | 10 | 396 | 113 | 8 89 | 9 | 1 2 | 2 14 |

| | | | | | | | | | | | | | | | | | Public guarantees | s - Adverse Scen | ario | | | | | | | | | | | | | |
|-------|--|------------|---------------------|--|---------------------|--|---------------------|--|---------|--|--|--|-----------------------|--|---|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|
| | | | | | | | 31/1 | 12/2021 | | | | | | | | | 31/1 | 2/2022 | | | | | | | | | 31/12 | /2023 | | | | |
| | | mln EUR,%) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stage 1 | Stock of r provisions fo Stage 2 exposure | or provisions for Stage 3 exposure | or Coverage Ratio Stage 3 exposure | - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 7 | 8 | 8 | | 5 | 1 | 0 | 0 | 0 | 0 22.45% | | 6 | 8 | 8 | 4 | 2 | 1 | 0 | 0 |) 22.45% |) | 7 | 7 | 7 | 2 | 1 | L 0 | 0 | 0 | 21.49 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |) - | (|) | 0 | 0 | 0 | (| 0 0 | 0 | 0 - | - |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SPAIN | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SPAIN | 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 - | - |
| | 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 | | 7 | 8 | 1 | | 5 | 6 | 0 | 0 | 0 | 0 2.28% | þ | 6 | 8 | 2 | 4 ! | 5 | 1 (| D | 0 | 6.51% | | 1 | 7 | 2 ! | 5 | 1 | 0 | 0 | 0 | 9.88 |

| | | | | | | | | | | | | | | | | F | Public guarantees | es - Adverse Scenai | rio | | | | | | | | | | | | | |
|------------|--|--------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|--|---|
| | | | | | | | 31/1 | 2/2021 | | | | | | | | | 31/1 | 12/2022 | | | | | | | | | 31/12 | 2/2023 | | | | |
| tow lum | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | r Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for provisions f | Stock of rovisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 145 | Central banks | | | | | | | | | | | | | | 4′ | | | | | | | | | | | | | | | | | |
| 146 | Central governments | | | | | | | | | | | | | | 4′ | | | | | | | | | | | | | | | | | |
| 147 | Institutions | | | | | | | | | | | | | | 4' | | | | | | | | | | | | | | | | | |
| 148 | Corporates | | 2 | 5 | 6 | 2 | 2 | 1 | 1 | 0 0 |) | 0 25.78% | 2 | 2 4 | <u>′</u> 5' | 5 2 | 2 | 2 2 | 2 (| 0 0 | 1 | 25.75% | 2 | 4 | 4 | 2 | 3 | 3 | 0 | 0 | 1 | 25.07% |
| 149 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | 4' | | | | | | | | | | | | | | | | | |
| 150 | Corporates - Of Which: SME | | | | | | | | | | | | | | 4' | | | | | | | | | | | | | | | | | |
| 151 | Retail | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 0 |) | 0 - | 0 | 0 0 | <u> </u> | 0 0 | 0 | 0 (| 0 (| 0 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | - |
| 152 | Retail - Secured on real estate property | | | | | | | | | | | | | | 4′ | | | | | | | | | | | | | | | | | |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | 4′ | | | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | 0 | 0 |) (| 0 | 0 | 0 0 |) | 0 - | 0 | 0 0 | ט0' | 00 | 0 | 0 (| 0 (| 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 | | 2 | 5 | 1 | 2 | 5 | 5 | 1 | 0 0 | | 0 6.76% | 2 | 2 4 | <u>/</u> 2 | 2 2 | 2 | 4 2 | 2 0 | 0 0 | 1 | 15.62% | 2 | 4 | 3 | 2 | 3 | 3 | 0 | 0 | 1 | 23.86% |

| | | | | | | | | | | | | | | | | | Public guarante | ees - Adverse Scer | nario | | | | | | | | | | | | | |
|------------|--|-------------|---------------------|--|---------------------|--|---------------------|--|---|---|--|--|---------------------|--|---------------------------|--|---------------------|---|--|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|--------------------------------------|
| | | | | | | | 31/1 | 2/2021 | | | | | | | | | 31 | /12/2022 | | | | | | | | | 31/12/ | 2023 | | | | |
| Row Num | | (mln EUR,%) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions fo Stage 3 exposure | or Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, which guarantee amount | of Stage 2 ed exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, o which guaranteed amount | of Stock of provisions for Stage 1 exposure | stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | overage Ratio Stage 3 exposure |
| 163 | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 164 | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 165 | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 166 | Corporates | | 12 | 2 11 | | 3 | 7 1 | .5 1 | 4 | 0 | 0 | 8 51.519 | 6 | 12 | 8 | 6 | 8 | 17 | 17 | 0 | 0 | 9 50.50% | 6 11 | 7 | 7 | 6 7 | / 19 | 18 | 0 | 0 | 9 | 49.50% |
| 167 | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 168 | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 169 | Retail | | 0 | 0 0 | (| כ בי | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | (| 0 0 |) | 0 0 | 0 ر | 0 | 0 | 0 | 0 - | |
| 170 | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | 4/ | | | | | |
| 172 | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 0 | (| 2 | 0 | 0 | 0 | 0 | 0 | 0 - | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | (| 0 0 |) | 0 0 | <u>ر</u> | 0 | 0 | 0 | 0 - | |
| 173 | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | 4/ | | | | | |
| 174 | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | 4/ | | | | | |
| 175 | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | 4/ | | | | | |
| 176 | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | 4/ | | | | | |
| 177 | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | 4 | | | | | |
| 178 | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | 4 | | | | | |
| 179 | Other non-credit obligation assets | | | | | - | . | A 1 | 4 | 0 | 4 | 8 82.169 | / | 0 | | | | | 19 | | | | / | | | | | 10 | | | 10 | 150 220/ |
| 180 | IRB TOTAL | | 8 | 5 11 | 10 |) | / 1 | U 1 | 4 | U | 1 | 8 82.169 | /0 | 3 | ŏ | 19 | ð | / | 1/ | U | U 1 | J 131.25% | o ک | | 2 | 20 / | 6 | 18 | 0 | 0 | 10 | 158.33% |

| | | | | | | | | | | | | | | | | | Pu | ublic guarantees · | - Adverse Scenari | rio | | | | | | | | | | | | | |
|------------|-----------|--|--------------|---------------------|--|---------------------|--|---------------------|--|--|--|--|--|-----------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | | | 31/1 | 12/2021 | | | | | | | | | 31/12 | /2022 | | | | | | | | | 31/ | 12/2023 | | | | |
| Row Num | | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions fo Stage 1 exposure | Stock of provisions fo Stage 2 exposure | Stock of provisions fo Stage 3 exposure | or Coverage Ratio Stage 3 exposure | - Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio · Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 181 | | Central banks Central governments Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 182 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 183 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 184 | | 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 | - |
| 185 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 187 | | Retail | | 0 | 0 | (| 0 0 | | 0 | 0 | 0 | 0 | 0 - | (| | 0 0 | 0 | 0 | 0 | 0 0 | 0 | 0 |) - | 0 | 0 | 0 | 0 | 0 | 0 (|) (|) 0 | 0 | - |
| 188 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| |) 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 | 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 | | 0 | 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 | - |

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

| | | | 2 | | | | Moratoria | | | | 10 | 11 | 12 |
|----------------|---|-----------------|--------------------------|---------------------|---|---------------------|--|------------------------------|---|---|---|---|-------------------------|
| | (m) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | 31/12 Stage 2 exposure, of which expired moratoria | /2020 Stage 3 exposure | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Stag |
| | Central banks Central governments Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities Multilateral Development Banks International Organisations | | | | | | | | | | | | |
| | Institutions Corporates of which: SME | 51 | 47 | 35 | | 15 | | | 1 | 0 |) C | 0 | |
| ING Groep N.V. | Retail of which: SME Secured by mortgages on immovable property | 721 | | | | 162 | | | | 6 | 17 | 30 | |
| | of which: non-SME Items associated with particularly high risk Covered bonds Claims are institutions and comparators with a CT and it accomparator | 877 | 414 | 724 | 708 | 132 | 2 124 | 3 | 23 | 0 | 3 | | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity | | | | | | | | | | | | |
| | Securitisation Other exposures Standardised Total | 1,859 | 1,053 | 1,498 | 1,435 | 330 | 301 | 90 | 5 80 | 7 | 7 22 | 38 | |
| | | | | | | | Moratoria 31/12 | | | | | | |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired | Stage 2 exposure | Stage 2 exposure, of which expired | Stage 3 exposure | Stage 3 exposure, of which expired | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverag Stag |
| | (ml | n EUR, %) | amounts | exposure | moratoria | exposure | moratoria | exposure | moratoria | exposure | exposure | exposure | ехро |
| | Central governments Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates of which: SME Retail | | 0 | 1 | . 1 | (| 0 0 | | 0 0 | 0 |) C | 0 0 | |
| NETHERLANDS | of which: SME Secured by mortgages on immovable property | | 0 | (| 0 | (| 0 0 | | 0 0 | 0 | | | |
| | of which: non-SME Items associated with particularly high risk | 10 | 5 | | 0 | 10 | 0 10 | (| 0 0 | 0 |) C | 0 | - |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | |
| | Standardised Total | 16 | 8 | 4 | 4 | 10 |) 10 Moratoria | - Actual | 3 3 | 0 |) 0 | 0 | |
| | | | | | Stage 1 | | 31/12 Stage 2 | | Stage 3 | Stock of | Stock of | Stock of | |
| | (ml | Exposure values | Risk exposure amounts | Stage 1 exposure | exposure, of which expired moratoria | Stage 2 exposure | exposure, of which expired moratoria | Stage 3 exposure | exposure, of which expired moratoria | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Coverag Stag expo |
| | Central banks Central governments Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities Multilateral Development Banks International Organisations | | | | | | | | | | | | |
| | Institutions Corporates of which: SME | 0 | 0 | | 0 | (| 0 0 | (| 0 0 | 0 | 0 | 0 | - |
| GERMANY | Retail of which: SME | 0 | 0 | | 0 | (| 0 0 | (| 0 0 | 0 |) C | 0 | |
| | Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk | 0 | 0 | (| 0 | (| 0 0 | (| 0 0 | 0 | C | 0 | - |
| | 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 Moratoria | - Actual | 0 | 0 | | | |
| | | | | | Stage 1 | | 31/12 Stage 2 | | Stage 3 | Stock of | Stock of | Stock of | Coverag |
| | | Exposure values | Risk exposure amounts | Stage 1 exposure | exposure, of which expired moratoria | Stage 2 exposure | exposure, of which expired moratoria | Stage 3 exposure | exposure, of which expired moratoria | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stag |
| | Central banks Central governments Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities Multilateral Development Banks International Organisations | | | | | | | | | | | | |
| | Institutions Corporates of which: SME | 0 | 0 | | 0 | (| 0 0 | (| 0 | 0 |) C | 0 | - |
| BELGIUM | Retail of which: SME Secured by mortgages on immovable property | 0 | 0 | C | 0 0 | (| 0 0 | (| 0 0 | 0 |) C | 0 0 | - |
| | of which: non-SME Items associated with particularly high risk Covered bonds | 47 | 39 | 48 | 48 | (| 0 0 | | 0 0 | 0 |) C | 0 | - |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity | | | | | | | | | | | | |
| | Securitisation Other exposures Standardised Total | 98 | 40 | 97 | 95 | 2 | 2 2 | | 0 0 | 0 |) C | 0 0 | - |
| | | | | | | - | Moratoria | | | | | | |
| | | | Risk exposure | Stage 1 | Stage 1 exposure, of | Stage 2 | 31/12 Stage 2 exposure, of | /2020 Stage 3 | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage |
| | (ml | n EUR, %) | amounts | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stag expo |
| | Central governments Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities Multilateral Development Banks International Organisations | | | | | | | | | | | | |
| | Institutions Corporates of which: SME | 0 | 0 | (| 0 | (| 0 0 | (| 0 | 0 | 0 0 | 0 | - |
| | Retail of which: SME Secured by mortgages on immovable property | 8 | 6 | 7 | 7 |] | | | | 0 | | 2 | |
| AUSTRALIA | | | | | | | | | <u> </u> | | | | |
| AUSTRALIA | of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment | 182 | 113 | 101 | 99 | 68 | 3 67 | 1: | 3 7 | 0 |) | 1 | |

| | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
|----|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | Public guarant | ees - Actual | | | | | |
| | | | | | 31/12/2 | 2020 | | | | | |
| es | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 94 | 9 | 59 | 56 | 65 | 64 | 0 | 0 | 1 | 8 | | 74.11% |
| 94 | 9 | 59 | 56 | 65 | 64 | 0 | 0 | 1 | 8 | | 74.119 |
| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | Ŭ | 0 | | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
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| | | | | | | | | | | | |
| 97 | 10 | 61 | 59 | 65 | 64 | 0 | 0 | 1 | 8 | 0 | 74.11% |

Public guarantees - Actual 21/12/2020

posure value

Exposure values

| | | | | | 31/12 | 2/2020 | | | | | |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---------------------------------------|
| Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
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| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (|) - |
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| | | | | | Public guaran | tees - Actual | | | | | |
|----|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | 31/12 | /2020 | | | | | |
| es | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
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| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | - |
| 0 | 0 | 0 | 0 | °, | 0 | 0 | - | 0 | 0 | 0 | - |
| 0 | 0 | 0 | 0 | | 0 | 0 | | - | 0 | - | - |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
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| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | | | Public guaran | tees - Actual | | | | | |
|----|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | 31/12 | /2020 | | | | | |
| es | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
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| | | | | | 31/12 | /2020 | | | | | |
|-----------------|--------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
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Public guarantees - Actual

| | BA EUROPEAN BANKING AUTHORITY | | | 20 | 21 EU-1 | wide S | | est: Cr ING Groep | edit ris N.V. | k COV | (D-19 S | 5 TA 9 | 10 | 11 | 12 |
|---|-------------------------------------|--|-------------|---------------------|-----------------------------------|----------------------------|---|----------------------|---|----------|---|--|--|---|---|
| Pow | | | | | - Risk exposure | Stage 1 | Stage 1 exposure, of | Stage 2 | Moratoria 31/12 Stage 2 exposure, of | | Stage 3 exposure, of | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - |
| Num 106 107 108 109 110 111 112 113 114 115 | | (m Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail | Exp | osure values | amounts amounts | exposure | which expired moratoria | exposure | which expired moratoria | exposure | which expired moratoria | Stage 1 exposure | Stage 2 exposure |) O O | Stage 3 exposure |
| 116 117 118 119 120 121 122 123 124 125 126 | UNITED STATES | 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 | | C | 0 | | | (|) 0 | | |) 0 | |
| Row Num | | | | osure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired | Stage 2 exposure | Moratoria 31/12 Stage 2 exposure, of which expired | | Stage 3 exposure, of which expired | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 exposure |
| 127 128 129 130 131 132 133 134 135 136 | | (m Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail | hln EUR, %) | 16 | | 12 | | | moratoria | | moratoria | exposure | exposure | exposure | 0 35.42% |
| 137 138 139 140 141 142 143 144 145 146 | POLAND | 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 | | 405 | 167 | 367 | 354 | 36 | 5 35 | | 7 | 0 | | 2 2 | 2 37.74% |
| 147 Row Num 148 149 | | Standardised Total (m Central banks Central governments | nin EUR, %) | 774 osure values | Pick oxposure | 668 Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Moratoria 31/12 Stage 2 exposure, of which expired moratoria | - Actual | 7 26 Stage 3 exposure, of which expired moratoria | 4 Stock of provisions for Stage 1 exposure | 1 Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 149 150 151 152 153 154 155 156 157 158 159 | SPAIN | 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 | | 0 | 69 | 0 | 0 | (((| | (|) 0 5 5 5 | 0 | | | - 86.00% |
| 160 161 162 163 164 165 166 167 168 | | 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 | 88 | 0 | | 0 0 0 | (|) 0 | | | 2 5 |) - |
| Row Num 169 170 171 172 173 174 175 | | Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions | IIN EUR, %) | osure values | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Moratoria 31/12 Stage 2 exposure, of which expired moratoria | | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 176 177 178 179 180 181 182 183 184 185 186 187 188 189 | LUXEMBOURG | 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) Equity Securitisation Other exposures Standardised Total | | 25 2 0 | 25 1 0 0 0 0 26 | 19 2 0 0 | 0 | ((| 5 6 0 0 0 | | | | | | 0 10.85% 24.76% 0 |
| Row Num 190 | | Central banks | IIn EUR, %) | osure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Moratoria 31/12 Stage 2 exposure, of which expired moratoria | | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 191 192 193 194 195 196 197 198 199 200 201 202 | FRANCE | 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 | | 0 | | | | | | | | | | | |
| 202 203 204 205 206 207 208 209 210 | | 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 0 0 0 0 0 0 | (|) | | |) | |
| Row Num 211 212 213 214 215 | | Central banks Central governments Regional governments or local authorities Public sector entities | nin EUR, %) | osure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Moratoria 31/12 Stage 2 exposure, of which expired moratoria | | Stage 3 exposure, of which expired moratoria | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 215 216 217 218 219 220 221 222 223 224 225 226 | UNITED KINGDOM | 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 Claims on institutions and corporates with a ST credit assessment | | 0 | | 0 0 0 | 0 | | | (| | 0 | | |) - 68.48% 18.00% |
| 226 227 228 229 230 231 | | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total | | 1 | 0 | 1 | 1 | | | (|) 0 | 0 | |) 0 | 30.61% |

| 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
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| | | | | | Public guaran | tees - Actual | | | | | |
| | | | | | 31/12 | /2020 | | | | | |
| Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
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| | 31/12/2020 Stage 1 Stage 2 Stage 3 | | | | | | | | | | | | | | |
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| Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | |
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| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | | | | |
| 9 | 1 | 8 | 8 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 62.85% | | | | |
| 9 | 1 | 8 | 8 | | 3 | 0 | | 0 | 0 | 0 | 62.85% | | | | |
| 0 | 0 | 0 | 0 | • | 0 | 0 | - | 0 | 0 | 0 | | | | | |
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| 10 | 1 | 9 | 9 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 62.85% | | | | |

Public guarantees - Actual

| 31/12/2020 | | | | | | | | | | | | | | |
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| Exposure values | alues Risk exposure Stage 1 amounts exposure | | - Which | | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | |
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Public guarantees - Actual

| | | | | | Public guaran | tees - Actual | | | | | | | | | |
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| | 31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of | | | | | | | | | | | | | | |
| Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | |
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| | 31/12/2020 | | | | | | | | | | | | | | |
| Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | |
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| Exposure values | Risk exposure amounts | | | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
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Public guarantees - Actual

| EBA EUROPEAN BANKING AUTHORITY | 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 | | | | | | | | | | | | | 44 | 4 45 | | | | | | | |
|--------------------------------------|--|--------------|-----------------------------------|---------------------------|---|---|---|---|---------------------|---------------------|------------------------------|---|---|---|---|---------------------|----------------------|---------------------|---|---|---|-------------------------------------|
| | | St | tage 1 Stage | 2 Stane 3 | 31/12/2021 Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - | Stane 1 | Stage 2 | | toria - Baseline Sco 31/12/2022 Stock of provisions for | enario Stock of provisions for | Stock of provisions for Stage 3 | Coverage Ratio - | Stage 1 | Stage 2 | Stage 3 | 31/12/2023 Stock of | Stock of provisions for | Stock of provisions for | Coverage Rat |
| 2 3 | Central banks Central governments Regional governments or local authorities Public sector entities | (mln EUR, %) | tage 1 Stage posure expose | 2 Stage 3 ire exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure |
| | Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail | | 36 | 3 | 12 | 0 (| 0 1 | 4.43% | 36 | 5 | 5 11 125 | 0 | (| 1 | 5.17% | 35 | 5 (| 5 1 | | 0 0 | 1 | 1 5.9 |
| ING Groep N.V. | 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 | | 746 | 40 | 99 | | 6 5 | 5.51% | 741 | 49 |) 95 | 1 | | 3 | 2.82% | 738 | 8 56 | 5 9 | 91 | 1 4 | 3 | 3 3.2 |
| 7 8 9 0 | Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total | | 1,507 | 150 | 268 | 8 2 | 7 44 | 16.40% | 1,482 | 191 | . 251 | 6 | 23 | 44 | 17.53% | 1,461 | 1 228 | 8 23 | 35 (| 5 20 | 46 | 6 19.7 |
| w | | | tage 1 Stage posure expos | 2 Stage 3 ire exposure | 31/12/2021 Stock of provisions for Stage 1 | Stock of provisions for | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 | Stage 1 exposure | Stage 2 exposure | Morat Stage 3 exposure | toria - Baseline Sca 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for | Stock of provisions for | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for | Coverage Rat Stage 3 |
| 3 | Central banks Central governments | (mln EUR, %) | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure | | | | exposure | Stage 2 exposure | Stage 3 exposure | exposure | | | | exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 7 | Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations | | | | | | | | | | | | | | | | | | | | | |
| | Institutions Corporates of which: SME | | 1 | 0 | 0 | 0 (| 0 0 | 181.33% | 1 | C | 0 | 0 | (| 0 | 108.69% | 1 | 1 (| D | 0 (| 0 0 | 0 | 0 67 |
| NETHERLANDS | 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 | 14.13% | 0 | ((| 0 0 | 0 | (| 0 | 25.26% | (| 0 (| D D1 | 0 (| 0 0 | 0 | 0 40.1 |
| 8 | Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| | Equity Securitisation Other exposures | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | | 3 | 3 | 10 31/12/2021 | | | 4.60% | 3 | 3 | 10 Morat | 0 toria - Baseline Sca 31/12/2022 | | | 4.43% | 3 | 3 | 3 1 | 10 (0 31/12/2023 | | | 0 4 |
| | Central banks Central governments | | tage 1 Stage posure exposi | 2 Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Rat Stage 3 exposure |
| | Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates | | 0 | 0 | 0 | 0 | 0 0 | | 0 | C | 0 | 0 | (| 0 | | | 0 0 | D | 0 (| | 0 | 0 - |
| GERMANY | 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 | 407.32% | 0 | C | 0 0 | 0 | ((| 0 | 312.55% | | D () 0 () 0 () | D D D D | 0 (| 0 0 | 0 | 0 297 |
| 3 9 0 1 2 | 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 31/12/2021 Stock of | 0 (| 0 0 Stock of | 407.32% | 0 | C |) 0 Morat | 0 toria - Baseline Sca 31/12/2022 Stock of | | 0 Stock of | 312.55% | | 0 (| 0 | 0 (31/12/2023 Stock of |) 0 Stock of | 0 Stock of | 0 297 |
| w n | Central banks Central governments Regional governments or local authorities | | tage 1 Stage posure expose | 2 Stage 3 exposure | provisions for | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ra Stage 3 exposure |
| 8 | Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME | | 0 | 0 | 0 | 0 | 0 0 | 1.51% | 0 | C | 0 | 0 | (| 0 | 4.62% | | 0 (| 0 | 0 (|) 0 | 0 | 0 9. |
| BELGIUM | Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds | | 0 48 | 0 | 0 | 0 (| 0 0 | 0.01% | 0 | C | 0 0 | 0 | (| 0 | 0.05% | 47 | 0 (7 (| D D | 0 (| 0 0 | 0 | 0 0. |
| 0 1 2 3 | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures | | 07 | | | | | 1.000/ | | | | | | | 2.270/ | | | | | | | |
| | Standardised Total | | 57 | | 2 31/12/2021 Stock of | 0 Stock of provisions for | 0 0 Stock of | 1.98% Coverage Ratio - | 96 | | | 0 toria - Baseline Sca 31/12/2022 Stock of | enario Stock of provisions for | U Stock of | 3.37% Coverage Ratio - | 96 | | | 2 31/12/2023 Stock of | Stock of provisions for | Stock of | 0 4. Coverage Ra |
| 7 | Central banks Central governments Regional governments or local authorities | | tage 1 Stage posure exposition | 2 Stage 3 ire exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 exposure |
| | Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME | | 0 | 0 | 0 | 0 | 0 0 | - | 0 | C | 0 0 | 0 | (| 0 | - | | | | 0 (| | 0 | 0 - |
| | Retail of which: SME | | 6 | 3 | 2 | 0 | 0 2 | 125.64% | 5 | 3 | 3 2 | 0 | (| 2 | 123.15% | 5 | 5 3 | 3 | 2 (| 0 0 | 2 | 2 134.9 |
| AUSTRALIA | Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds | | 119 | 17 | 47 | 0 (| 0 1 | 1.52% | 114 | 20 | 47 | 0 | (| 1 | 2.61% | 111 | 1 24 | 4 4 | 16 (| 0 0 | 2 | 2 3. |

| EBA EUROPEAN BANKING AUTHORITY | 2021 EU-wide Stress Test: Credit risk COVID-19 STAING Groep N.V.25262728293031323336373839404142434444Horatoria - Baseline Scenario | | | | | | | | | | | | | | 45 | | | | | | |
|--|---|---|--|---|---|---|---|----------------------------|--------------------------|--|--|---|---|--|----------------------------|---------------------------|---------------------------|--|---|--|--|
| Row Num (min EUR, 9) 106 Central banks 107 Central governments 108 Regional governments or local authorities 109 Public sector entities 101 International Organisations 111 International Organisations 112 Institutions 113 Corporates 114 of which: SME 115 Secured by mortgages on immovable property 118 of which: SME 119 Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment 112 Collective investments undertakings (CIU) | Stage 1 exposure | Stage 2 exposure 0 | Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Morat Stage 3 exposure | toria - Baseline Sci 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure 0 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure 0 | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 123 Equity 124 Securitisation 125 Other exposures 126 Standardised Total Row Num (min EUR, % 127 Central banks 128 Central governments | Stage 1 exposure | 0 (0) Stage 2 exposure |) 0 Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | 0 - Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | 0 0 Morat | toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure | enario Stock of provisions for Stage 2 exposure | 0 Stock of provisions for Stage 3 exposure | - Coverage Ratio - Stage 3 exposure | 0 Stage 1 exposure | 0 Stage 2 exposure | O Stage 3 exposure | 0 31/12/2023 Stock of provisions for Stage 1 exposure | 0 Stock of provisions for Stage 2 exposure | 0 Stock of provisions for Stage 3 exposure | - Coverage Ratio - Stage 3 exposure |
| 129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME136Retail137POLAND138Secured by mortgages on immovable property139of which: non-SME140Items associated with particularly high risk141Corporates with a ST credit assessment142Collective investments undertakings (CIU) | | |) 77 32 | | | | 0 8.84% 4 17.86% 3 8.76% | 236 | | 2 3 2 3 4 72 2 28 | 2 3 3 0 2 3 | 0 111 5 | 0 0 14 1 | 8.86% 19.82% 4.61% | 12 229 371 | 2 67 15 | 3 67 25 | | 0 | 0 0 14 1 1 1 | 9.84% 21.74% |
| 144 Equity 145 Securitisation 146 Other exposures 147 Standardised Total (min EUR, % 148 Central banks 149 Central governments 150 Regional governments or local authorities 151 Public sector entities | Stage 1 exposure | 36 52 Stage 2 exposure | 2 115 Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 exposure | 4 19 Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | 7 14.67% Coverage Ratio - Stage 3 exposure | | Stage 2 exposure | 9 106 Morat | toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure | enario Stock of provisions for Stage 2 exposure | 16 Stock of provisions for Stage 3 exposure | 14.97% Coverage Ratio - Stage 3 exposure | 620 Stage 1 exposure | 85 Stage 2 exposure | 97 Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 exposure | 15 Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | 16.30% Coverage Ratio - Stage 3 exposure |
| 152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail158SPAIN160of which: SME161Secured by mortgages on immovable property162of which: non-SME163Items associated with particularly high risk164Covered bonds165Claims on institutions and corporates with a ST credit assessment166Equity167Other exposures | | |) 0 3 5 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 | | | | 0 - 6 116.75% 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 | | | D 0 0 1 4 D 0 0 | 0 0 0 0 1 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 | | 0 6 0 | - 141.60% | 0 82 0 0 | 0 | 0 | | 0 | 0 | - 161.83% |
| International Organisations Standardised Total Row (mln EUR, % Num (mln EUR, % 169 Central banks 170 Central governments 171 Regional governments 172 Public sector entities 173 Multilateral Development Banks 174 International Organisations | Stage 1 exposure | 86 Stage 2 exposure | 3 5 Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 exposure | 1 Stock of provisions for Stage 2 exposure | 2 George Stock of provisions for Stage 3 exposure | 6 116.75% Coverage Ratio - Stage 3 exposure | | Stage 2 exposure | 1 4 Morat | toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure | | 6 Stock of provisions for Stage 3 exposure | 141.60% Coverage Ratio - Stage 3 exposure | Stage 1 exposure | 13 Stage 2 exposure | 4 Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 exposure | 1 Stock of provisions for Stage 2 exposure | 6 Stock of provisions for Stage 3 exposure | 161.83% Coverage Ratio - Stage 3 exposure |
| 175Institutions176Corporates177of which: SME178Retail179Corporates with a ST credit assessment180Covered bonds181Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total | | | L 5 0 0 0 0 0 0 0 0 1 0 1 5 | | | | 0 0.40% 0 22.20% 0 - 0 - 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 . | 0 | | | | 0 | 0 | 0.61% 20.22% - 1.61% | 18 2 0 0 | 1 0 0 | 5 0 0 0 0 | | 0 | 0 | 0.81% |
| Row Num Central banks 190 Central governments 191 Central governments 192 Regional governments or local authorities 193 Public sector entities 194 Multilateral Development Banks 195 Institutions 196 Corporates 198 of which: SME | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Morat Stage 3 exposure | toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure | enario Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 199 Retail 200 FRANCE 201 of which: SME 202 of which: non-SME 203 Items associated with particularly high risk 204 Covered bonds 205 Claims on institutions and corporates with a ST credit assessment 206 Collective investments undertakings (CIU) 207 Equity 208 Securitisation 209 Other exposures 210 Standardised Total | | | | 31/12/2021 | | | 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 | 0 | - | | 0 | | 0 0 0 0 0 0 0 | 0 | | |
| Row Num (min EUR, %) 211 Central banks 212 Central governments 213 Central governments or local authorities 214 Public sector entities 215 Multilateral Development Banks 216 International Organisations 217 Institutions 218 Corporates 219 of which: SME 220 Retail | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 221UNITED KINGDOMof which: SME222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Securitisation230Other exposures231Standardised Total | | | | | | | 0 37.92% | | | D 0 0 | | | 0 | 0.03% | | 0 | | | 0 | | 0.06% |

| EBA EUROPEAN BANKING AUTHORITY | | 16 | 47 | 40 | 10 50 | F 4 | 52 | 52 54 | | 202 | 21 EU-wi | de Stres | Test: C ING Groep I | | sk COV | ID-19 S | STA | C E | | 67 | <u></u> | 60 | 70 | 74 | 70 70 | 74 | 75 |
|--|---|---------------------------|--|-------------------------------|---|---|--|--|---|---------------------|---|------------------------------------|-----------------------------------|---|---|---|---|---|---------------------|--|---------------------|--|------------------------------|---|--|---|---|
| Row Num | (min EUR, ۱۹ | Stage 1 exposure | which guaranteed | nge 2 osure guara | ge 2 ure, of nich Stage 3 exposure | guaranceeu | tock of S isions for prov tage 1 S posure ex | tock of stock of provisions for Stage 2 stage 3 exposure | r Coverage Ratio - Stage 3 exposure | Stage 1 exposure | guaranteed | tage 2 posure | 2 , of Stage 3 eed exposure | es - Baseline Scena /12/2022 Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | 31/12 Stage 3 exposure | /2023 Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure exposure provisions for exposure provisions for stage 2 exposure provisions for stage | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 1 2 3 4 5 6 7 8 | Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions | 2 | amount | 0 | 2 | amount ex | | 0 | 0 1.66% | 2 | amount | amoi | t | amount | 0 | | | 4.00% | 2 | amount | 0 | amount | 0 | amount | | 0 0 0 | 4.94% |
| 9 10 11 12 13 14 15 16 17 | 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) | 59 0 0 | 14 0 | 42 0 | 98 0 0 | 23 8 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 0 | 13 0 | 5 23.27% 0 0.12% | 61 0 | 13 0 | 28 0 | 92 | 34 | 15 0 | 0 7 | 7 8 0 0 1 | 22.29% 3.20% | 63 | 0 | 19 0 | 89 0 | 42 0 | 20 0 | 0 | 5 9 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 21.75% |
| 17 18 19 20 21 | Equity Securitisation Other exposures Standardised Total | 103 | 14 | 9 | | 14 8 12/2021 | 4 | 4 | 2 10.79% | 97 | 14 | 15 | | /12/2022 | 15 nrio | 3 3 | 3 2 | 14.94% | 93 | 12 | 20 | 91 | 12 31/12 | | 2 | 3 2 | 17.45% |
| Row Num | (mln EUR, % | Stage 1 exposure %) | Stage 1 exposure, of which guaranteed amount | osure guara | ge 2 ure, of nich nteed ount | exposure, of provi | visions for prov | tock of Stock of visions for provisions fo stage 2 Stage 3 cposure exposure | or Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which St guaranteed amount | tage 2 posure amou | , of Stage 3 eed exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1Stock of provisions for Stage 2exposureexposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 22 23 24 25 26 | Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 28 29 | International Organisations Institutions Corporates | | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 | | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | |
| 30 31 32 33 34 | of which: SME Retail | 0 | 0 | 0 | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 | 0 - 1.70% | 0 | 0 | 0 | 0 | 0 | 0 | |) 0 0 0 0 | - 1.95% - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 0 | - 2.02% |
| 35 36 37 38 | Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 40 41 42 | Equity Securitisation Other exposures Standardised Total | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 0.05% | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 0 | 0.13% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0.22% |
| | | | Stage 1 | Sta | ge 2 | 12/2021 Stage 3 St | tock of S | tock of Stock of | Coverage Patie - | | Stage 1 | Stag | | /12/2022 Stage 3 | Stock of | Stock of | Stock of | Coverage Batio - | | Stage 1 | | Stage 2 | 31/12 | Stage 3 | Stock of Stock of | Stock of | Coverage Patia |
| Row Num 43 44 45 46 | (min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities | Stage 1 exposure 6) | | | oure, of hich noteed ount | exposure, or provi | visions for prov | visions for bitage 2 Stage 3 cposure exposure | or Coverage Ratio - Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed amount | tage 2 posure guaran amoi | , or Stage 3 eed t | exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amount | Stage 3 exposure | exposure, of which guaranteed amount | provisions for Stage 1 exposure provisions for Stage 2 exposure 2 exposure 2 exposure 3 1 3 1 4 1 4 1 5 1 6 1 6 1 7 1 7 1 8 1 9 1 10 1 10 1 | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 47 48 49 50 51 52 53 GERMANY | Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: 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 | 0 | 0 0 - | - |
| 54 55 56 57 58 59 60 | 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) | | 0 | | | 0 0 0 | | | 0 | 0 | 0 | | | | | | | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 - 0 - | - |
| 61 62 63 | Equity Securitisation Other exposures Standardised Total | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 Public guarante | 0 es - Baseline Scena /12/2022 | 0 ario | 0 0 | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 - | - |
| Row Num 64 65 66 | (min EUR, % Central banks Central governments Regional governments or local authorities | Stage 1 exposure | | ige 2 osure guara am | | Stage 3 exposure, of provi | tock of S isions for prov tage 1 S xposure ex | tock of visions for stage 2 cposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | tage 2 posure guaran amou | 2 , of Stage 3 eed exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Image: the stage 1 exposure Image: the stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 67 68 69 70 71 72 73 | Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: 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 - | - |
| 74 BELGIUM 75 76 77 78 79 80 | 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) | 0 | 0 | | | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | | | | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 - | - |
| 81 82 83 84 | Equity Securitisation Other exposures Standardised Total | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 - | 0 | 0 | 0 | | 0 es - Baseline Scena | 0 ario | 0 0 | 0 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 - | - |
| Row Num 85 86 | (min EUR, % Central banks Central governments | Stage 1 exposure | | osure guara | | exposure, or provi | visions for prov | tock of Stock of provisions for Stage 2 Stage 3 exposure | r Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which Si guaranteed amount | tage 2 posure amou | 2 , of Stage 3 eed exposure | /12/2022 Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | 31/12 Stage 3 exposure | /2023 Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 87 88 89 90 91 92 93 94 | Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Betail | 0 | 0 | 0 | 0 | | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | | | - - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 - | - |
| 94 95 AUSTRALIA 96 97 98 99 100 101 | 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) | | | | | | | | Image: Constraint of the second se | 0 | | | 0 | 0 | | | | - | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | - |
| 102 103 104 105 | Equity Securitisation Other exposures 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 - | - |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| EBA EUROPEAN BANKING AUTHORITY | 2021 EU-wide Stress Test: Credit risk COVID-19 STA ING Groep N.V. 46 47 48 49 50 51 52 53 54 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 |
|---|---|
| Row Num 106 Central banks | Stage 1 exposure amount Stage 2 exposure amount Stage 3 exposure amount Stage 3 exposu |
| 107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME | Image: serie seri |
| 115 116 117 118 119 120 121 122 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) | 0 |
| 123Equity124Securitisation125Other exposures126Standardised Total | a |
| Row Num (mln EUR, 127 Central banks | Stage 1 exposure amount Stage 2 stage 1 exposure amount Stage 3 stage 2 amount Stage 3 stage 2 amount Stage 3 stage 2 exposure amount Stage 3 stage 3 exposure amount Stage 3 exposure a |
| 128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME | Image: Serie Seri |
| 136Retail137POLAND138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 1 3 3 7 0 0 0 5.00 |
| 143Conective investments undertakings (CIO)144Equity145Securitisation146Other exposures147Standardised Total | a a a a b |
| Row Num (mln EUR, | Stage 1 exposure 6, by 0 Stage 2 exposure 6, by 0 Stage 2 exposur |
| 148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions | Image: And the series of th |
| 155Corporates156of which: SME157Retail158SPAIN159of which: SME160Secured by mortgages on immovable property161Items associated with particularly high risk | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 |
| 162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures | |
| 168 Standardised Total | |
| Num(mln EUR,169Central banks170Central governments171Regional governments or local authorities172Public sector entities | exposure $exposure$ |
| 173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail179LUXEMBOURG0f which: SME | Image: state stat |
| 180Secured by mortgages on immovable property of which: non-SME181of which: non-SME182Items associated with particularly high risk Covered bonds183Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation | 0 |
| 187 Securitisation 188 Other exposures 189 Standardised Total | a a a a b |
| Row Num (mln EUR, 190 Central banks | Bit is in the condition of the conditiconditicon of the conditicon of the condition of the condition o |
| 191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions | |
| 197Corporates198of which: SME199Retail200FRANCE201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk204Covered bonds | - |
| 204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total | and |
| Row | Stage 1 Stage 2 Stage 2 Stage 3 Stock of provisions for provisions for stage 3 Stage 1 Stage 1 Stage 1 Stage 2 Stage 2 Stage 3 Stage 1 Stage 2 Stage 3 Stage 2 Stage 3 Stage 3 </th |
| Num(min EUR,211 212 213 214 215Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks | exposure |
| 216 International Organisations 217 Institutions 218 Corporates 219 of which: SME 220 Retail 221 Of which: SME | |
| 222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation | A |
| 229 Securitisation 230 Other exposures 231 Standardised Total | Image: Selection of the selec |

| EBA EUROPEAN BANKING AUTHORITY | 76 | 77 | 70 | 70 | 90 | 01 | 20 | 21 EU-1 | wide S | | est: Cr NG Groep N. | edit ris .V. | k COVI | D-19 S | 5TA | 01 | 92 | 02 | 04 | 95 | 06 |
|---|--|---------------------|---------------------|---|---------------------------------------|---------------------------------------|---|---------------------|---------------------|-----------------------------|--|---------------------------------------|---|---|---------------------|---------------------|---------------------|---|---------------------------------------|---|---|
| Row | Stage 1 | | Stage 3 | 31/12/2021 Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - | Stage 1 | Stage 2 | | atoria - Adverse Sc 31/12/2022 Stock of provisions for | enario Stock of provisions for | Stock of provisions for Stage 3 | Coverage Ratio - | Stage 1 | | Stage 3 | 31/12/2023 Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - |
| Num Central banks 1 Central governments 2 Central governments 3 Regional governments or local authoritie | exposure (mln EUR, %) | Stage 2 exposure | exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure | exposure | Stage 2 exposure | exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure |
| 4Public sector entities5Multilateral Development Banks6International Organisations7Institutions8Corporates9of which: SME | | 33 4 | 15 | 0 | 0 | | 7.39% | 32 | 7 | 13 | 3 0 | 0 0 | 2 | 12.20% | 32 | 9 | 11 | 1 0 | 0 | 2 | 17.77% |
| 10 Retail 11 ING Groep N.V. 12 of which: SME 13 Secured by mortgages on immovable pro of which: non-SME 14 Items associated with particularly high ri 15 Covered bonds | | 490 93 699 44 | 3 191 | 8 2 | 31 | 68 | 35.55% | 483 | 61 | 157 | 7 7 5 2 | 25 25 2 2 11 | 96 | 61.28% | 478 | 168 77 | 128 | 3 6 2 2 2 | 19 9 | 117 | 91.70% |
| 16Claims on institutions and corporates with17Collective investments undertakings (CIU)18Equity19Securitisation20Other exposures21Standardised Total | h a ST credit assessment) | 301 164 | 360 | 11 | 47 | 96 | 26.14% | 1.378 | 228 | 315 | 8 10 | 29 | 136 | 42.69% | 1 368 | 284 | 27 | | 20 | 167 | 61.37% |
| Standardised Total | | ,391 104 | r | 31/12/2021 Stock of | Stock of provisions for | Stock of | Coverage Ratio - | | | | atoria - Adverse Sc 31/12/2022 Stock of | Stock of | Stock of provisions for | Coverage Ratio - | 1,500 | 201 | | 31/12/2023 Stock of | Stock of | Stock of provisions for | Coverage Ratio - |
| Row Num Central banks 22 Central banks | Stage 1 exposure (mln EUR, %) | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 exposure |
| 23Central governments24Regional governments or local authorities25Public sector entities26Multilateral Development Banks | 5 | | | | | | | | | | | | | | | | | | | | |
| 27 International Organisations 28 Institutions 29 Corporates | | 1 0 | | 0 | 0 | 0 | 97.41% | 1 | 0 | | | | 0 | 181.04% | 1 | 0 | | | 0 | 0 | 230.80% |
| 30 of which: SME 31 Retail 32 NETHERLANDS 33 of which: SME Secured by mortgages on immovable pro | berty | 0 0 |) 0 | 0 | 0 | 0 | 28.13% | 0 | 0 | (| |) 0 | 0 | 68.23% | 0 | 0 | (| 0 | 0 | 0 | 101.91% |
| 34 of which: non-SME 35 Items associated with particularly high right 36 Covered bonds | sk | 0 0 | 10 | 0 | 0 | 0 | 0.00% | 0 | 0 | 10 | 0 0 | 0 | 0 | 0.00% | 0 | 0 | 10 | 0 0 | 0 | 0 | 0.00% |
| 37 Claims on institutions and corporates with 38 Collective investments undertakings (CIII) 39 Equity 40 Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 41 Other exposures 42 Standardised Total | | 3 3 | 3 10 | 0 | 0 | 3 | 29.64% | 3 | 3 | 10 | 0 0 |) 0 | 3 | 30.20% | 3 | 3 | 1(| 0 | 0 | 3 | 30.75% |
| Row Num | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Mora Stage 3 exposure | atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 43Central banks44Central governments45Regional governments or local authorities46Public sector entities47Multilateral Development Banks | (mln EUR, %) | | | exposure | exposure | exposure | | | | | exposure | exposure | exposure | | | | | exposure | exposure | exposure | |
| 48International Organisations49Institutions50Corporates51of which: SME52Retail | | 0 0 | 0 | 0 | 0 | 0 | - 223.75% | 0 | 0 | (| D 0 0 | 0 0 | 0 | - 291.60% | 0 | 0 | (| 0 0 0 | 0 | 0 | |
| 53GERMANYof which: SME54Secured by mortgages on immovable pro of which: non-SME55Items associated with particularly high ri Covered bonds58Claims on institutions and corporates with | sk and a second se | 0 0 | 0 | 0 | 0 | 0 | | 0 | 0 | (| D 0 | 0 | 0 | - | 0 | 0 | (| 0 | 0 | 0 | - |
| 59Collective investments undertakings (CIU60Equity61Securitisation62Other exposures63Standardised Total | | 0 0 |) 0 | 0 | 0 | 0 | 223.75% | 0 | 0 | | D C | 0 0 | 0 | 291.60% | 0 | 0 | | D 0 | 0 | 0 | 351.17% |
| Row | Stage 1 | Stage 2 exposure | Stage 3 | 31/12/2021 Stock of provisions for | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 | atoria - Adverse Sc 31/12/2022 Stock of provisions for | Stock of provisions for | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 | Stage 2 exposure | Stage 3 | 31/12/2023 Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - Stage 3 |
| Num646566666767 | (mln EUR, %) s | exposure | exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure | exposure | exposure | exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure | exposure | exposure | exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| 68Multilateral Development Banks69International Organisations70Institutions71Corporates72of which: SME73Retail | | 0 0 | 0 0 | 0 | 0 | 0 | 13.15% 0.90% | 0 | 0 | | | 0 0 | 0 | 31.53% | 0 | 0 | | 0 0 | 0 | 0 | 56.63% |
| 74BELGIUMof which: SME75Secured by mortgages on immovable pro of which: non-SME76Items associated with particularly high ri Covered bonds | sk and a second se | 48 0 | | 0 | 0 | 0 | 0.90% | 48 | 0 | | | | 0 | 0.01% | 47 | 0 | |) 0 0 0 | 0 | 0 | 0.01% |
| 79Claims on institutions and corporates with80Collective investments undertakings (CIII81Equity82Securitisation83Other exposures84Standardised Total | | 96 0 |) 2 | 0 | 0 | 0 | 8.29% | 96 | 0 | | 2 0 | 0 0 | 0 | 13.80% | 96 | 1 | | 2 0 | 0 | 0 | 16.97% |
| | | | | 31/12/2021 Stock of | Stock of provisions for | Stock of | Coverage Ratio - | | | | atoria - Adverse Sc 31/12/2022 Stock of | Stock of | Stock of | Coverage Ratio - | | | | 31/12/2023 Stock of | Stock of provisions for | Stock of provisions for | Coverage Ratio - |
| Row Num Central banks 85 Central governments 86 Central governments 87 Regional governments or local authorities | (mln EUR, %) | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Stage 3 exposure |
| 88Public sector entities89Multilateral Development Banks90International Organisations91Institutions92Corporates | | 0 0 |) 0 | 0 | 0 | 0 | - | 0 | 0 | (| D 0 | 0 | 0 | - | 0 | 0 | |) 0 0 | 0 | 0 | - |
| 93of which: SME94Retail95AUSTRALIA96Secured by mortgages on immovable pro of which: non-SME97Items associated with particularly high risk | | 6 3 97 20 | 3 2 0 65 | 0 | 0 | 3 | 139.74% | 5 94 | 28 | 59 | 2 0 | 0 0 | 3 | 148.67% | 5 | 3 | 53 | 2 0 | 0 | 3 | 173.71% 6.98% |
| 99Covered bonds100Claims on institutions and corporates with101Collective investments undertakings (CIU)102Equity103Securitisation | h a ST credit assessment | | | | | | | | | | | | | | | | | | | | |
| 104 105Other exposures105Standardised Total | | 208 39 |) 79 | 0 | 1 | 6 | 7.39% | 203 | 49 | 74 | 4 0 | 0 1 | 9 | 11.47% | 199 | 59 | 69 | 9 0 | 1 | 11 | 16.09% |

| Α | |
|---|--|

| EBA EUROPEAN BANKING AUTHORITY | | 76 | 77 | 78 | 79 | 80 | 81 | 20 2 | 21 EU-1 | wide St | | 'est: Cr NG Groep N. 86 | edit risl V. 87 | k COVI | D-19 S | TA 90 | 91 | 92 | 93 | 94 | 95 | 96 |
|---|--|---------------------|--------------------------|--------------------------|---|---|---|--|---------------------|---------------------------|-----------------------------|---|---|--|--|---|---------------------------|---------------------|---|---|---|--|
| Row Num | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Mora Stage 3 exposure | atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates | | 0 | 0 | 0 | 0 | 0 | | 0 - | 0 | 0 | | | 0 | 0 | | 0 | 0 | | | | | |
| 114 115 116 117 118 119 120 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 | 0 | 0 | 0 | 0 | | 0 - 0 - 0 - | 0 | 0 | C | 0 0 0 0 0 0 | 0 | 0 | - | 0 | 0 | |) (C) (C) (C) (C) (C) (C) (C) (C) (C) (C | | 0 | - - - - - - - - |
| 121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total | | 0 | 0 | 0 | 0 | 0 | | 0 - | 0 | 0 | C Mora | D O | 0 enario | 0 | | 0 | 0 | |) C | | 0 | |
| Row Num Central banks 127 128 Central governments | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2021 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | 31/12/2023 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME | | 10 | 2 | 5 | 0 | 0 | | 0 8.84% | 9 | 3 | 5 | 5 0 | 0 | 1 | 12.56% | 10 | 3 | | 4 C | | | 1 19.08% |
| 136Retail137POLAND138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | nt | 348 | 10 | 52 | 5 1 1 | | | 2 28.65% 9 18.29% | 352 | 15 | 43 | 1 4 3 1 | 17 | 14 | 53.44% | 354 | 20 | 33 | 7 1 | 1: | 60 | 0 76.56% 8 49.09% |
| 144Equity145Securitisation146Other exposures147Standardised Total | | 570 | 58 | 174 | 6 | 34 | 4. | 3 24.70% | 571 | 88 | 143 Mora | 3 5 atoria - Adverse Sc 31/12/2022 | 28 enario | 65 | 45.12% | 569 | 112 | 122 | 31/12/2023 | 22 | 80 |) 65.69% |
| Row Num Central banks 148 Central governments 149 Central governments 150 Regional governments or local authorities | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail158SPAIN | | 0 | 0 | 0 | 0 | 0 | | 0 - 9 151.84% | 0 | 0 | C 5 | D 0 5 2 | 0 | 0 | - 217.19% | 0 | 0 | |) C 5 1 | | 0 0 |) - 4 296.80% |
| 159Secured by mortgages on immovable property160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU) | nt | 0 | 0 | 0 | 0 | 0 | | 0 - | 0 | 0 | C | 0 0 | 0 | 0 | - | 0 | 0 | | | | 0 | - - |
| 165 Equity 166 Securitisation | | | | | | | | | | | | | | | | | | | | | | |
| 105Equity166Securitisation167Other exposures168Standardised Total | | 84 | 9 | 6 | 31/12/2021 | 2 | | 9 151.84% | 81 | 13 | 5 Mora | 5 2 atoria - Adverse Sc 31/12/2022 | | 11 | 217.19% | 79 | 16 | | 5 1 31/12/2023 | | 14 | 4 296.80% |
| 166 Securitisation 167 Other exposures 168 Standardised Total Row Num Image: Central banks 169 Central banks 170 Central governments 171 Regional governments or local authorities 172 Public sector entities | | Stage 1 exposure | 9 Stage 2 exposure | 6 Stage 3 exposure | 2 31/12/2021 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | 9 151.84% Coverage Ratio - Stage 3 exposure | 81 Stage 1 exposure | 13 Stage 2 exposure | Mora Stage 3 exposure | | | 11 Stock of provisions for Stage 3 exposure | | 79 Stage 1 exposure | 16 Stage 2 exposure | Stage 3 exposure | 5 1 31/12/2023 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | |
| 166 Securitisation 167 Other exposures 168 Standardised Total Row Num 169 Central banks 170 Central governments 171 Regional governments or local authorities 172 Public sector entities 173 International Organisations 174 Institutions 175 Of which: SME 178 LUXEMBOURG | e | | | | Stock of provisions for Stage 1 | Stage 2 | Stage 3 | Coverage Ratio - Stage 3 | | | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stage 3 | Coverage Ratio - Stage 3 | Stage I | | | Stock of provisions for Stage 1 | Stage 2 | Stage 3 | Coverage Ratio - Stage 3 |
| 166 Securitisation 167 Other exposures 168 Standardised Total Row 169 Central banks 169 Central governments 170 Regional governments 171 Regional governments or local authorities 172 Public sector entities 173 International Organisations 174 International Organisations 175 Of which: SME 176 Of which: SME 177 Retail 178 Generation SME 180 Secured by mortgages on immovable property 181 of which: SME 182 Retail 183 Covered bonds 184 Collective investments undertakings (CIU) 185 Collective investments undertakings (CIU) 186 Equity 186 Securitisation | (mln EUR, %) (mln | | | | Stock of provisions for Stage 1 | Stage 2 | Stage 3 | Coverage Ratio - Stage 3 exposure | | | Stage 3 | 31/12/2022 Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stage 3 | Coverage Ratio - Stage 3 exposure | Stage I | | | Stock of provisions for Stage 1 | Stage 2 | Stage 3 | Coverage Ratio - Stage 3 exposure |
| 166 Securitisation 167 Other exposures 168 Standardised Total Row Num 169 Central banks 170 Central governments 170 Regional governments or local authorities 171 Public sector entities 173 Multilateral Development Banks 174 International Organisations 175 Corporates 0f which: SME 178 Secured by mortgages on immovable property 0f which: SME 181 of which: SME 182 Items associated with particularly high risk 184 Covered bonds 185 Collective investments undertakings (CIU) 186 Equity | (min EUR, %) (min European) (| exposure | exposure | exposure | Stock of provisions for Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure | exposure | exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure expose | Stock of provisions for Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% | Stage 1 exposure | exposure | exposure | Stock of provisions for Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 166 Securitisation 158 Other exposures 158 Standardised Total Row Num 169 Central banks 170 Regional governments 171 Regional governments or local authorities 172 Public sector entities 173 Multilateral Development Banks 174 International Organisations 175 Institutions 176 Corporates 177 of which: SME 180 Secured by mortgages on immovable property 181 Order of which: SME 182 Secured bonds 183 Cleictive investments undertakings (CtU) 184 Other exposures 185 Standardised Total 186 Standardised Total 187 Securitisation 188 Other exposures 189 Standardised Total | (min EUR, %) (min European) (| exposure | exposure | exposure | Stock of provisions for Stage 1 exposure | Stage 2 exposure | Stock of | Coverage Ratio - Stage 3 exposure exposure <td>exposure</td> <td>exposure</td> <td>Stage 3 exposure</td> <td>31/12/2022 Stock of provisions for Stage 1 exposure </td> <td>Stock of provisions for Stage 2 exposure</td> <td>Stage 3 exposure </td> <td>Coverage Ratio - Stage 3 exposure </td> <td>exposure </td> <td></td> <td>exposure</td> <td>Stock of provisions for Stage 1 exposure Image: stage 1 exposure<td>Stage 2 exposure</td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure</td></td> | exposure | exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure | exposure | | exposure | Stock of provisions for Stage 1 exposure Image: stage 1 exposure <td>Stage 2 exposure</td> <td>Stage 3 exposure </td> <td>Coverage Ratio - Stage 3 exposure</td> | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 166 Securitisation 168 Standardised Total Row 169 Central banks 170 Central banks 171 Regional governments or local authorities 172 Public sector entities 173 Mutilateral Development Banks 174 International Organisations 175 Institutions 176 Corporates 177 Institutions 178 Corporates 179 LUXEMBOURG 180 Secured by mortgages on immovable property of which: SME Terms associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective Investments undertakings (CIU) Equity 180 Standardised Total 190 Standardised Total 190 Central banks 191 Central banks 192 Corporates 193 Other exposures 194 Standardised Total 195 Institutions 196 Central banks | (mln EUR, %) (mln Europe) (mln | exposure | exposure | exposure | Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure Provide the second stage 3 exposure Provide the second stage 3 Provide the se | exposure | exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure expose | Stock of provisions for Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% Coverage Ratio - Stage 3 | Stage 1 exposure | exposure | exposure | Stock of provisions for Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 166 Securitisation 168 Standardised Total Regulation of the exposures 169 Central banks 170 Central governments 171 Regional governments or local authorities 172 Public sector entities 173 Multilateral Development Banks 174 Institutions 175 Corporates of which: SME Retail 176 Of which: SME 177 Retail 178 LUXEMBOURG 180 Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property 181 General banks 183 Covered bonds 184 Claims on institutions and corporates with a ST credit assessmet Collective investments undertakings (CIU) Equily 189 Standardised Total 190 Central banks 191 Central banks 192 Retail 193 Central banks 194 Multilateral Developments 195 Corporates <t< th=""><th>(min EUR, %) (min EUR, %) (m</th><th>exposure</th><th>exposure</th><th>exposure</th><th>Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>Coverage Ratio - Stage 3 exposure Provide the second stage 3 exposure Provide the second stage 3 Provide the se</th><th>exposure</th><th>exposure</th><th>Stage 3 exposure</th><th>31/12/2022 Stock of provisions for Stage 1 exposure expose expose</th><th>Stock of provisions for Stage 2 exposure</th><th>Stage 3 exposure</th><th>Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% Coverage Ratio - Stage 3</th><th>Stage 1 exposure</th><th>exposure</th><th>exposure</th><th>Stock of provisions for Stage 1 exposure</th><th>Stage 2 exposure</th><th>Stage 3 exposure</th><th>Coverage Ratio - Stage 3 exposure</th></t<> | (min EUR, %) (min EUR, %) (m | exposure | exposure | exposure | Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure Provide the second stage 3 exposure Provide the second stage 3 Provide the se | exposure | exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure expose | Stock of provisions for Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% Coverage Ratio - Stage 3 | Stage 1 exposure | exposure | exposure | Stock of provisions for Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 166 Securifisation 167 Other exposures 168 Standardised Total 169 Central banks 170 Regional governments or local authorities 171 Public sector entities 172 Public sector entities 173 International Organisations 174 International Organisations 175 Corporates 176 orgonates 177 Retail 178 LUXEMBOURG 181 advich: non-SME 182 Retail 183 Corporates 184 Corporates 185 Central banks 186 Corporates 187 Ensassociated with particularly high risk 188 Corporates undertakings (CIU) 189 Standardised Total 180 Securitisation 181 Standardised Total 182 Public sector entities 183 Central banks 184 Corporates 185 Other exposures 186 Centra | (min EUR, %) (min | exposure | exposure | exposure | Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure Provide the second stage 3 exposure Provide the second stage 3 Provide the se | exposure | exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure expose | Stock of provisions for Stage 2 exposure | Stage 3 exposure 0 | Coverage Ratio - Stage 3 exposure exposure 3.57% 14.63% - 14.63% 4.41% Coverage Ratio - Stage 3 | Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0 | exposure | exposure | Stock of provisions for Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| 166 Other exposures 178 Other exposures 189 Central banks 199 Central governments 171 Public sector entities 172 Public sector entities 173 Public sector entities 174 Public sector entities 175 Public sector entities 176 Public sector entities 177 Public sector entities 178 Public sector entities 179 LUXEMBOURG Entities 181 Of Width 100-348 182 Of Width 100-348 183 Of Width 100-348 184 Claims on institutions and corporates with a S1 credit assessment 185 Secured banks 186 Central banks 187 Central banks 188 Claims on institutions and corporates with a S1 credit assessment 189 Central banks 180 Central banks 181 Claims on institutions and corporates 182 Secured banks 183 Gentral banks 184 Claims on inst | (min EUR, %) (min 200, %) (m | exposure | exposure | exposure | Stock of provisions for Stage 1 exposure exposure 0 | Stage 2 exposure | Stage 3 exposure | Coverage Ratio Stage 3 exposure i | exposure | exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure a a b a b b b c <t< td=""><td>Stock of provisions for Stage 2 exposure -</td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure a stage 3 exposur</td><td>Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0</td><td>exposure</td><td>exposure</td><td>Stock of provisions for Stage 1 exposure Expos</td><td>Stage 2 exposure </td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure</td></t<> | Stock of provisions for Stage 2 exposure - | Stage 3 exposure | Coverage Ratio - Stage 3 exposure a stage 3 exposur | Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0 | exposure | exposure | Stock of provisions for Stage 1 exposure Expos | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure |
| 166 Observapourse Standardised Total Row Num Control banks 197 Control banks 197 Control banks 197 Public sector entities 197 Public sector entities 198 LUXEMBOURG 199 Control banks 199 Control banks 199 Control banks 199 Control banks 199 Control powerments or local authonities 199 Control banks 199 | (min EUR, %) (mi | exposure | exposure | exposure | Stock of provisions for Stage 1 exposure exposure 0 | Stage 2 exposure | Stage 3 exposure | Coverage Ratio Stage 3 exposure i | exposure | exposure | Stage 3 exposure | 31/12/2022 Stock of provisions for Stage 1 exposure a a b a b b b c <t< td=""><td>Stock of provisions for Stage 2 exposure -</td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure a stage 3 exposur</td><td>Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0</td><td>exposure</td><td>exposure</td><td>Stock of provisions for Stage 1 exposure Expos</td><td>Stage 2 exposure </td><td>Stage 3 exposure </td><td>Coverage Ratio - Stage 3 exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure</td></t<> | Stock of provisions for Stage 2 exposure - | Stage 3 exposure | Coverage Ratio - Stage 3 exposure a stage 3 exposur | Stage 1 exposure 18 2 0 0 0 19 Stage 1 19 0 | exposure | exposure | Stock of provisions for Stage 1 exposure Expos | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 3 exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure |

| EBA EUROPEAN BANKING AUTHORITY | | | | | | | | | | 2021 | EU-wide S | | est: Cre IG Groep N.\ | | | | | | | | | | | | | | |
|--|---|---------------------------|--|---|------------------------------|--|--|--|---|---------------------------------|--|--|--|---|---|---|---|---|---------------------|--|---------------------|--|-------------------------------|---|---|------------------------------|--|
| | | 97 | 98 99 Stage 1 | 100 Stage 2 | 101 31/1 2 | 102 103 /2021 Stage 3 Stack of | | 105 | 106 | 107 St | 08 109 ge 1 | 110 I Stage 2 | 111 Public guarantees - 31/12 / | | | | | 116 | 117 | 118 Stage 1 | 119 | 120 Stage 2 | 121 31/12/ | | 123 | | 125 126 |
| Row Num | (mln EUR, 9 | Stage 1 exposure %) | exposure, of which guaranteed amount | exposure, of which guaranteed amount | Stage 3 exposure | exposure, of which guaranteed amount Stock o provisions Stage 1 exposur | Stock of for provisions fo Stage 2 e exposure | Stock of provisions for Stage 3 exposure | | age 1 expo posure guar | sure, of nich Stage 2 exposure ount | exposure, of which guaranteed amount | Stage 3 exposure | exposure, of which guaranteed amount | provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amount | Stage 3 exposure | exposure, of which guaranteed amount | stock of provisions for Stage 1 exposure | provisions for pr Stage 2 | Stock of provisions for Stage 3 exposure |
| 2 3 4 5 | Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 7 8 9 | International Organisations Institutions Corporates of which: SME Retail | 2 | 1 | 1 | 2 0 | 0 | 0 | 0 | 0 87.68% 3 89.46% | 2 | 1 | 1 2 | 0 | 0 | 0 | 0 | 0 | 80.72% | 2 | 1 | 1 | 2 | 0 | 0 | 0 | 0 | 0 76.54° |
| ING Groep N.V. | of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk | | 0 | 0 | 93 20 0 0 | | 0 | 0 | 0 100.00% | 0 | | 0 0 | 0 | 0 | 0 | 0 | 0 | 90.87% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 99.729 |
| 15 16 17 18 | Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 20 21 | Securitisation Other exposures Standardised Total | 98 | 18 | 11 | 95 17 | 11 | 4 | 5 1 | 1 61.69% | 90 | 17 1 | 19 88 | 16 Public guarantees - | 19 | 3 | 4 | 19 | 115.39% | 86 | 14 | 26 | 84 | 14 | 25 | 2 | 3 | 26 183.51% |
| Row Num | (mln EUR, 🤒 | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | guaranceeu | Stage 2 | /2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposur | for provisions fo | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | age 1 expo posure guar | ge 1 sure, of nich Stage 2 exposure ount | Stage 2 exposure, of which guaranteed amount | 31/12/ Stage 3 exposure | | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | 31/12/ Stage 3 exposure | /2023 Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | provisions for pr | Stock of provisions for Stage 3 exposure |
| 22 23 | Central banks Central governments | | | amount | | | | | | | | | | amount | | | | | | amount | | | | amount | | | |
| 24 25 26 | Regional governments or local authorities Public sector entities Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 28 | International Organisations Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 29 30 31 32 NETHERLANDS | Corporates of which: SME Retail of which: SME | 0 | 0 | 0 0 0 | 0 0 | 0 | 0 | 0 | 0 - | 0 0 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | - 12.37% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 32 33 34 35 | Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | D - | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 36 37 | Covered bonds Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 39 40 | Collective investments undertakings (CIU) Equity Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 42 | Other exposures Standardised Total | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0.58% | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 1.21% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 1.72' |
| | | | Stage 1 | Stage 2 | 31/12 | Stage 3 Stock of | Stock of | Stock of | | St | ge 1 | | Public guarantees - 31/12/ | /2022 Stage 3 | Stock of | Stock of | Stock of | | | Stage 1 | | Stage 2 | 31/12/ | Stage 3 | Stock of | Stock of | Stock of Coverage Batic |
| Row Num 43 | (min EUR, 9 | Stage 1 exposure %) | exposure, of which guaranteed amount | | Stage 3 exposure | exposure, of which guaranteed amount | for provisions fo | r provisions for | Coverage Ratio - Stage 3 exposure | age 1 expo posure guar an | sure, of hich Stage 2 exposure ount | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amount | Stage 3 exposure | exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for pr Stage 2 | Coverage Ratio - Stage 3 exposure |
| 44 45 46 47 48 | Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 50 51 52 | Institutions Corporates of which: SME Retail of which: SME | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | D - | 0 | 0 | 0 0 0 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 53 GERMANY 54 55 56 57 | of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered 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 - |
| 58 59 60 61 | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 62 63 | Other exposures Standardised Total | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 0 | 0 Public guarantees - | 0 - Adverse Scenario | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| Row Num | | Stage 1 exposure | Stage 1 exposure, of which guaranteed | | 31/12 Stage 3 exposure | Stage 3 exposure, of which Stock of | for provisions fo | or Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | age 1 Sta osure guar | ge 1 sure, of nich Stage 2 exposure | Stage 2 exposure, of which guaranteed | 31/12/ Stage 3 exposure | /2022 Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | 31/12/ Stage 3 exposure | /2023 Stage 3 exposure, of which guaranteed amount | Stock of provisions for provisions for provisions for provisions for provide the state of the st | provisions for pr | Stock of provisions for Stage 3 exposure |
| 64 65 66 | (min EUR, 9 Central banks Central governments Regional governments or local authorities | | guaranteed ' amount | guaranteed amount | | which guaranteed amount Stage 1 exposur | e Stage 2 exposure | exposure | | guai an | ount | guaranteed amount | | amount | Stage 1 exposure | exposure | exposure | exposure | | guaranteed amount | | guaranteed amount | | amount | Stage 1 exposure | Stage 2 exposure | exposure exposure |
| 67 68 69 70 71 | Public sector entities Multilateral Development Banks International Organisations Institutions Corporates | | 0 | 0 | 0 0 | 0 | 0 | 0 | D - | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 72 73 74 BELGIUM 75 | Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | D - | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 76 77 78 79 80 | Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 81 82 83 84 | Equity Securitisation Other exposures Standardised Total | | 0 | 0 | 0 0 | 0 | 0 | 0 | D - | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| | | | Stage 1 | Stage 2 | | /2021 Stage 3 Stock o | Stock of | Stock of | | St | ge 1 | Stage 2 | Public guarantees - 31/12/ | /2022 Stage 3 | Stock of | Stock of | Stock of | | | Stage 1 | | Stage 2 | 31/12/ | Stage 3 | Stock of | Stock of | Stock of |
| Row Num 85 | (min EUR, 9 | Stage 1 exposure %) | exposure, of which guaranteed amount | exposure, of | Slaye S | exposure, of which guaranteed amount Stock of provisions Stage 1 exposur | for provisions fo | | Coverage Ratio - Stage 3 exposure | age 1 expo posure guar | ount | exposure, of which guaranteed amount | Stage 3 exposure | exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed amount | Stage 2 exposure | exposure, of which guaranteed amount | Stage 3 exposure | exposure, of which guaranteed amount | provisions for J Stage 1 | Stage 2 | Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure |
| 86 87 88 89 | Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 91 92 93 94 | International Organisations Institutions Corporates of which: SME Retail | | 0 | 0 | 0 0 | 0 | 0 | 0 | D - | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 95 AUSTRALIA 96 97 98 | 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 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 100 101 102 103 | Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation | | | | | Image: marked state Image: | | | | | | | | | | | | | | | | | | | | | |
| 104 105 | Other exposures Standardised Total | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | D - | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| EBA EUROPEAN BANKING AUTHORITY | 97 98 | 99 10 | 100 101 | 102 103 | 104 | 105 106 | 2021 | EU-wide S | IN 110 | | 113 | D-19 STA 114 11 | | 117 | 118 119 | 120 | 121 | 122 | 123 124 | 125 | 126 |
|---|---|---|---|---|--|--|---|--|---|--|--|--|---------------------------------------|----------------------------|---|--|--------------------|--|---|---------------------------------|---|
| Row Num 106 Central banks | Stage 1 exposure b) Stage 1 exposure guaranteed amount | Stage 2 exposite exposite exposite exposure guara | 31/12 age 2 sure, of hich anteed hount | 2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure | provisions for provi Stage 2 St | ock of isions for cage 3 posure | - Stage 1 expos exposure guar | nge 1 sure, of hich anteed hount | F Stage 2 exposure, of which guaranteed amount | Public guarantees - Adverse Se 31/12/2022 Stage 3 exposure guarante amour | B Stock of of provisions for Stage 1 | Stock of Stock provisions for provision Stage 2 Stag exposure expos | ns for a 3 e 3 e xposure | Stage 1 exp exposure gu | Stage 1 posure, of which aranteed amount | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure g | Stage 3 kposure, of which waranteed | Stock of Stock of ovisions for provisions f Stage 1 Stage 2 exposure exposure | or provisions for Stage 3 | Coverage Ratio - Stage 3 exposure |
| 107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME | | | 0 0 | | | 0 - | 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 - | 0 | 0 | 0 | D 0 | 0 | 0 | 0 0 | - |
| 115 116 117 118 119 120 121 122 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) | | 0 | 0 0 | | 0 | 0 - | | 0 | 0 0 0 | 0 | 0 0 | 0 | 0 - | 0 | 0 | 0 | | 0 | 0 | 0 0 | - |
| 123Equity124Securitisation125Other exposures126Standardised Total | 0 | 0 0 | 0 0 31/12 | 0 0 2/2021 | 0 0 | 0 - | 0 | 0 | 0 0 | 0 Public guarantees - Adverse So 31/12/2022 | 0 0 enario | 0 | 0 - | 0 | 0 | 0 | 0 0 31/12/202 | 0 | 0 | 0 0 | - |
| Row Num (min EUR, % 127 Central banks | Stage 1 Stage 1 exposure b) Stage 1 exposure, of which guaranteed amount | Stage 2 exposure guara | age 2 sure, of hich anteed oount | Stage 3 exposure, of which guaranteed amount Stage 1 exposure | provisions for provi Stage 2 St | ock of isions for tage 3 posure | - Stage 1 expos exposure guar | nge 1 sure, of hich anteed ount | Stage 2 exposure, of which guaranteed amount | Stage 3 Stage 3 exposure guarante amour | ed | Stock of provisions for Stage 2Stock provision Stage 2exposureexpos | ns for Stage 3 | Stage 1 exposure gu | Stage 1 posure, of Stage 2 which exposure amount | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure g | Stage 3 kposure, of which waranteed | Stock of ovisions for Stage 1Stock of provisions f Stage 2 exposure | or provisions for Stage 3 | Coverage Ratio - Stage 3 exposure |
| 128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME | | 0 0 | 0 0 | | | 0 99.09 | % 1 | 0 | 0 0 | 0 | 0 0 | 0 | 0 99.09% | 1 | 0 | 0 | 1.0 | 0 | 0 | 0 0 | 99.10% |
| 136Retail137POLAND138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | | 5 4 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 6 1 0 0 | | 0 0 0 0 0 0 1 0 | 1 96.64 0 100.00 | | 5 0 | 4 5 0 0 1 | 1 0 | 1 0 0 0 | 0 | 1 97.73% 0 99.81% | 6 | 4 0 | 3 | | 2 | 0 | 0 2 | 98.13% |
| 143Collective investments undertakings (CIO)144Equity145Securitisation146Other exposures147Standardised Total | 7 | 5 1 | 6 5 | 5 1 | | 1 13.14 | % 6 | 5 | 1 6 | 5 | 1 0 | 0 | 1 27.33% | 6 | 4 | 2 | 5 4 | 2 | 0 | 0 2 | 49.33% |
| Row Num | Stage 1 Stage 1 exposure exposure | Stage 2 exposition | age 2 sure, of Stage 3 hich oxposure | 2/2021 Stage 3 exposure, of which quaranteed Stage 1 | provisions for provi | ock of isions for tage 3 exposure | - Stage 1 expos | ige 1 sure, of hich exposure | Stage 2 exposure, of which | Public guarantees - Adverse So 31/12/2022 Stage 3 exposure which | Stock of provisions for | Stock of Stock provisions for provision Stage 2 Stage | ns for Stage 3 | Stage 1 exp | Stage 1 posure, of Stage 2 which exposure | Stage 2 exposure, of which | Stage 3 exposure | Stage 3 kposure, of which pro | Stock of Stock of visions for provisions f Stage 1 Stage 2 | | Coverage Ratio - Stage 3 |
| International Organisations(mln EUR, %148Central banks149Central governments149Central governments or local authorities150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations | guaranteed amount | guara | anteed exposure | guaranteed exposure amount construction of the second seco | Stage 2 exposure St exposure Image: stage 2 exposure Image: stage 2 exposure I | exposure exposure | yuar | anteed | guaranteed amount | guarante amour | ed Stage 1 exposure | Stage 2 Stage 2 exposure expose exposure expose expose expose < | exposure exposure | gu | aranteed exposure | e guaranteed amount | | uaranteed e amount e | Stage 1 Stage 2 exposure exposure | exposure | exposure |
| 155 156 157 158 159 160 International organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable 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 0 0 | 0 | 0 0 0 0 0 0 | 0 | 0 - | 0 | 0 | 0 | | 0 | 0 | 0 0 0 | - |
| 161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures | Image: state | | | | | | | | | | | | | | | | | | | | |
| 168 Standardised Total | 0 Stage 1 | 0 0 0 | | 0 0 2/2021 Stage 3 exposure, of provisions for | 0 0 Stock of Stoprovisions for provi | 0 - ock of | 0 Sta | 0 nge 1 | | 0 Public guarantees - Adverse So 31/12/2022 Stage Stage 3 | | 0 Stock of Stock provisions for provision | 0]- | 0 | 0 Stage 1 | 0 Stage 2 | 0 0 31/12/202 | | 0 Stock of Stock of provisions for | 0 0 Stock of | |
| Row Num Central banks 169 Central governments 170 Central governments 171 Regional governments or local authorities | caposale | | hich Stage 3 exposure mount | which guaranteed amount guaranteed amount guaranteed amount | Stage 2 St | coverage Ratio isions for tage 3 posure | guar | age 1 sure, of hich anteed oount | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure guarante amour | ed Stage 1 | provisions for provision Stage 2 Stag exposure expose | e 3 Stage 3 | gu | Stage 1 posure, of which aranteed amount | e guaranteed amount | g | which | ovisions for provisions f Stage 1 Stage 2 exposure exposure | Stage 3 | Coverage Ratio - Stage 3 exposure |
| 172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail | | | 0 0 | | | 0 - | 0 | 0 | 0 0 0 | 0 | 0 0 | 0 | 0 - | 0 | 0 | 0 | | 0 | 0 | 0 0 | - |
| 179 180LUXEMBOURGof which: SME180 181Secured by mortgages on immovable property of which: non-SME182 183Items associated with particularly high risk Covered bonds184 185Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)186Equity | Image: Constraint of the second se | | 0 0 | | | 0 - | | | | 0 | | | | | | | D 0 | 0 | | 0 0 | |
| 186Equity187Securitisation188Other exposures189Standardised Total | 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 - | 0 | 0 | 0 0 | 0 Public guarantees - Adverse Se | 0 0 enario | 0 | 0 - | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 0 | - |
| Row Num (mln EUR, % | Stage 1 exposure b) Stage 1 exposure amount | Stage 2 exposure guara | 31/12 age 2 sure, of hich anteed oount | 2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure | provisions for provi Stage 2 St | ock of isions for tage 3 posure | - Stage 1 expos exposure guar | nge 1 sure, of hich anteed ount | Stage 2 exposure, of which guaranteed amount | 31/12/2022 Stage 3 exposure guarante amour | of provisions for ed Stage 1 | Stock of Stock provisions for provision Stage 2 Stag exposure expos | ns for a 3 Stage 3 e xposure | Stage 1 exposure gu | Stage 1 posure, of which aranteed amount | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure g | Stage 3 kposure, of which | Stock of ovisions for Stage 1Stock of provisions fStage 1Stage 2exposureexposure | or provisions for Stage 3 | Coverage Ratio - Stage 3 exposure |
| 190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions | | | | | | | | | | | | | | | | | | | | | |
| 197Corporates198of which: SME199Retail200FRANCE201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk204Covered 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 0 0 0 0 0 0 1 | 0 | 0 0 0 0 0 0 | 0 0 0 0 | 0 - | 0 | 0 | | | 0 | 0 | 0 0 0 0 0 0 0 0 | - 99.01% |
| 205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total | | 0 0 | 0 0 | 0 | | 0 8.30 | % 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 21.54% | 0 | 0 | 0 | D 0 | 0 | 0 | 0 0 | 37.97% |
| Row Num | Stage 1 Stage 1 exposure which guaranteed | Stage 2 exposure wh | age 2 sure, of Stage 3 hich exposure | 2/2021 Stage 3 exposure, of which guaranteed Stage 1 | provisions for provi Stage 2 St | ock of isions for tage 3 | - Stage 1 expos | nge 1 sure, of hich anteed | Stage 2 | Public guarantees - Adverse Se 31/12/2022 Stage 3 exposure which guarante | Stock of provisions for Stage 1 | Stock of Stock provisions for provisio Stage 2 Stag exposure expos | ns for | Stage 1 exp | Stage 1 posure, of which aranteed | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 kposure, of | Stock of Stock of ovisions for provisions f Stage 1 Stage 2 exposure exposure | or provisions for | Coverage Ratio - Stage 3 exposure |
| Central banksCantral governmentsCentral governmentsCentral governments or local authoritiesPublic sector entitiesPublic sector entitiesMultilateral Development BanksInternational Organisations | | guara | anteed exposure | guaranteed exposure amount construction of the second seco | | exposure exposure | yuar yuar | | guaranteed amount | guarante amour | eu ovpocuro | exposure expos | | gu | aranteed ' | guaranteed amount | y y | uaranteed e | exposure exposure | exposure | |
| Institutions Corporates of which: SME Retail of which: SME 222 223 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | | | 0 - 0 - 0 - 0 - | | 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 0 0 | 0 | 0 - 0 - 0 - 0 - | 0 | 0 | 0 | | 0 | 0 | 0 0 0 0 0 0 0 0 0 0 | - |
| 224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total | | 0 0 | 0 0 | | | 0 - | 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 - | 0 | 0 | 0 | D 0 | 0 | 0 | 0 0 | - |

2021 EU-wide Stress Test: Securitisations



| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|------------|-----------------|---|------------|------------|--------------------------|------------|------------|------------------|------------|
| | _ | | Actual | | Baseline Scenario | | | Adverse Scenario | |
| Row 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 | 2,194 | | | | | | |
| 2 | | SEC-SA | 3,312 | | | | | | |
| 3 | Exposure values | SEC-ERBA | 1,678 | | | | | | |
| 4 | | SEC-IAA | 2,793 | | | | | | |
| 5 | | Total | 9,977 | | | | | | |
| 6 | | SEC-IRBA | 329 | 350 | 367 | 393 | 370 | 448 | 544 |
| 7 | | SEC-SA | 850 | 1,085 | 1,083 | 1,096 | 4,114 | 4,381 | 4,629 |
| 8 | REA | SEC-ERBA | 198 | 226 | 237 | 246 | 372 | 420 | 515 |
| 9 | REA | SEC-IAA | 526 | 595 | 713 | 714 | 2,649 | 2,930 | 3,177 |
| 10 | | Additional risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | | Total | 1,903 | 2,256 | 2,400 | 2,450 | 7,504 | 8,179 | 8,865 |
| 12 | Impairments | Total banking book others than assessed at fair value | | 5 | 2 | 3 | 6 | 3 | 4 |



2021 EU-wide Stress Test: Risk exposure amounts

| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|------------|---|------------|------------|------------------|------------|------------|------------------|------------|
| _ | | Actual | 5 | aseline scenario |) | ļ | Adverse scenario | |
| RowN 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 | 259,033 | 259,630 | 262,159 | 266,205 | 278,766 | 310,979 | 337,783 |
| 2 | Risk exposure amount for securitisations and re-securitisations | 1,903 | 2,256 | 2,400 | 2,450 | 7,504 | 8,179 | 8,865 |
| 3 | Risk exposure amount other credit risk | 257,130 | 257,374 | 259,758 | 263,755 | 271,261 | 302,800 | 328,919 |
| 4 | Risk exposure amount for market risk | 9,326 | 9,326 | 9,326 | 9,326 | 10,776 | 11,068 | 11,282 |
| 5 | Risk exposure amount for operational risk | 37,785 | 37,800 | 37,785 | 37,785 | 38,532 | 39,231 | 39,917 |
| 6 | Other risk exposure amounts | 180 | 180 | 180 | 180 | 68 | 80 | 110 |
| 7 | Total risk exposure amount | 306,324 | 306,936 | 309,450 | 313,496 | 328,142 | 361,358 | 389,092 |
| 8 | Total Risk exposure amount (transitional) | 306,324 | 306,936 | 309,450 | 313,496 | 328,142 | 361,358 | 389,092 |
| 9 | Total Risk exposure amount (fully loaded) | 306,324 | 306,936 | 309,450 | 313,496 | 328,142 | 361,358 | 389,092 |



2021 EU-wide Stress Test: Capital

| | | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|------------|-----------|--------------------------|---|--------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------|-------------------------|-------------------------|
| | | | | IFRS 9 first implementation | Actual | Ba | seline Scenario | | Ad | lverse Scenario | |
| RowN um | | | (mln EUR,%) | 01/01/2018 | 31/12/2020 | 2021 | 2022 | 2023 | 2021 | 2022 | 2023 |
| 1 | | A | | | 61,499 | 63,137 | 63,180 | 63,654 | | 59,752 | 59,158 |
| 2 | | A.1 A.1.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 47,296 17,123 | 48,842 17,123 | 49,905 17,123 | 50,334 17,123 | | 42,958 17,123 | 42,749 17,123 |
| 4 | | A.1.1 A.1.1.1 | Of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | | A.1.2 | Retained earnings | | 32,008 | 33,516 | 34,784 | 35,893 | 28,763 | 28,937 | 29,326 |
| 6 | | A.1.3 | Accumulated other comprehensive income | | 1,843 | 1,843 | 1,843 | 1,843 | 537 | 537 | 537 |
| 7 | | A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | -488 | -488 | -488 | -488 | -1,609 | -1,609 | -1,609 |
| 8 | | A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | -307 | -307 | -307 | -307 | -492 | -492 | -492 |
| 9 | | A.1.3.3 | Other OCI contributions | | 2,638 | 2,638 | 2,638 | 2,638 | 2,638 | 2,638 | 2,638 |
| 10 | | A.1.4 | Other Reserves | | 397 | 397 | 397 | 397 | 397 | 397 | 397 |
| 11 | | A.1.5 | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 12 13 | | A.1.6 A.1.7 | Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters | | -1,830 | -1,830 | 168 -1,830 | 173 -1,830 | -1,509 | 263 -1,509 | 30 -1,50 |
| 14 | | A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -484 | -484 | -484 | -484 | -598 | -598 | -59 |
| 15 | | A.1.7.2 | Cash flow hedge reserve | | -1,450 | -1,450 | -1,450 | -1,450 | -1,015 | -1,015 | -1,01 |
| 16 | | A.1.7.3 | Other adjustments | | 104 | 104 | 104 | 104 | 104 | 104 | 104 |
| 17 | | A.1.8 | (-) Intangible assets (including Goodwill) | | -1,097 | -941 | -941 | -941 | -34 | -34 | -3 |
| 18 | | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | -124 | -114 | -102 | -89 | -1,558 | -1,409 | -1,24 |
| 19 | | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | -4 | -4 | -4 | -4 | -2 | -2 | - |
| 20 | | A.1.11 | (-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar") | | 0 | -49 | -264 | -958 | -48 | -240 | -1,04 |
| 21 | | A.1.12 | (-) Defined benefit pension fund assets | | -579 | -579 | -579 | -579 | -415 | -415 | -41 |
| 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 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | | | | | | | | | |
| 25 | | A.1.15.1 | Of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 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 | | -351 | -351 | -351 | -351 | -351 | -351 | -35 |
| 31 | | A.1.21 | CET1 capital elements or deductions - other | | -339 | -339 | -339 | -339 | -339 | -339 | -33 |
| 32 | | A.1.22 A.1.22.1 | Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at | | -77 | 0 | 0 | 0 | 0 | 0 | |
| 33 34 | | A.1.22.1 A.1.22.2 | 31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at | U | 0 | 0 | 0 | 0 | 0 | 0 | |
| 35 | | A.1.22.3 | between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 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") | | 110 | 0 | 0 | 0 | 0 | 0 | |
| 37 | | A.1.22.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | 33 | 0 | 0 | 0 | 0 | 0 | |
| 38 | | A.1.23 | Transitional adjustments | | 77 | 1 | -1 | -5 | 1 | 0 | -1 |
| 39 | | A.1.23.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | | 0 | 0 | 0 | 0 | 0 | 0 | I |
| 40 | | A.1.23.2 | Transitional adjustments due to additional minority interests (+/-) | | 0 | 1 | -1 | -5 | 1 | 0 | -1 |
| 41 | | A.1.23.3 | Adjustments due to IFRS 9 transitional arrangements | | 77 | 0 | 0 | 0 | 0 | 0 | |
| 42 | | A.1.23.3.1 | From the increased IFRS 9 ECL provisions net of EL | | 77 | 0 | 0 | 0 | 0 | 0 | |
| 43 | | A.1.23.3.2 | From the amount of DTAs that is deducted from CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 44 | | A.1.23.4 | Other transitional adjustments to CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 45 46 | | A.1.23.4.1 | Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 46 47 | | A.1.23.4.2 A.1.23.4.3 | instruments of financial sector entities where the institution has a significant investment Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 47 48 | | A.1.23.4.3 | view of COVID-19 pandemic ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 5,691 | 5,621 | 4,708 | 4,708 | 5,621 | 4,708 | 4,708 |
| 49 | | A.2.1 | Additional Tier 1 Capital instruments | | 4,708 | 4,708 | 4,708 | 4,708 | 4,708 | 4,708 | 4,70 |
| 50 | | A.2.2 | · (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 51 | | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | (|
| 52 | | A.2.4 | Additional Tier 1 transitional adjustments | | 983 | 913 | 0 | 0 | 913 | 0 | |
| 53 | | A.2.4.1 | Of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 54 | | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 52,987 | 54,463 | 54,613 | 55,042 | | 47,666 | 47,45 |
| 55 | | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 8,513 | 8,673 | 8,567 | 8,612 | | 12,086 | 11,70 |
| 56 | | A.4.1 | Tier 2 Capital instruments | | 8,360 | 8,339 | 8,328 | 8,325 | 8,539 | 8,684 | 8,79 |
| 57 | | A.4.2 | Other Tier 2 Capital components and deductions | | 0 | 181 | 239 | 287 | 3,866 | 3,389 | 2,89 |
| | | | | | | | | | | | |
| 58 | | A.4.3 | Tier 2 transitional adjustments | | 153 | 153 | 0 | 0 | 160 | 13 | 17 |
| 59 | | A.4.3.1 | Of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | (|
| 60 | | 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 |
|------------|---|-------|--|--------------------------------|------------|-----------|-------------------|-----------|-----------|------------------|-----------|
| | | | | IFRS 9 first implementation | Actual | | Baseline Scenario | | | Adverse Scenario | |
| RowN um | | | (mln EUR,%) | 01/01/2018 | 31/12/2020 | 2021 | 2022 | 2023 | 2021 | 2022 | 2023 |
| 61 | | В | TOTAL RISK EXPOSURE AMOUNT | | 306,324 | 306,936 | 309,450 | 313,496 | 328,142 | 361,358 | 389,092 |
| 62 | TOTAL RISK EXPOSURE 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 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 64 | | C.1 | Common Equity Tier 1 Capital ratio | | 15.44% | 15.91% | 16.13% | 16.06% | 13.04% | 11.89% | 10.99% |
| 65 | CAPITAL RATIOS (%) Transitional period | C.2 | Tier 1 Capital ratio | | 17.30% | 17.74% | 17.65% | 17.56% | 14.75% | 13.19% | 12.20% |
| 66 | | C.3 | Total Capital ratio | | 20.08% | 20.57% | 20.42% | 20.30% | 18.58% | 16.54% | 15.20% |
| 67 | | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 47,219 | 48,841 | 49,906 | 50,339 | 42,784 | 42,958 | 42,755 |
| 68 | Fully loaded CAPITAL | D.2 | TIER 1 CAPITAL (fully loaded) | | 51,927 | 53,549 | 54,614 | 55,047 | 47,492 | 47,666 | 47,463 |
| 69 | | D.3 | TOTAL CAPITAL (fully loaded) | | 60,287 | 62,069 | 63,180 | 63,659 | 59,898 | 59,739 | 59,147 |
| 70 | | E.1 | Common Equity Tier 1 Capital ratio | | 15.41% | 15.91% | 16.13% | 16.06% | 13.04% | 11.89% | 10.99% |
| 71 | CAPITAL RATIOS (%) Fully loaded | E.2 | Tier 1 Capital ratio | | 16.95% | 17.45% | 17.65% | 17.56% | 14.47% | 13.19% | 12.20% |
| 72 | | E.3 | Total Capital ratio | | 19.68% | 20.22% | 20.42% | 20.31% | 18.25% | 16.53% | 15.20% |
| 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 | 4,708 | 4,708 | 4,708 | 4,708 | 4,708 | 4,708 |
| 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) | | 1,101,771 | 1,101,771 | 1,101,771 | 1,101,771 | 1,101,771 | 1,101,771 | 1,101,771 |
| 77 | | H.2 | Total leverage ratio exposures (fully loaded) | | 1,101,661 | 1,101,661 | 1,101,661 | 1,101,661 | 1,101,661 | 1,101,661 | 1,101,661 |
| 78 | | Н.3 | Leverage ratio (transitional) | | 4.81% | 4.94% | 4.96% | 5.00% | 4.39% | 4.33% | 4.31% |
| 79 | | H.4 | Leverage ratio (fully loaded) | | 4.71% | 4.86% | 4.96% | 5.00% | 4.31% | 4.33% | 4.31% |
| 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% | 0.02% | 0.02% | 0.02% | 0.00% | 0.00% | 0.00% |
| 82 | Transitional combined | P.3 | O-SII buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 83 | buffer requirements (%) | P.4 | G-SII buffer | | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| 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 | | 5.02% | 5.02% | 5.02% | 5.02% | 5.00% | 5.00% | 5.00% |
| 87 | | R.1 | Pillar 2 capital requirement | | 1.75% | 1.75% | 1.75% | 1.75% | 1.75% | 1.75% | 1.75% |
| 88 | | R.1.1 | Of which: CET1 | | 0.98% | 0.98% | 0.98% | 0.98% | 0.98% | 0.98% | 0.98% |
| 89 | Pillar 2 (%) | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 9.75% | 9.75% | 9.75% | 9.75% | 9.75% | 9.75% | 9.75% |
| 90 | | R.2.1 | Of which: CET1 | | 5.48% | 5.48% | 5.48% | 5.48% | 5.48% | 5.48% | 5.48% |
| 91 | | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 14.77% | 14.77% | 14.77% | 14.77% | 14.75% | 14.75% | 14.75% |
| 92 | | R.3.1 | Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 10.51% | 10.51% | 10.51% | 10.51% | 10.48% | 10.48% | 10.48% |



2021 EU-wide Stress Test: P&L

| RowN | (min EUR) |
|-----------|---|
| um | 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 |
| 7 | Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss |
| 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 |
| 13,959 | 12,241 | 11,554 | 11,110 | 11,365 | 10,549 | 10,023 |
| 36,109 | 29,102 | 25,104 | 22,568 | 28,504 | 24,471 | 21,599 |
| -22,151 | -16,860 | -13,551 | -11,458 | -17,139 | -13,922 | -11,575 |
| 133 | 120 | 120 | 120 | 66 | 66 | 66 |
| 3,011 | 3,004 | 3,009 | 3,008 | 2,382 | 2,424 | 2,584 |
| 597 | 493 | 493 | 493 | -179 | 370 | 370 |
| | | | | 104 | | |
| 108 | 50 | 50 | 50 | 249 | 50 | 50 |
| 17,807 | 15,909 | 15,226 | 14,782 | 13,988 | 13,459 | 13,094 |
| -2,665 | -793 | -886 | -904 | -6,680 | -2,165 | -1,811 |
| -11,332 | -10,671 | -10,602 | -10,610 | -12,089 | -10,783 | -10,709 |
| 3,809 | 4,446 | 3,737 | 3,268 | -4,781 | 511 -153 | 573 -172 |
| -1,246 | -1,334 | -1,121 | -980 | 1,434 | | |
| 0 | 2.112 | 2.616 | 2 207 | 2.246 | 250 | 401 |
| 2,563 | 3,112 | 2,616 | 2,287 | -3,346 | 358 | 401 |
| 1,591 | 1,603 | 1,348 | 1,179 | -102 | 184 | 12 |
| 972 | 1,508 | 1,268 | 1,109 | -3,244 | 173 | 389 |
| | 0 | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 265 |



2021 EU-wide Stress Test

Major capital measures and realised losses

| | (mln EUR) | 1 |
|------------|---|-----------------------------------|
| RowN um | Issuance of CET 1 Instruments 01 January to 31 March 2021 | Impact on Common 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 |

| um | Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021 | Impact on Additional Tier 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 the adverse scenario during the stress test horizon (+/-) | 0 |

| RowN 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 |