

2025 EU-wide Transparency Exercise

Bank Name	THE BANK OF NEW YORK MELLON
LEI Code	MMYX0N4ZEZ13Z4XCG897
Country Code	BE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.

2025 EU-wide Transparency Exercise

Leverage ratio

THE BANK OF NEW YORK MELLON

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,074	4,460	4,497	4,543	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,074	4,460			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	48,019	48,224	54,792	55,585	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	48,019	48,224			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.48%	9.25%	8.21%	8.17%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.48%	9.25%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
Capital

THE BANK OF NEW YORK MELLON

		(note EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COMP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	4,074	4,460	4,407	4,543	C01.00.0001.0010	Article 41(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,074	4,460	4,407	4,543	C01.00.0002.0010	Article 55 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	3,788	3,788	3,788	3,788	C01.00.0003.0010	Article 26(1) points (a) and (b), 27 to 29, 30(1) point (a) and (b) of CRR
	A.1.2	Retained earnings	2,432	2,829	2,829	2,829	C01.00.0004.0010	Article 26(1) point (c), 30(2) and 31(1) points (a) and (b) of CRR
	A.1.3	Accumulated other comprehensive income	-96	-103	-68	-19	C01.00.0005.0010	Article 41(6), 36(1) point (a) and 38(1) point (b) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00.0006.0010	Article 41(7) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0007.0010	Article 41(12), 36(1) point (f) and 36(1) point (g) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00.0008.0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-14	-14	-14	-15	C01.00.0009.0010	Article 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-63	-62	-60	-58	C01.00.0010.0010 + C 01.00.0046.0010	Article 41(13), 36(1) point (g) and 37 of CRR. Article 43(15), 36(2) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences, net of associated DTLs	0	0	0	0	C01.00.0017.0010	Article 36(1) point (c) and 36 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0088.0010	Article 36(1) point (d), 40 and 109 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-14	-20	-24	-28	C01.00.0009.0010	Article 41(6), 36(1) point (a) and 61 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital	0	0	0	0	C01.00.0049.0010	Article 41(12), 36(1) point (g) and 64 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0044.0010	Article 36(1) point (d) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1200% risk weight	0	0	0	0	C01.00.0002.0010 + C 01.00.0003.0010 + C 01.00.0004.0010 + C 01.00.0005.0010 + C 01.00.0006.0010 + C 01.00.0007.0010 + C 01.00.0008.0010 + C 01.00.0009.0010 + C 01.00.0010.0010 + C 01.00.0011.0010 + C 01.00.0012.0010 + C 01.00.0013.0010 + C 01.00.0014.0010 + C 01.00.0015.0010 + C 01.00.0016.0010 + C 01.00.0017.0010 + C 01.00.0018.0010 + C 01.00.0019.0010 + C 01.00.0020.0010 + C 01.00.0021.0010 + C 01.00.0022.0010 + C 01.00.0023.0010 + C 01.00.0024.0010 + C 01.00.0025.0010 + C 01.00.0026.0010 + C 01.00.0027.0010 + C 01.00.0028.0010 + C 01.00.0029.0010 + C 01.00.0030.0010 + C 01.00.0031.0010 + C 01.00.0032.0010 + C 01.00.0033.0010 + C 01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010 + C 01.00.0101.0010 + C 01.00.0102.0010 + C 01.00.0103.0010 + C 01.00.0104.0010 + C 01.00.0105.0010 + C 01.00.0106.0010 + C 01.00.0107.0010 + C 01.00.0108.0010 + C 01.00.0109.0010 + C 01.00.0110.0010 + C 01.00.0111.0010 + C 01.00.0112.0010 + C 01.00.0113.0010 + C 01.00.0114.0010 + C 01.00.0115.0010 + C 01.00.0116.0010 + C 01.00.0117.0010 + C 01.00.0118.0010 + C 01.00.0119.0010 + C 01.00.0120.0010 + C 01.00.0121.0010 + C 01.00.0122.0010 + C 01.00.0123.0010 + C 01.00.0124.0010 + C 01.00.0125.0010 + C 01.00.0126.0010 + C 01.00.0127.0010 + C 01.00.0128.0010 + C 01.00.0129.0010 + C 01.00.0130.0010 + C 01.00.0131.0010 + C 01.00.0132.0010 + C 01.00.0133.0010 + C 01.00.0134.0010 + C 01.00.0135.0010 + C 01.00.0136.0010 + C 01.00.0137.0010 + C 01.00.0138.0010 + C 01.00.0139.0010 + C 01.00.0140.0010 + C 01.00.0141.0010 + C 01.00.0142.0010 + C 01.00.0143.0010 + C 01.00.0144.0010 + C 01.00.0145.0010 + C 01.00.0146.0010 + C 01.00.0147.0010 + C 01.00.0148.0010 + C 01.00.0149.0010 + C 01.00.0150.0010 + C 01.00.0151.0010 + C 01.00.0152.0010 + C 01.00.0153.0010 + C 01.00.0154.0010 + C 01.00.0155.0010 + C 01.00.0156.0010 + C 01.00.0157.0010 + C 01.00.0158.0010 + C 01.00.0159.0010 + C 01.00.0160.0010 + C 01.00.0161.0010 + C 01.00.0162.0010 + C 01.00.0163.0010 + C 01.00.0164.0010 + C 01.00.0165.0010 + C 01.00.0166.0010 + C 01.00.0167.0010 + C 01.00.0168.0010 + C 01.00.0169.0010 + C 01.00.0170.0010 + C 01.00.0171.0010 + C 01.00.0172.0010 + C 01.00.0173.0010 + C 01.00.0174.0010 + C 01.00.0175.0010 + C 01.00.0176.0010 + C 01.00.0177.0010 + C 01.00.0178.0010 + C 01.00.0179.0010 + C 01.00.0180.0010 + C 01.00.0181.0010 + C 01.00.0182.0010 + C 01.00.0183.0010 + C 01.00.0184.0010 + C 01.00.0185.0010 + C 01.00.0186.0010 + C 01.00.0187.0010 + C 01.00.0188.0010 + C 01.00.0189.0010 + C 01.00.0190.0010 + C 01.00.0191.0010 + C 01.00.0192.0010 + C 01.00.0193.0010 + C 01.00.0194.0010 + C 01.00.0195.0010 + C 01.00.0196.0010 + C 01.00.0197.0010 + C 01.00.0198.0010 + C 01.00.0199.0010 + C 01.00.0200.0010 + C 01.00.0201.0010 + C 01.00.0202.0010 + C 01.00.0203.0010 + C 01.00.0204.0010 + C 01.00.0205.0010 + C 01.00.0206.0010 + C 01.00.0207.0010 + C 01.00.0208.0010 + C 01.00.0209.0010 + C 01.00.0210.0010 + C 01.00.0211.0010 + C 01.00.0212.0010 + C 01.00.0213.0010 + C 01.00.0214.0010 + C 01.00.0215.0010 + C 01.00.0216.0010 + C 01.00.0217.0010 + C 01.00.0218.0010 + C 01.00.0219.0010 + C 01.00.0220.0010 + C 01.00.0221.0010 + C 01.00.0222.0010 + C 01.00.0223.0010 + C 01.00.0224.0010 + C 01.00.0225.0010 + C 01.00.0226.0010 + C 01.00.0227.0010 + C 01.00.0228.0010 + C 01.00.0229.0010 + C 01.00.0230.0010 + C 01.00.0231.0010 + C 01.00.0232.0010 + C 01.00.0233.0010 + C 01.00.0234.0010 + C 01.00.0235.0010 + C 01.00.0236.0010 + C 01.00.0237.0010 + C 01.00.0238.0010 + C 01.00.0239.0010 + C 01.00.0240.0010 + C 01.00.0241.0010 + C 01.00.0242.0010 + C 01.00.0243.0010 + C 01.00.0244.0010 + C 01.00.0245.0010 + C 01.00.0246.0010 + C 01.00.0247.0010 + C 01.00.0248.0010 + C 01.00.0249.0010 + C 01.00.0250.0010 + C 01.00.0251.0010 + C 01.00.0252.0010 + C 01.00.0253.0010 + C 01.00.0254.0010 + C 01.00.0255.0010 + C 01.00.0256.0010 + C 01.00.0257.0010 + C 01.00.0258.0010 + C 01.00.0259.0010 + C 01.00.0260.0010 + C 01.00.0261.0010 + C 01.00.0262.0010 + C 01.00.0263.0010 + C 01.00.0264.0010 + C 01.00.0265.0010 + C 01.00.0266.0010 + C 01.00.0267.0010 + C 01.00.0268.0010 + C 01.00.0269.0010 + C 01.00.0270.0010 + C 01.00.0271.0010 + C 01.00.0272.0010 + C 01.00.0273.0010 + C 01.00.0274.0010 + C 01.00.0275.0010 + C 01.00.0276.0010 + C 01.00.0277.0010 + C 01.00.0278.0010 + C 01.00.0279.0010 + C 01.00.0280.0010 + C 01.00.0281.0010 + C 01.00.0282.0010 + C 01.00.0283.0010 + C 01.00.0284.0010 + C 01.00.0285.0010 + C 01.00.0286.0010 + C 01.00.0287.0010 + C 01.00.0288.0010 + C 01.00.0289.0010 + C 01.00.0290.0010 + C 01.00.0291.0010 + C 01.00.0292.0010 + C 01.00.0293.0010 + C 01.00.0294.0010 + C 01.00.0295.0010 + C 01.00.0296.0010 + C 01.00.0297.0010 + C 01.00.0298.0010 + C 01.00.0299.0010 + C 01.00.0300.0010 + C 01.00.0301.0010 + C 01.00.0302.0010 + C 01.00.0303.0010 + C 01.00.0304.0010 + C 01.00.0305.0010 + C 01.00.0306.0010 + C 01.00.0307.0010 + C 01.00.0308.0010 + C 01.00.0309.0010 + C 01.00.0310.0010 + C 01.00.0311.0010 + C 01.00.0312.0010 + C 01.00.0313.0010 + C 01.00.0314.0010 + C 01.00.0315.0010 + C 01.00.0316.0010 + C 01.00.0317.0010 + C 01.00.0318.0010 + C 01.00.0319.0010 + C 01.00.0320.0010 + C 01.00.0321.0010 + C 01.00.0322.0010 + C 01.00.0323.0010 + C 01.00.0324.0010 + C 01.00.0325.0010 + C 01.00.0326.0010 + C 01.00.0327.0010 + C 01.00.0328.0010 + C 01.00.0329.0010 + C 01.00.0330.0010 + C 01.00.0331.0010 + C 01.00.0332.0010 + C 01.00.0333.0010 + C 01.00.0334.0010 + C 01.00.0335.0010 + C 01.00.0336.0010 + C 01.00.0337.0010 + C 01.00.0338.0010 + C 01.00.0339.0010 + C 01.00.0340.0010 + C 01.00.0341.0010 + C 01.00.0342.0010 + C 01.00.0343.0010 + C 01.00.0344.0010 + C 01.00.0345.0010 + C 01.00.0346.0010 + C 01.00.0347.0010 + C 01.00.0348.0010 + C 01.00.0349.0010 + C 01.00.0350.0010 + C 01.00.0351.0010 + C 01.00.0352.0010 + C 01.00.0353.0010 + C 01.00.0354.0010 + C 01.00.0355.0010 + C 01.00.0356.0010 + C 01.00.0357.0010 + C 01.00.0358.0010 + C 01.00.0359.0010 + C 01.00.0360.0010 + C 01.00.0361.0010 + C 01.00.0362.0010 + C 01.00.0363.0010 + C 01.00.0364.0010 + C 01.00.0365.0010 + C 01.00.0366.0010 + C 01.00.0367.0010 + C 01.00.0368.0010 + C 01.00.0369.0010 + C 01.00.0370.0010 + C 01.00.0371.0010 + C 01.00.0372.0010 + C 01.00.0373.0010 + C 01.00.0374.0010 + C 01.00.0375.0010 + C 01.00.0376.0010 + C 01.00.0377.0010 + C 01.00.0378.0010 + C 01.00.0379.0010 + C 01.00.0380.0010 + C 01.00.0381.0010 + C 01.00.0382.0010 + C 01.00.0383.0010 + C 01.00.0384.0010 + C 01.00.0385.0010 + C 01.00.0386.0010 + C 01.00.0387.0010 + C 01.00.0388.0010 + C 01.00.0389.0010 + C 01.00.0390.0010 + C 01.00.0391.0010 + C 01.00.0392.0010 + C 01.00.0393.0010 + C 01.00.0394.0010 + C 01.00.0395.0010 + C 01.00.0396.0010 + C 01.00.0397.0010 + C 01.00.0398.0010 + C 01.00.0399.0010 + C 01.00.0400.0010 + C 01.00.0401.0010 + C 01.00.0402.0010 + C 01.00.0403.0010 + C 01.00.0404.0010 + C 01.00.0405.0010 + C 01.00.0406.0010 + C 01.00.0407.0010 + C 01.00.0408.0010 + C 01.00.0409.0010 + C 01.00.0410.0010 + C 01.00.0411.0010 + C 01.00.0412.0010 + C 01.00.0413.0010 + C 01.00.0414.0010 + C 01.00.0415.0010 + C 01.00.0416.0010 + C 01.00.0417.0010 + C 01.00.0418.0010 + C 01.00.0419.0010 + C 01.00.0420.0010 + C 01.00.0421.0010 + C 01.00.0422.0010 + C 01.00.0423.0010 + C 01.00.0424.0010 + C 01.00.0425.0010 + C 01.00.0426.0010 + C 01.00.0427.0010 + C 01.00.0428.0010 + C 01.00.0429.0010 + C 01.00.0430.0010 + C 01.00.0431.0010 + C 01.00.0432.0010 + C 01.00.0433.0010 + C 01.00.0434.0010 + C 01.00.0435.0010 + C 01.00.0436.0010 + C 01.00.0437.0010 + C 01.00.0438.0010 + C 01.00.0439.0010 + C 01.00.0440.0010 + C 01.00.0441.0010 + C 01.00.0442.0010 + C 01.00.0443.0010 + C 01.00.0444.0010 + C 01.00.0445.0010 + C 01.00.0446.0010 + C 01.00.0447.0010 + C 01.00.0448.0010 + C 01.00.0449.0010 + C 01.00.0450.0010 + C 01.00.0451.0010 + C 01.00.0452.0010 + C 01.00.0453.0010 + C 01.00.0454.0010 + C 01.00.0455.0010 + C 01.00.0456.0010 + C 01.00.0457.0010 + C 01.00.0458.0010 + C 01.00.0459.0010 + C 01.00.0460.0010 + C 01.00.0461.0010 + C 01.00.0462.0010 + C 01.00.0463.0010 + C 01.00.0464.0010 + C 01.00.0465.0010 + C 01.00.0466.0010 + C 01.00.0467.0010 + C 01.00.0468.0010 + C 01.00.0469.0010 + C 01.00.0470.0010 + C 01.00.0471.0010 + C 01.00.0472.0010 + C 01.00.0473.0010 + C 01.00.0474.0010 + C 01.00.0475.0010 + C 01.00.0476.0010 + C 01.00.0477.0010 + C 01.00.0478.0010 + C 01.00.0479.0010 + C 01.00.0480.0010 + C 01.00.0481.0010 + C 01.00.0482.0010 + C 01.00.0483.0010 + C 01.00.0484.0010 + C 01.00.0485.0010 + C 01.00.0486.0010 + C 01.00.0487.0010 + C 01.00.0488.0010 + C 01.00.0489.0010 + C 01.00.0490.0010 + C 01.00.0491.0010 + C 01.00.0492.0010 + C 01.00.0493.0010 + C 01.00.0494.0010 + C 01.00.0495.0010 + C 01.00.0496.0010 + C 01.00.0497.0010 + C 01.00.0498.0010 + C 01.00.0499.0010 + C 01.00.0500.0010 + C 01.00.0501.0010 + C 01.00.0502.0010 + C 01.00.0503.0010 + C 01.00.0504.0010 + C 01.00.0505.0010 + C 01.00.0506.0010 + C 01.00.0507.0010 + C 01.00.0508.0010 + C 01.00.0509.0010 + C 01.00.0510.0010 + C 01.00.0511.0010 + C 01.00.0512.0010 + C 01.00.0513.0010 + C 01.00.0514.0010 + C 01.00.0515.0010 + C 01.00.0516.0010 + C 01.00.0517.0010 + C 01.00.0518.0010 + C 01.00.0519.0010 + C 01.00.0520.0010 + C 01.00.0521.0010 + C 01.00.0522.0010 + C 01.00.0523.0010 + C 01.00.0524.0010 + C 01.00.0525.0010 + C 01.00.0526.0010 + C 01.00.0527.0010 + C 01.00.0528.0010 + C 01.00.0529.0010 + C 01.00.0530.0010 + C 01.00.0531.0010 + C 01.00.0532.0010 + C 01.00.0533.0010 + C 01.00.0534.0010 + C 01.00.0535.0010 + C 01.00.0536.0010 + C 01.00.0537.0010 + C 01.00.0538.0010 + C 01.00.0539.0010 + C 01.00.0540.0010 + C 01.00.0541.0010 + C 01.00.0542.0010 + C 01.00.0543.0010 + C 01.00.0544.0010 + C 01.00.0545.0010 + C 01.00.0546.0010 + C 01.00.0547.0010 + C 01.00.0548.0010 + C 01.00.0549.0010 + C 01.00.0550.0010 + C 01.00.0551.0010 + C 01.00.0552.0010 + C 01.00.0553.0010 + C 01.00.0554.0010 + C 01.00.0555.0010 + C 01.00.0556.0010 + C 01.00.0557.0010 + C 01.00.0558.0010 + C 01.00.0559.0010 + C 01.00.0560.0010 + C 01.00.0561.0010 + C 01.00.0562.0010 + C 01.00.0563.0010 + C 01.00.0564.0010 + C 01.00.0565.0010 + C 01.00.0566.0010 + C 01.00.0567.0010 + C 01.00.0568.0010 + C 01.00.0569.0010 + C 01.00.0570.0010 + C 01.00.0571.0010 + C 01.00.0572.0010 + C 01.00.0573.0010 + C 01.	

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

THE BANK OF NEW YORK MELLON

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	3,139	3,066	3,390	3,754	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	3,139	3,066	3,390	3,754	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	319	812	361	272	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	93	165	77	67	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	26	26	39	56	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	84	90	95	93	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	84	90	95	93	C 02.00 (r0520, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5+C 20.00 (r0010,c0400)*12.5+MAX(C 24.00(r0010, c0000),C 24.00(-0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,457	1,651	1,863	1,863	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	1,457	1,651			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			5,825	6,105	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	5,119	5,810	5,825	6,105	

⁽¹⁾ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).⁽²⁾ On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.⁽³⁾ In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

Market Risk

THE BANK OF NEW YORK MELLON

(mln EUR)	SA		IM														IM													
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT						
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE									
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024														As of 31/12/2024														
Traded Debt Instruments	37	44	0	0	0	0							0	0	0	0														
Of which: General risk	37	44	0	0	0	0							0	0	0	0														
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0														
Equities	0	0	0	0	0	0							0	0	0	0														
Of which: General risk	0	0	0	0	0	0							0	0	0	0														
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0														
Foreign exchange risk	47	46	0	0	0	0							0	0	0	0														
Commodities risk	0	0	0	0	0	0							0	0	0	0														
Total	84	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025														As of 30/06/2025														
Traded Debt Instruments	48	43	0	0	0	0							0	0	0	0														
Of which: General risk	48	43	0	0	0	0							0	0	0	0														
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0														
Equities	0	0	0	0	0	0							0	0	0	0														
Of which: General risk	0	0	0	0	0	0							0	0	0	0														
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0														
Foreign exchange risk	47	51	0	0	0	0							0	0	0	0														
Commodities risk	0	0	0	0	0	0							0	0	0	0														
Total	95	93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks are in the RWEA OV2 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	800-EUR, N/A						
	Central governments or central banks	14,347	14,347	0	14,301	14,301	0
	Regional governments or local authorities	1,100	1,414	12	1,021	1,383	14
	Public sector entities	2,489	1,229	178	2,719	1,269	173
	Multilateral Development Banks	1,131	1,131	0	1,249	1,249	0
	International Organisations	2,349	2,349	0	2,690	2,690	0
	Institutions	5,507	5,636	1,136	5,756	6,624	1,345
	Corporates	5,523	1,548	1,101	5,979	1,720	1,338
	of which: SME	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0
	Covered bonds	2,458	2,458	246	2,564	2,564	266
	Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	36	7	90	36	7	89
	Equity	6	6	6	6	6	6
	Other exposures	821	821	861	541	541	559
	Standardised Total ⁽⁴⁾	45,476	36,224	5,467	46,892	35,220	5,876
							2

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

⁽²⁾ Standardised Total does not include the securitisation position, unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	200-EUR, N/A						
	Central governments or central banks	6,791	7,051	0	5,451	5,561	0
	Regional governments or local authorities	553	849	0	429	739	0
	Public sector entities	163	22	0	829	27	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	129	129	26	147	147	31
	Corporates	23	23	23	67	67	87
	of which: SME	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0
	Covered bonds	429	429	19	549	549	19
	Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	36	7	90	36	7	89
	Equity	0	0	0	0	0	0
	Other exposures	29	29	29	25	25	25
	Standardised Total ⁽⁴⁾			0			0
							4

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	200-EUR, N/A						
	Central governments or central banks	277	277	0	269	269	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	4,449	1,302	200	3,444	1,038	208
	Corporates	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0
	Equity	0	0	0	0	0	0
	Other exposures	120	120	120	120	120	120
	Standardised Total ⁽⁴⁾			0			0
							4

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	200-EUR, N/A						
	Central governments or central banks	1,549	1,549	0	1,147	1,147	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	304	304	62	422	422	80
	Corporates	2,031	63	59	2,259	80	74
	of which: SME	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0
	Covered bonds	424	424	48	701	701	70
	Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾			0			0
							4

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	800-EUR, N/A						
	Central governments or central banks	7,801	8,021	0	4,876	5,067	0
	Regional governments or local authorities	131	131	0	139	139	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	221	221	44	751	751	100
	Corporates	0	0	0	1	1	1
	of which: SME	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0
	Covered bonds	369	369	27	452	452	45
	Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0
	Equity	0	0	0	0	0	0
	Other exposures	421	421	421	361	361	361
	Standardised Total ⁽⁴⁾			0			0
							4

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

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

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
2025 EUB - NL								
Other Countries	0	0	0	0	0	0	0	
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	1,189	1,189	0	1,189	1,189	0	0	
International Organisations	2,589	2,589	0	2,589	2,589	0	0	
Institutions	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Real	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
2025 EUB - NL								
LUXEMBOURG	153	153	0	149	154	0	0	
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	1,179	1,179	0	1,189	1,189	0	0	
Corporates	1,788	1,777	353	1,888	189	189	0	
of which: SME	0	0	0	0	0	0	0	
Real	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
2025 EUB - NL								
CANADA	32	32	0	32	32	0	0	
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	275	275	0	317	317	0	0	
Public sector entities	558	558	84	618	618	84	84	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	1,088	1,088	218	1,798	1,798	218	0	
Corporates	28	28	28	2	2	2	2	
of which: SME	0	0	0	0	0	0	0	
Real	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
2025 EUB - NL								
FRANCE	443	622	0	444	1,000	0	0	
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	478	0	0	444	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	724	328	64	753	339	64	64	
Corporates	4	4	4	50	50	50	50	
of which: SME	0	0	0	0	0	0	0	
Real	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Crowded bonds	43	43	4	43	43	4	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
2025 EUB - NL								
UNITED KINGDOM	80	80	0	546	546	0	0	
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	
Corporates	641	352	130	470	379	131	131	
of which: SME	0	0	0	0	0	0	0	
Real	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
2025 EUB - NL								
AUSTRIA	20	140	0	207	482	0	0	
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	14	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	118	2	0	129	1	0	0	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Real	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Crowded bonds	188	188	38	440	440	40	40	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Consolidated data	(in EUR, %)								
	Central governments or central banks	1,124,6	1,124,6	43		11,864	11,863	71	
	Regional governments or local authorities	985	1,409	34		881	1,363	20	
	Public sector entities	2,832	1,461	183		2,845	1,206	146	
	Multilateral Development Banks	1,187	1,187	0		1,003	1,003	0	
	International Organisations	2,795	2,795	0		2,523	2,523	0	
	Institutions	11,842	9,878	1,277		10,451	1,884	1,234	
	Corporates	5,919	1,584	1,152		6,052	1,598	1,238	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	3,077	3,077	333		3,105	3,105	328	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	35	7	86		35	7	86	
	Equity	4	4	4		4	4	4	
	Other exposures	638	638	166		885	885	193	
	Standardised Total ⁽³⁾	46,351	30,780	6,793	2	47,586	27,317	6,828	2

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries related by original exposure, calculated as of last quarter.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
GERMANY	(in EUR, %)								
	Central governments or central banks	6,524	6,720	0		6,054	6,351	0	
	Regional governments or local authorities	480	480	296		480	480	0	
	Public sector entities	811	34	0		763	25	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	130	130	29		145	145	32	
	Corporates	30	30	21		21	21	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	161	161	305		161	305	67	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	35	7	86		35	7	86	
	Equity	4	4	4		4	4	4	
	Other exposures	45	45	45		23	23	23	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED STATES	(in EUR, %)								
	Central governments or central banks	190	190	0		1,474	1,474	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,005	811	182		6,723	886	177	
	Corporates	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	120	120	120		120	120	120	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	2,158	2,158	0		2,872	2,872	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	427	427	86		400	400	56	
	Corporates	1,856	86	77		1,872	72	66	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	703	703	70		704	704	70	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	22	22	22		22	22	22	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
BELGIUM	(in EUR, %)								
	Central governments or central banks	2,951	3,138	0		2,998	3,204	0	
	Regional governments or local authorities	136	136	101		136	136	101	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	387	387	216		387	216	40	
	Corporates	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	472	472	47		451	451	46	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	-4	-4	-4		-4	-4	-4	
	Other exposures	22	22	22		22	22	22	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	1,187	1,187	0	0	1,005	1,005	0	0
	International Organisations	2,191	2,191	0	0	2,523	2,523	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
LUXEMBOURG	Central governments or central banks	111	110	0	0	151	160	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	139	139	0	0	207	207	0	0
	Multilateral Development Banks	740	740	99	0	672	672	89	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	118	118	29	0	77	77	0	0
	Corporates	2,420	208	208	0	2,559	119	119	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
CANADA	Central governments or central banks	55	55	0	0	51	51	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	139	139	0	0	207	207	0	0
	Multilateral Development Banks	740	740	99	0	672	672	89	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,450	1,450	36	0	1,404	1,404	22	0
	Corporates	9	9	8	0	38	38	38	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE	Central governments or central banks	210	210	0	0	211	211	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	438	438	0	0	427	427	7	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	827	817	28	0	923	480	337	0
	Corporates	2	2	1	0	2	2	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	42	42	4	0	43	43	4	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED KINGDOM	Central governments or central banks	517	517	0	0	510	510	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	415	385	137	0	480	387	150	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
AUSTRIA	Central governments or central banks	111	111	0	0	201	457	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	12	12	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	225	100	20	0	91	2	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	401	401	0	0	401	401	46	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

THE BANK OF NEW YORK MELLON

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(mln EUR, %)													
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
	IRB Total ⁽³⁾					0						0	

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

THE BANK OF NEW YORK MELLON

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total ⁽³⁾					0						0	

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

As of 31/12/2024

As of 31/12/2024														
Direct exposures														
Residual Maturity	(mln EUR)	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet	
					Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures	
					of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		Other Central and eastern Europe countries non EEA												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		Middle East												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		Latin America and the Caribbean												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		Africa												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		Others ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total			316	316	0	0	230	86	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total			683	683	0	0	583	100	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total			826	826	0	0	586	240	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total			768	768	0	0	629	139	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total			96	96	0	0	53	13	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total			0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total			2,690	2,690	0	0	2,111	578	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

		As of 30/06/2025																Risk weighted exposure amount
		Direct exposures																
(min EUR)		On balance sheet								Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		135	135	0	0	135	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		55	55	0	0	55	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		189	189	0	0	189	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		126	126	0	0	126	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		126	126	0	0	126	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		101	101	0	0	101	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		101	101	0	0	101	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Sweden																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y+ more]																		
Total																		
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		59	59	0	0	59	0	59	0	0	0	0	0	0	0	0		
[1Y - 2Y]		255	255	0	0	255	0	255	0	0	0	0	0	0	0	0		
[2Y - 3Y]		196	196	0	0	66	130	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		60	60	0	0	0	60	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		570	570	0	0	215	355	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Iceland																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y+ more]																		
Total																		
[0 - 3M]	Liechtenstein																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y+ more]																		
Total																		
[0 - 3M]	Norway																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y+ more]																		
Total																		

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

THE BANK OF NEW YORK MELLON

As of 30/06/2025

(min EUR)		As of 30/06/2025												Risk weighted exposure amount
		Direct exposures												
		On balance sheet				Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		Middle East												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total			Latin America and the Caribbean											
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		Others ⁽²⁾	120	120	0	0	120	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	76		76	0	0	76	0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	808		808	0	0	668	140	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	892		892	0	0	688	204	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	525		525	0	0	384	141	0	0	0	0	0	0	0
[5Y - 10Y] [10Y+ more] Total	96	96	0	0	84	13	0	0	0	0	0	0	0	
[10Y+ more] Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more] Total	2,523	2,523	0	0	1,950	573	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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