

2025 EU-wide Transparency Exercise

Bank Name	All other banks
LEI Code	xxxxxxxxxxxxxxxxxxxxxx
Country Code	OT

2025 EU-wide Transparency Exercise

Leverage ratio

All other banks

(mIn 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	54,369	44,428	52,090	45,875	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	54,365	44,425			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	627,420	484,671	624,779	480,277	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	627,417	484,668			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.67%	9.17%	8.34%	9.55%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.66%	9.17%			[A.2]/[B.2]	

Differences in figures sourced from Leverage module and from COREP Own Funds (Capital) module are due to specific reporting requirements. In particular, the “Other banks” aggregate includes institutions that are waived from reporting Leverage Ratio templates.

2025 EU-wide Transparency Exercise

Capital

All other banks

(min. EUR, %)			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	59,386	49,822	58,557	50,796	C 01.00 (0010,00010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	50,876	41,865	48,544	42,164	C 01.00 (0020,00010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,217	5,033	8,180	4,115	C 01.00 (0030,00010)	Articles 26(1) points (a) and (b), 27 to 29, 36(3) point (i) and 42 of CRR
	A.1.2	Retained earnings	38,370	31,761	38,099	33,921	C 01.00 (0130,00010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1,813	-1,791	-1,657	-1,384	C 01.00 (0180,00010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
	A.1.4	Other Reserves	1,640	2,861	1,543	2,650	C 01.00 (0200,00010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,00010)	Articles 4(112), 26(2) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	7,019	7,408	7,466	7,725	C 01.00 (0230,00010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-120	-48	-267	-273	C 01.00 (0250,00010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,599	-2,672	-3,964	-3,972	C 01.00 (0300,00010) + C 01.00 (0340,00010)	Articles 4(113), 36(1) point (b) and 37 of CRR; Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs	-133	-89	-107	-114	C 01.00 (0370,00010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-147	-169	-120	-13	C 01.00 (0380,00010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-10	-7	-7	-7	C 01.00 (0390,00010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,00010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	C 01.00 (0440,00010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-31	-71	-86	-68	C 01.00 (0450,00010) + C 01.00 (0460,00010) + C 01.00 (0470,00010) + C 01.00 (0471,00010)+ C 01.00 (0472,00010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-31	-71	-86	-68	C 01.00 (0460,00010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,00010)	Articles 4(27), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,00010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,00010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,00010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-66	-71	-94	-110	C 01.00 (0513,00010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,00010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,00010)	Article 36(1), point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-294	-220	-269	-224	C 01.00 (0524,00010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-160	-65	-173	-83	C 01.00 (0529,00010)	-
	A.1.21	Transitional adjustments	3	3	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital Instruments (+/-)	0	0	0	0	C 01.00 (0220,00010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,00010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	3	3	0	0	C 01.00 (0520,00010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,826	2,909	3,954	4,013	C 01.00 (0530,00010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,826	2,909	3,954	4,013	C 01.00 (0540,00010) + C 01.00 (0670,00010)	
	A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	C 01.00 (0720,00010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0690,00010) + C 01.00 (0700,00010) + C 01.00 (0710,00010) + C 01.00 (0640,00010) + C 01.00 (0950,00010) + C 01.00 (0740,00010) + C 01.00 (0744,00010) + C 01.00 (0748,00010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,00010) + C 01.00 (0680,00010) + C 01.00 (0730,00010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	54,702	44,773	52,498	46,176	C 01.00 (0015,00010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,684	5,048	6,059	4,620	C 01.00 (0750,00010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,584	5,058	5,668	4,206	C 01.00 (0760,00010) + C 01.00 (0890,00010)	
	A.4.2	Other Tier 2 Capital components and deductions	100	-9	391	414	C 01.00 (0810,00010) + C 01.00 (0820,00010) + C 01.00 (0930,00010) + C 01.00 (0940,00010) + C 01.00 (0950,00010) + C 01.00 (0955,00010)+ C 01.00 (0970,00010) + C 01.00 (0974,00010) + C 01.00 (0978,00010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,00010) + C 01.00 (0900,00010) + C 01.00 (0960,00010)	
OWN FUNDS REQUIREMENTS	B.1	TOTAL RISK EXPOSURE AMOUNT	240,656	214,117	226,537	198,730	C 02.00 (0010,00010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	4	3			C 05.01 (0010,00040)	
	B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			226,537	198,730	C 02.00 (0030,00010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.14%	19.55%	21.43%	21.22%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.73%	20.91%	23.17%	23.24%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.68%	23.27%	25.85%	25.56%	CA3 (5)	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			21.43%	21.22%		
	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			23.17%	23.24%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			25.85%	25.56%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	50,873	41,862			[A.1-A.1.13-A.1.23+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3),0)]	-
CET1 RATIO (%) Fully loaded (CRR2) <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.14%	19.55%			[D-3]/[B-A.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	3	3			C 05.01 (0040,00010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (0040,00020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (0040,00030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	4	3			C 05.01 (0040,00040)	

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

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1623, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 January 2025. The main changes introduced under CRR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

All other banks

(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) <sup>(1)</sup>	192,313	171,136	170,485	153,873	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	69,056	56,571	58,134	46,250	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	81,667	81,640	65,299	72,653	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	33,931	25,630	36,122	29,213	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	3,640	2,900	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	3,846	2,449	2,918	1,632	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	2,496	641	3,272	774	C 02.00 (r0640, c0010)
Settlement risk	2	0	1	2	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,077	670	1,948	1,234	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	8,128	7,444	6,722	6,011	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	5,319	5,161	4,662	3,798	C 02.00 (r0530, c0010)
Of which IMA	2,809	2,283	2,059	2,063	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	30,691	29,674	38,673	35,203	C 02.00 (r0590, c0010)
Of which basic indicator approach	8,560	9,199			C 02.00 (r0600, c0010)
Of which standardised approach	4,879	1,952			C 02.00 (r0610, c0010)
Of which advanced measurement approach	17,253	18,524			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>(3)</sup>	2,103	2,103	2,054	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			226,074	198,729	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	240,656	214,117	226,074	198,729	

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

<sup>(2)</sup> 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.

<sup>(3)</sup> In response to changes to the reporting framework, certain RWEA 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  
P&L  
All other banks

(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	52,871	31,802	16,149	14,756
Of which debt securities income	3,095	2,844	1,154	1,630
Of which loans and advances income	37,512	23,187	11,908	10,734
Interest expenses	32,481	18,566	9,582	8,349
(Of which deposits expenses)	14,100	7,955	4,299	3,475
(Of which debt securities issued expenses)	7,999	2,461	2,481	1,337
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	78	64	17	55
Net Fee and commission income	5,815	5,416	2,156	2,997
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-10	-66	57	0
Gains or (-) losses on financial assets and liabilities held for trading, net	1,652	1,274	-141	-770
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	79	26	129	71
Gains or (-) losses from hedge accounting, net	-25	-20	27	-9
Exchange differences [gain or (-) loss], net	-723	-866	188	747
Net other operating income /(expenses)	390	-23	229	181
<b>TOTAL OPERATING INCOME, NET</b>	<b>27,646</b>	<b>19,042</b>	<b>9,228</b>	<b>9,678</b>
(Administrative expenses)	11,833	7,417	4,240	4,186
(Cash contributions to resolution funds and deposit guarantee schemes)	169	111	89	76
(Depreciation)	776	709	258	453
Modification gains or (-) losses, net	0	-41	-2	-21
(Provisions or (-) reversal of provisions)	34	140	-25	114
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	40	53	-53	30
(Other provisions)	-6	87	28	84
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	-21	0	0
Of which restructuring <sup>1</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	430	370	121	175
(Financial assets at fair value through other comprehensive income)	3	-1	5	-8
(Financial assets at amortised cost)	427	371	116	182
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-5	18	37	-7
(of which Goodwill)	11	11	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	416	39	67	38
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	14	7	1	2
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>14,838</b>	<b>10,281</b>	<b>4,575</b>	<b>4,699</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>10,594</b>	<b>6,860</b>	<b>3,113</b>	<b>3,121</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>10,595</b>	<b>6,861</b>	<b>3,113</b>	<b>3,121</b>
Of which attributable to owners of the parent	9,887	6,042	2,889	2,721

<sup>(1)</sup> Information available only as of end of the year

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



2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

All other banks

(mln EUR)	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	301,220				179,801				316,504				207,153				IAS 1.54 (i)
Financial assets held for trading	34,003	7,399	26,284	320	12,429	5,224	7,142	64	35,982	12,201	22,885	897	9,654	5,936	3,616	102	IFRS 7.8(a)(iii); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,234	1,633	631	3,970	3,484	1,386	162	1,936	6,722	1,744	709	4,269	3,642	1,359	121	2,163	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2,235	1,050	799	387	1,391	1,000	0	391	2,254	1,100	641	513	1,820	1,344	4	473	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	60,303	57,321	2,477	505	27,849	24,985	2,504	360	70,238	66,850	2,862	525	28,545	25,495	2,616	434	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	1,062,941				398,770				1,102,605				429,165				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	5,495	0	5,495	0	414	0	414	0	6,071	0	6,071	0	687	0	687	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-15,470				-19				-18,648				-115				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>	27,638				11,508				31,778				14,998				
TOTAL ASSETS	1,484,598				635,627				1,553,505				695,550				IAS 1.9(a), IIG 6

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

(mln EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	
		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired		Credit-impaired assets	Assets without significant increase in credit risk since initial recognition		Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired		Credit-impaired assets	Assets without significant increase in credit risk since initial recognition		Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired		
Financial assets at fair value through other comprehensive income	Debt securities	58,906	241	3	-11	-10	-2	26,637	202	5	-4	-9	0	68,632	578	5	-18	-9	0	27,333	145	5	-4	-1	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	62,648	173	4	-14	-3	-4	56,819	163	9	-11	-3	-4	78,047	150	9	-16	-3	-4	67,430	129	9	-12	-2	-4	Annex V. Part 1.31, 44(b)
	Loans and advances	904,960	85,599	16,451	-914	-2,030	-4,247	302,451	37,117	6,305	-479	-1,371	-2,541	899,017	114,425	17,867	-892	-1,937	-4,427	320,869	38,080	7,044	-543	-1,335	-2,853	Annex V. Part 1.32, 44(a)

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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

All other banks

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	16,383	2,041	17,148	3,167	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	14,442	11,550	14,125	11,917	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,322,279	563,816	1,380,573	614,786	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,874	341	6,321	500	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-471	22	-793	-136	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,567	1,848	3,102	2,000	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,299	778	2,046	863	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,082	5,201	12,603	6,809	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	88	84	109	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,374,454	585,685	1,435,208	640,014	IAS 1.9(b);IG 6
TOTAL EQUITY	110,144	49,942	118,298	55,536	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,484,598	635,627	1,553,505	695,550	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

All other banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		21,597	1,679	21,868	2,302	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	43	61	32	83	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,472	573	1,397	1,204	Annex V.Part 1.31
Deposits	Central banks	172,336	159,677	185,194	172,882	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	157,457	158,677	168,796	171,627	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	29,753	18,048	28,159	21,257	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	16,457	11,518	15,202	12,146	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	66,962	42,529	66,208	42,367	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	37,787	24,856	32,741	30,584	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	97,763	38,864	97,280	38,279	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	51,256	24,732	52,203	24,684	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	196,505	60,540	202,792	61,886	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	146,188	43,899	150,683	43,832	ECB/2013/33 Annex 2.Part 2.9.1
	Households	441,358	182,763	475,829	206,773	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	340,223	129,692	356,293	142,043	Annex V.Part 1.42(f), 44(c)
Debt securities issued		328,634	69,166	333,681	79,254	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		14,410	6,402	21,845	12,263	Annex V.Part 1.37
Other financial liabilities		3,554	3,848	5,725	4,082	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,359,977	577,748	1,418,167	630,369	



2025 EU-wide Transparency Exercise

Market Risk

All other banks

(min 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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024											As of 31/12/2024											
Traded Debt Instruments	824	678	101	30	237	77							51	11	156	50								
Of which: General risk	294	191	72	22	148	48							51	11	156	50								
Of which: Specific risk	526	484	0	0	0	0							0	0	0	0								
Equities	172	175	9	3	27	15							9	3	33	13								
Of which: General risk	75	85	0	0	0	0							0	0	0	0								
Of which: Specific risk	94	88	0	0	0	0							0	0	0	0								
Foreign exchange risk	4,197	4,129	11	4	27	8							8	2	22	6								
Commodities risk	630	24	6	1	10	3							2	1	4	1								
Total	5,823	5,006	101	29	237	75	54	61	0	0	0	2,809	51	12	132	36	0	0	0	0	0	2,283		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025											As of 30/06/2025										
Traded Debt Instruments	972	724	65	24	240	86							32	11	118	52								
Of which: General risk	343	89	33	11	162	52							32	11	118	52								
Of which: Specific risk	625	633	0	0	0	0							0	0	0	0								
Equities	28	26	9	2	33	11							10	3	35	16								
Of which: General risk	9	9	0	0	0	0							0	0	0	0								
Of which: Specific risk	15	13	0	0	0	0							0	0	0	0								
Foreign exchange risk	3,532	2,925	10	3	21	8							12	2	31	3								
Commodities risk	857	20	5	1	13	4							1	1	3	1								
Total	5,389	3,693	64	22	201	78	27	20	0	0	0	2,059	37	11	128	44	0	0	0	0	0	2,063		

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 OV1 template.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	257,286	360,813	2,997		108,198	115,012	684	
	Regional governments or local authorities	60,368	62,143	819		7,937	8,495	555	
	Public sector entities	55,817	10,716	895		3,554	2,134	208	
	Multilateral Development Banks	7,920	8,901	12		472	1,547	6	
	International Organisations	8,225	8,225	0		3,024	3,024	0	
	Institutions	25,257	20,248	6,274		4,265	3,319	999	
	Corporates	151,609	62,276	55,174		45,945	32,719	29,554	
	of which: SME	35,223	14,796	12,180		14,933	10,979	8,924	
	Retail	23,695	17,909	12,296		16,969	12,435	8,550	
	of which: SME	9,160	7,981	4,558		5,371	4,378	2,520	
	Secured by mortgages on immovable property and ADC exposures	32,637	31,446	11,829		30,478	29,866	10,792	
	of which: SME	3,381	3,115	1,442		1,465	1,389	483	
	Exposures in default	4,128	2,556	3,106	1,017	1,632	808	1,002	739
	Items associated with particularly high risk	472	429	644		373	326	492	
	Subordinated debt exposures								
	Covered bonds	5,071	5,067	515		678	678	79	
	Claims on institutions and corporates with a 5T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	756	756	234		803	803	342	
	Equity	498	748	748		538	538	826	
	Other exposures	4,859	4,821	3,559		4,419	4,475	3,373	
Standardised Total <sup>(2)</sup>		638,691	596,798	99,101	2,081	229,383	216,185	57,462	1,707

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>(4)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(mln EUR, %)									
AUSTRIA	Central governments or central banks	8,893	11,298	64		7,989	10,144	86	
	Regional governments or local authorities	4,107	5,048	31		4,390	5,389	31	
	Public sector entities	1,612	776	154		1,725	824	164	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	281	248	45		91	87	21	
	Corporates	2,274	1,393	1,254		1,978	1,247	1,115	
	of which: SME	556	201	164		578	267	221	
	Retail	786	707	452		776	701	449	
	of which: SME	504	439	251		493	432	247	
	Secured by mortgages on immovable property and ADC exposures	229	227	87		170	168	62	
	of which: SME	21	21	7		22	22	9	
	Exposures in default	40	22	26	17	28	15	17	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	106	106	11		22	22	2	
	Claims on institutions and corporates with a 5T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	352	352	109		357	357	108	
	Equity	46	46	59		73	66	66	
	Other exposures	1,596	1,596	1,095		1,689	1,689	1,688	
Standardised Total <sup>(2)</sup>					45				38

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	35,443	34,800	9		33,843	33,164	11	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	39	18	4		437	17	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	45	44		45	40	38	
	Corporates	2,026	1,788	1,664		2,233	1,972	1,839	
	of which: SME	641	598	606		641	606	480	
	Retail	1,169	1,047	685		1,144	1,032	673	
	of which: SME	582	562	322		585	571	327	
	Secured by mortgages on immovable property and ADC exposures	627	622	628		628	623	223	
	of which: SME	28	28	9		28	27	9	
	Exposures in default	94	49	61	45	89	40	49	48
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	3		3	3	2	
	Equity	94	94	198		94	94	205	
	Other exposures	195	195	195		306	306	306	
Standardised Total <sup>(2)</sup>					97				85

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	7,438	7,437	8		7,159	7,158	9	
	Regional governments or local authorities	419	383	77		426	387	77	
	Public sector entities	11	11	10		11	10	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,251	584	524		1,348	634	594	
	of which: SME	765	345	288		706	282	242	
	Retail	547	472	271		543	470	269	
	of which: SME	544	470	269		544	468	267	
	Secured by mortgages on immovable property and ADC exposures	5	5	2		10	10	4	
	of which: SME	3	3	1		8	8	3	
	Exposures in default	21	1	1	6	21	1	1	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		42	42	42	
	Other exposures	43	43	43		44	44	44	
Standardised Total <sup>(2)</sup>					12				8

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	2,175	2,372	0		822	844	0	
	Regional governments or local authorities	0	86	17		0	0	0	
	Public sector entities	1,369	1,347	36		57	35	0	
	Multilateral Development Banks	8	8	0		8	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,221	1,739	715		160	97	34	
	Corporates	1,401	723	483		259	252	202	
	of which: SME	11	11	9		2	2	2	
	Retail	72	71	45		4	4	2	
	of which: SME	70	70	44		4	3	2	
	Secured by mortgages on immovable property and ADC exposures	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	1	1	1	2	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	855	853	85		131	131	13	
	Claims on institutions and corporates with a 5T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	94	94	35		94	94	35	
	Equity	16	16	16		16	16	16	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>(2)</sup>					3				1

<sup>(1)</sup> 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).

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



(min EUR, %)		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
ROMANIA	Central governments or central banks	5,710	5,797	25		9,463	10,427	49	
	Regional governments or local authorities	1,484	1,316	279		1,566	1,397	295	
	Public sector entities	35	20	20		39	18	18	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	213	169	124		212	189	144	
	Corporates	9,338	4,901	4,604		9,376	4,956	4,655	
	of which: SME	3,294	1,519	1,243		3,261	1,567	1,277	
	Retail	4,495	3,172	2,299		4,473	3,208	2,328	
	of which: SME	759	453	260		728	442	254	
	Secured by mortgages on immovable property and ADC exposures	2,863	2,852	997		2,886	2,875	1,005	
	of which: SME	22	14	4		23	12	3	
	Exposures in default	894	57	62	304	393	49	54	321
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5 T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	0		2	2	0	
	Equity	30	30	47		24	24	41	
	Other exposures	938	938	300		941	941	315	
	Standardised Total <sup>(2)</sup>				641				683

<sup>(1)</sup> 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).

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

(min EUR, %)		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	5,850	5,850	5		4,794	4,794	0	
	Regional governments or local authorities	1,189	1,219	0		494	494	0	
	Public sector entities	4,292	4,262	0		1,153	1,153	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,371	1,932	488		794	339	66	
	Corporates	2,477	1,163	1,006		502	386	386	
	of which: SME	161	117	113		53	44	29	
	Retail	212	196	133		44	29	19	
	of which: SME	184	183	133		17	16	9	
	Secured by mortgages on immovable property and ADC exposures	17	16	6		17	16	6	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	4	4	4	2	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	157	156	16		19	19	2	
	Claims on institutions and corporates with a 5 T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	145	145	1		152	152	1	
	Equity	11	11	11		11	11	11	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(2)</sup>				7				2

<sup>(1)</sup> 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).

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

(min EUR, %)		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
CROATIA	Central governments or central banks	5,372	5,096	17		5,464	6,097	3	
	Regional governments or local authorities	259	188	38		269	200	40	
	Public sector entities	52	11	5		50	10	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	41	41	8		8	8	4	
	Corporates	608	538	497		636	553	478	
	of which: SME	338	312	246		336	316	247	
	Retail	844	638	451		845	641	451	
	of which: SME	166	154	88		169	156	90	
	Secured by mortgages on immovable property and ADC exposures	9	9	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	23	6	7	17	26	8	10	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5 T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	1		2	2	1	
	Equity	4	4	7		4	4	7	
	Other exposures	26	26	20		28	28	22	
	Standardised Total <sup>(2)</sup>				38				37

<sup>(1)</sup> 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).

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

(min EUR, %)		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
HUNGARY	Central governments or central banks	3,777	6,106	0		4,196	7,450	0	
	Regional governments or local authorities	12	3	1		9	3	1	
	Public sector entities	5	4	5		5	4	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	25	11		26	22	16	
	Corporates	201	110	100		211	111	112	
	of which: SME	31	13	10		32	15	12	
	Retail	1,011	144	97		979	122	81	
	of which: SME	136	13	35		131	59	34	
	Secured by mortgages on immovable property and ADC exposures	18	18	6		12	12	4	
	of which: SME	4	3	1		2	2	1	
	Exposures in default	14	2	3	8	12	2	2	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5 T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	2		26	26	40	
	Equity	8	8	8		8	8	8	
	Other exposures	62	62	7		131	131	131	
	Standardised Total <sup>(2)</sup>				12				11

<sup>(1)</sup> 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).

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

(min EUR, %)		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	Central governments or central banks	74	74	0		83	85	0	
	Regional governments or local authorities	14	14	8		14	8	0	
	Public sector entities	10	10	0		10	10	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	118	114	37		11	8	2	
	Corporates	276	149	135		67	54	43	
	of which: SME	17	9	7		6	2	1	
	Retail	31	25	16		10	5	4	
	of which: SME	22	21	13		2	1	1	
	Secured by mortgages on immovable property and ADC exposures	24	24	8		19	19	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	6	0	2	1	5	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	81	81	8		80	80	8	
	Claims on institutions and corporates with a 5 T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		2	2	3	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(2)</sup>				1				1

<sup>(1)</sup> 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).

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

(min EUR, %)		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES	Central governments or central banks	18,363	18,363	35		222	222	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	105	105	3		66	66	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,034	1,012	368		156	137	29	
	Corporates	7,044	2,224	1,931		822	821	595	
	of which: SME	74	74	55		11	11	5	
	Retail	749	745	436		3	3	2	
	of which: SME	733	731	426		1	1	1	
	Secured by mortgages on immovable property and ADC exposures	39	39	16		29	29	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	12	18	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5 T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	5		6	6	6	
	Equity	18	18	18		6	6	6	
	Other exposures	0	0	0		1	1	1	
	Standardised Total <sup>(2)</sup>				7				1

<sup>(1)</sup> 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).

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



All other banks

Standardised Approach								
As of 31/03/2025				As of 30/06/2025				
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(mln EUR, %)								
Consolidated data	Central governments or central banks	258,228	372,431	2,979		300,067	104,926	611
	Regional governments or local authorities	61,767	63,477	530		8,314	8,545	470
	Public sector entities	58,563	13,525	819		5,948	4,673	176
	Multilateral Development Banks	8,748	9,956	3		557	1,780	6
	International Organisations	11,610	11,609	0		4,185	4,185	0
	Institutions	21,130	28,331	8,347		4,326	14,304	3,105
	Corporates	140,883	15,179	47,343		24,178	14,739	13,309
	of which: SME	25,979	7,736	6,248		5,341	3,588	3,068
	Retail	26,508	13,210	9,125		21,569	8,399	5,921
	of which: SME	6,204	5,228	3,251		3,243	2,698	1,554
	Secured by mortgages on immovable property and ADC exposures	29,929	26,936	15,535		26,819	24,781	12,265
	of which: SME	7,435	6,619	4,630		4,321	3,884	2,801
	Exposures in default	2,680	1,526	1,972		1,517	829	967
	Items associated with particularly high risk				674			561
	Subordinated debt exposures	119	119	179		126	122	184
	Covered bonds	6,000	5,998	634		1,968	1,968	212
	Claims on institutions and corporates with a ST credit assessment	0	0	0		130	130	34
	Collective investments undertakings (CIU)	783	783	306		888	888	378
	Equity	6,535	6,083	15,042		1,363	1,356	3,248
	Other exposures	4,220	4,219	3,953		4,248	4,156	3,544
	Standardised Total <sup>(3)</sup>	637,645	613,377	106,774	1,216	206,201	195,783	44,729
								1,197

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

(2) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(mln EUR, %)								
AUSTRIA	Central governments or central banks	11,888	14,125	131		8,967	13,222	107
	Regional governments or local authorities	4,288	5,177	8		4,732	5,431	8
	Public sector entities	1,599	739	147		1,468	692	137
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	38	68	27		54	46	17
	Corporates	1,663	935	865		1,577	884	828
	of which: SME	584	270	256		567	255	238
	Retail	776	703	448		764	710	455
	of which: SME	499	437	250		498	438	250
	Secured by mortgages on immovable property and ADC exposures	949	813	396		948	728	311
	of which: SME	48	27	21		46	28	28
	Exposures in default	29	14	16		36	16	18
	Items associated with particularly high risk				14			20
	Subordinated debt exposures	55	55	82		35	54	82
	Covered bonds	202	202	20		182	182	18
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	395	395	125		419	419	130
	Equity	563	563	1,379		676	676	1,660
	Other exposures	1,716	1,716	1,715		1,853	1,853	1,852
	Standardised Total <sup>(3)</sup>				42			63

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

(2) Total value adjustments and provisions per country of counterparty 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(mln EUR, %)								
CZECH REPUBLIC	Central governments or central banks	35,190	34,570	11		34,093	34,293	10
	Regional governments or local authorities	1	1	0		1	1	0
	Public sector entities	438	15	3		441	14	3
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	161	156	46		40	35	14
	Corporates	2,160	1,897	1,831		3,743	2,048	1,982
	of which: SME	614	588	537		538	954	930
	Retail	922	837	517		902	830	530
	of which: SME	523	510	292		534	521	299
	Secured by mortgages on immovable property and ADC exposures	884	852	311		848	837	386
	of which: SME	132	118	71		130	116	70
	Exposures in default	90	41	49		88	42	50
	Items associated with particularly high risk				48			45
	Subordinated debt exposures	0	0	0		0	0	0
	Covered bonds	38	38	4		40	40	4
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	3	3	3		3	3	3
	Equity	125	125	310		130	130	322
	Other exposures	356	356	356		414	414	414
	Standardised Total <sup>(3)</sup>				85			82

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

(2) Total value adjustments and provisions per country of counterparty 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(mln EUR, %)								
SLOVAKIA	Central governments or central banks	7,565	7,564	8		7,014	7,013	9
	Regional governments or local authorities	420	382	76		422	384	77
	Public sector entities	7	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	0	0	0		0	0	0
	Corporates	1,359	600	566		1,383	635	598
	of which: SME	645	242	216		594	192	162
	Retail	541	466	266		542	463	265
	of which: SME	538	464	265		540	462	264
	Secured by mortgages on immovable property and ADC exposures	30	28	20		30	28	20
	of which: SME	27	25	19		27	25	18
	Exposures in default	28	0	0		21	0	0
	Items associated with particularly high risk				3			3
	Subordinated debt exposures	0	0	0		0	0	0
	Covered bonds	24	24	2		25	25	2
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		1	1	0
	Equity	121	121	302		124	124	309
	Other exposures	40	40	40		40	40	40
	Standardised Total <sup>(3)</sup>				8			8

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

(2) Total value adjustments and provisions per country of counterparty 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(mln EUR, %)								
FRANCE	Central governments or central banks	4,892	5,065	0		2,582	2,611	0
	Regional governments or local authorities	87	87	17		85	85	0
	Public sector entities	3,865	3,853	38		2,834	2,822	0
	Multilateral Development Banks	0	0	0		8	8	0
	International Organisations	0	0	0		0	0	0
	Institutions	3,116	12,805	2,781		1,122	11,481	2,292
	Corporates	2,900	1,653	1,342		650	555	475
	of which: SME	89	62	65		69	63	50
	Retail	12,583	2,757	2,034		12,757	2,611	1,528
	of which: SME	518	351	206		400	238	136
	Secured by mortgages on immovable property and ADC exposures	5,553	5,444	2,135		5,510	5,345	2,032
	of which: SME	660	648	372		624	624	371
	Exposures in default	680	443	556		677	440	543
	Items associated with particularly high risk				168			175
	Subordinated debt exposures	41	41	63		42	41	63
	Covered bonds	1,149	1,149	0		407	407	41
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	27	27	0		0	0	0
	Equity	123	123	216		86	86	97
	Other exposures	640	640	825		657	657	833
	Standardised Total <sup>(3)</sup>				232			238

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

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



## 2025 EU-wide Transparency Exercise

## Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
ROMANIA	(mln EUR, %)								
	Central governments or central banks	7,509	8,099	1		6,091	6,596	5	
	Regional governments or local authorities	1,589	1,359	287		1,619	1,351	284	
	Public sector entities	41	23	22		41	22	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	309	198	77		204	164	61	
	Corporates	4,465	2,487	2,366		5,112	2,628	2,515	
	of which: SME	554	492	391		1,005	825	518	
	Retail	272	262	151		279	269	155	
	of which: SME	270	260	150		277	268	154	
	Secured by mortgages on immovable property and ADC exposures	1,375	1,130	1,244		1,334	1,087	1,443	
	of which: SME	272	253	281		367	352	409	
	Exposures in default	38	17	18	22	108	54	55	53
	Items associated with particularly high risk								
	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)	1	1	0		1	1	0	
	Equity	29	29	72		32	32	79	
	Other exposures	45	45	45		45	45	45	
	Standardised Total <sup>(1)</sup>				110				121

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

(2) Total value adjustments and provisions per country of counterparty 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
GERMANY	(mln EUR, %)								
	Central governments or central banks	4,682	4,681	6		5,200	5,200	0	
	Regional governments or local authorities	2,235	2,235	0		554	554	0	
	Public sector entities	4,782	4,781	1,090		1,090	1,090	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,433	1,809	464		529	352	104	
	Corporates	2,611	1,354	531		499	391	391	
	of which: SME	139	131	106		78	62	53	
	Retail	179	164	110		86	78	18	
	of which: SME	166	160	106		20	20	11	
	Secured by mortgages on immovable property and ADC exposures	15	15	4		22	21	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	4	5	2	3	2	3	1
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	236	236	24		119	119	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	163	163	20		173	173	22	
	Equity	22	22	56		22	22	54	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(1)</sup>				7				2

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

(2) Total value adjustments and provisions per country of counterparty 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
CROATIA	(mln EUR, %)								
	Central governments or central banks	5,637	5,649	3		5,124	5,716	3	
	Regional governments or local authorities	277	199	388		388	215	43	
	Public sector entities	60	16	8		99	18	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	2		22	22	4	
	Corporates	594	507	496		649	570	543	
	of which: SME	381	318	299		371	305	305	
	Retail	851	602	424		856	427	427	
	of which: SME	170	156	89		168	154	88	
	Secured by mortgages on immovable property and ADC exposures	52	48	53		55	52	43	
	of which: SME	10	8	10		7	6	6	
	Exposures in default	26	8	10	17	26	8	10	18
	Items associated with particularly high risk								
	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)	2	2	5		5	5	5	
	Equity	46	46	111		73	73	177	
	Other exposures	36	36	30		31	31	25	
	Standardised Total <sup>(1)</sup>				36				35

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

(2) Total value adjustments and provisions per country of counterparty 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
HUNGARY	(mln EUR, %)								
	Central governments or central banks	5,277	7,430	0		4,058	6,231	0	
	Regional governments or local authorities	11	3	1		11	3	1	
	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	48	44	13		51	47	15	
	Corporates	221	115	176		115	89	80	
	of which: SME	15	9	8		11	9	8	
	Retail	1,002	125	88		1,032	145	102	
	of which: SME	134	39	34		141	71	41	
	Secured by mortgages on immovable property and ADC exposures	39	24	14		34	24	13	
	of which: SME	22	9	6		17	7	4	
	Exposures in default	13	2	3	7	13	2	3	7
	Items associated with particularly high risk								
	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)	1	1	1		1	1	0	
	Equity	10	10	25		13	13	34	
	Other exposures	134	134	134		136	136	136	
	Standardised Total <sup>(1)</sup>				11				11

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

(2) Total value adjustments and provisions per country of 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SWEDEN	(mln EUR, %)								
	Central governments or central banks	37	37	0		0	0	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	378	377	83		336	335	67	
	Corporates	695	337	334		70	64	44	
	of which: SME	52	50	34		7	5	4	
	Retail	22	21	14		21	8	8	
	of which: SME	21	21	13		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	2	2	1		13	13	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	206	152	227	8	1	1	1	0
	Items associated with particularly high risk								
	Subordinated debt exposures	1	1	1		1	1	1	
	Covered bonds	51	51	79		5	7	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	2		2	2	3	
	Equity	11	11	28		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(1)</sup>				8				0

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

(2) Total value adjustments and provisions per country of 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 <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED STATES	(mln EUR, %)								
	Central governments or central banks	19,407	19,405	46		110	110	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	53	53	0		94	94	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	843	822	302		54	36	9	
	Corporates	11,794	5,525	5,202		762	749	538	
	of which: SME	722	646	551		551	8	8	
	Retail	112	65	45		55	7	7	
	of which: SME	59	59	38		1	1	0	
	Secured by mortgages on immovable property and ADC exposures	86	74	40		91	80	42	
	of which: SME	13	5	3		0	0	0	
	Exposures in default	76	74	111	2	1	0	0	1
	Items associated with particularly high risk								
	Subordinated debt exposures	2	2	4		2	2	4	
	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)	18	18	39		23	23	50	
	Equity	997	997	2,492		24	24	60	
	Other exposures	1	1	3		1	1	1	
	Standardised Total <sup>(1)</sup>				12				3

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



2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

All other banks

		IRB Approach															
		As of 30/09/2024								As of 31/12/2024							
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(in EUR, %)																
	Central banks and central governments <sup>(2)</sup>	182,383	889	191,417	3,226	0	21	174,505	877	182,468	2,465	0	15				
	Institutions	101,394	0	96,469	5,978	0	15	96,315	0	90,974	4,986	0	13				
	Corporates	439,042	10,490	392,038	207,689	2,333	3,867	178,397	3,658	139,785	75,738	0	2,167				
	Corporates - Of Which: Specialised Lending	63,179	1,734	59,105	41,670	147	875	31,247	1,300	29,181	21,661	0	689				
	Corporates - Of Which: SME	104,226	3,461	100,112	41,400	966	1,392	30,770	1,241	24,839	13,727	0	867				
	Retail	403,790	4,458	393,153	68,727	2,713	2,287	100,787	1,800	97,653	25,631	489	1,310				
	Retail - Secured on real estate property	342,754	2,476	338,369	46,588	1,838	852	73,763	948	73,538	15,683	240	450				
	Retail - Secured on real estate property - Of Which: SME	24,737	467	24,962	6,694	185	260	8,838	334	8,452	2,843	73	154				
	Retail - Secured on real estate property - Of Which: non-SME	318,017	2,009	314,307	39,895	1,654	592	65,125	633	65,087	12,840	167	296				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	61,036	1,983	54,784	22,139	875	1,435	27,024	852	24,114	9,949	249	860				
	Retail - Other Retail - Of Which: SME	38,052	1,263	34,766	13,735	656	746	6,014	216	5,358	1,859	69	178				
	Retail - Other Retail - Of Which: non-SME	22,985	720	20,017	8,404	219	689	21,010	636	18,756	8,090	181	682				
	Equity	5,546	0	5,505	14,059	0		997	0	997	2,900	0					
Collective Investments Undertakings (CIU)																	
Other non credit-obligation assets				16,315						4,395							
IRB Total <sup>(3)</sup>				315,995						116,115							

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

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

<sup>(4)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach															
		As of 30/09/2024								As of 31/12/2024							
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted					
AUSTRIA	(in EUR, %)																
	Central banks and central governments <sup>(2)</sup>	544	0	557	380	0	0	604	0	617	340	0	0				
	Institutions	3,015	0	2,484	484	0	1	3,160	0	2,653	504	0	1				
	Corporates	71,586	2,090	58,781	31,087	1	1,208	71,989	2,524	59,069	31,942	0	1,306				
	Corporates - Of Which: Specialised Lending	14,067	920	13,614	10,127	0	447	14,476	1,051	14,020	10,368	0	470				
	Corporates - Of Which: SME	19,365	773	16,764	7,645	1	486	19,256	839	16,769	7,930	0	508				
	Retail	51,769	860	47,575	8,848	105	453	51,711	893	48,979	9,662	107	454				
	Retail - Secured on real estate property	39,033	572	37,742	6,008	68	226	39,153	609	38,938	6,664	72	223				
	Retail - Secured on real estate property - Of Which: SME	7,374	248	7,054	1,735	34	105	7,344	260	7,165	1,793	35	102				
	Retail - Secured on real estate property - Of Which: non-SME	31,659	324	30,688	4,273	34	121	31,809	349	31,773	4,872	37	121				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	12,736	288	9,839	2,840	27	227	12,558	284	10,041	2,997	35	231				
	Retail - Other Retail - Of Which: SME	3,955	153	3,304	1,062	25	110	3,820	151	3,259	1,071	23	111				
	Retail - Other Retail - Of Which: non-SME	8,781	135	6,529	1,778	13	118	8,738	133	6,782	1,926	12	119				
Equity	677	0	677	1,633	0	0	509	0	509	1,326	0	0					
Collective Investments Undertakings (CIU)																	
Other non credit-obligation assets																	
IRB Total																	

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

			IRB Approach															
			As of 30/09/2024						As of 31/12/2024									
			Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)			47	0	47	119	0	0	40	0	40	100	0	0	0	0		
CZECH REPUBLIC	Central banks and central governments <sup>(2)</sup>		1,783	0	1,592	355	0	1	1,888	0	1,587	351	0	2				
	Corporates		21,239	298	16,324	13,392	0	332	20,991	349	15,582	13,211	0	355				
	Corporates - Of Which: Specialised Lending		5,198	69	4,997	4,005	0	81	5,483	80	5,269	4,147	0	74				
	Corporates - Of Which: SME		4,858	168	3,408	2,396	0	154	4,640	208	3,163	2,210	0	165				
	Retail		27,057	369	26,659	7,886	136	457	27,398	362	27,167	8,107	110	399				
	Retail - Secured on real estate property		18,652	96	18,650	4,179	50	118	18,966	93	18,964	4,383	47	79				
	Retail - Secured on real estate property - Of Which: SME		1,031	36	1,030	888	31	59	963	35	960	847	30	38				
	Retail - Secured on real estate property - Of Which: non-SME		17,620	60	17,620	3,291	18	60	18,003	58	18,003	3,536	17	41				
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail		8,405	273	8,007	3,707	86	339	8,432	269	8,204	3,724	63	320				
	Retail - Other Retail - Of Which: SME		1,731	35	1,724	573	27	57	1,636	34	1,614	512	26	34				
	Retail - Other Retail - Of Which: non-SME		6,675	238	6,285	3,135	59	282	6,796	235	6,590	3,213	37	286				
	Equity		186	0	145	530	0	0	36	0	36	128	0	0				
	Collective Investments Undertakings (CIU)																	
Other non credit-obligation assets																		
IRB Total																		

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
SLOVAKIA	Central banks and central governments <sup>(6)</sup>	3,849	0	3,743	185	0	0	3,683	0	3,578	215	0	0	0	0	0	0
	Institutions	506	0	502	127	0	0	491	0	427	74	0	0	0	0	0	0
	Corporates	8,478	115	6,127	4,929	0	168	8,786	123	6,299	5,196	0	158	0	158	0	158
	Corporates - Of Which: Specialised Lending	1,837	4	1,698	1,255	0	56	1,902	5	1,760	1,268	0	44	0	44	0	44
	Corporates - Of Which: SME	2,278	64	1,832	1,406	0	76	2,260	71	1,812	1,451	0	76	0	76	0	76
	Retail	13,486	262	13,310	3,889	138	269	13,698	269	13,577	3,637	142	200	0	200	0	200
	Retail - Secured on real estate property	11,109	151	11,106	2,486	80	81	11,327	151	11,323	2,701	80	74	0	74	0	74
	Retail - Secured on real estate property - Of Which: SME	6	101	4	98	90	6	106	4	103	99	5	6	0	6	0	6
	Retail - Secured on real estate property - Of Which: non-SME	11,008	148	11,007	2,396	75	75	11,221	147	11,220	2,603	75	68	0	68	0	68
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,377	111	2,244	903	58	125	2,371	118	2,254	935	62	126	0	126	0	126
	Retail - Other Retail - Of Which: SME	408	23	364	220	18	26	411	22	359	222	18	25	0	25	0	25
	Retail - Other Retail - Of Which: non-SME	1,969	88	1,880	682	41	98	1,961	95	1,895	713	44	100	0	100	0	100
	Equity	88	0	88	270	0	0	73	0	73	211	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)																
Other non credit-obligation assets																	
IRB Total																	



		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(min EUR, %)																	
ROMANIA	Central banks and central governments <sup>(6)</sup>	622	0	622	153	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	34	0	34	16	0	0	0	8	0	8	3	0	0	0	0	0
	Corporates	1,654	0	1,567	1,192	0	0	8	1,384	0	1,301	1,007	0	0	0	6	0
	Corporates - Of Which: Specialised Lending	1,312	0	1,269	949	0	2	0	1,164	0	1,120	843	0	0	0	2	0
	Corporates - Of Which: SME	91	0	88	34	0	0	0	58	0	57	69	0	0	4	0	0
	Retail	8	1	8	2	0	1	7	1	6	2	0	1	0	0	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	0	4	0	4	1	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	0	0	4	0	4	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	1	3	1	0	1	3	1	3	1	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	1	2	1	0	1	3	1	3	1	0	0	1	0	1	0
	Equity	5	0	5	19	0	0	5	0	5	19	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)																
	Other non credit-obligation assets																
	IRB Total																

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

		IRB Approach																
		As of 30/09/2024								As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted				
(min EUR, %)																		
GERMANY	Central banks and central governments <sup>(2)</sup>	1,161	0	1,206	51	0	0	0	1,028	0	1,067	46	0	0	0	0	0	
	Institutions	17,925	0	18,008	763	0	0	0	15,210	0	15,354	595	0	0	0	0	0	
	Corporates	13,203	302	11,162	5,549	54	0	94	6,696	180	5,253	2,971	0	0	69	0	0	
	Corporates - Of Which: Specialised Lending	1,443	19	1,251	738	0	14	935	315	894	605	0	0	13	0	0	0	
	Corporates - Of Which: SME	885	54	778	339	8	30	518	24	454	229	0	0	20	0	0	0	
	Retail	3,665	84	3,427	1,156	40	38	651	29	639	231	3	13	13	0	0	0	
	Retail - Secured on real estate property	735	22	722	226	6	9	571	22	569	205	2	8	8	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	128	7	125	47	1	3	121	9	120	45	1	3	3	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	607	15	597	279	6	6	450	13	450	161	1	5	5	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,930	62	2,705	930	33	29	80	7	70	26	1	5	5	0	0	0	
	Retail - Other Retail - Of Which: SME	2,873	58	2,659	913	33	26	21	3	20	6	0	2	2	0	0	0	
	Retail - Other Retail - Of Which: non-SME	57	5	46	17	0	3	59	4	50	20	0	3	3	0	0	0	
	Equity	28	0	28	73	0	0	16	0	16	32	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)																	
	Other non credit-obligation assets																	
	IRB Total																	

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

		IRB Approach															
		As of 30/09/2024								As of 31/12/2024							
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted					
(min EUR, %)																	
CROATIA	Central banks and central governments <sup>(2)</sup>	214	0	302	106	0	0	0	188	0	268	69	0	0	0	0	
	Institutions	31	0	29	18	0	0	0	32	0	30	19	0	0	0	0	
	Corporates	6,827	120	4,582	3,661	0	127	6,950	115	4,661	3,708	0	0	120	0	0	
	Corporates - Of Which: Specialised Lending	1,651	50	1,569	1,164	0	42	1,579	35	1,504	1,056	0	0	29	0	0	
	Corporates - Of Which: SME	2,117	45	1,320	928	0	53	2,216	57	1,380	1,014	0	0	57	0	0	
	Retail	3,890	128	3,794	1,692	67	126	3,996	157	3,977	1,793	90	139	139	0	0	
	Retail - Secured on real estate property	1,540	34	1,539	560	20	28	1,589	38	1,582	591	22	29	29	0	0	
	Retail - Secured on real estate property - Of Which: SME	59	4	58	42	2	4	60	5	59	43	2	4	4	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1,481	30	1,481	519	18	24	1,523	33	1,523	547	20	25	25	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,349	94	2,254	1,132	46	98	2,414	119	2,395	1,202	68	109	109	0	0	
	Retail - Other Retail - Of Which: SME	115	5	109	49	2	5	118	5	100	44	2	5	5	0	0	
	Retail - Other Retail - Of Which: non-SME	2,235	89	2,145	1,083	44	93	2,295	114	2,295	1,158	66	104	104	0	0	
	Equity	45	0	45	132	0	0	44	0	44	130	0	0	0	0	0	
	Collective Investments Undertakings (CIU)																
	Other non credit-obligation assets																
	IRB Total																

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

		IRB Approach															
		As of 30/09/2024								As of 31/12/2024							
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(min EUR, %)																	
HUNGARY	Central banks and central governments <sup>(2)</sup>	206	0	1,321	323	0	0	34	0	59	16	0	0	0	0	0	0
	Institutions	2,504	0	166	98	0	2	2,391	0	205	107	0	0	2	0	0	0
	Corporates	5,576	74	3,784	2,829	0	69	5,645	54	3,848	2,848	0	0	58	0	0	0
	Corporates - Of Which: Specialised Lending	1,607	16	1,380	1,230	0	0	1,469	4	1,432	1,140	0	0	13	0	0	0
	Corporates - Of Which: SME	1,231	33	659	572	0	23	1,207	38	659	588	0	0	33	0	0	0
	Retail	2,679	78	2,589	1,865	39	101	2,634	71	2,631	1,971	34	94	94	0	0	0
	Retail - Secured on real estate property	1,610	26	1,610	920	17	34	1,591	24	1,591	958	15	32	32	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,610	26	1,609	920	17	34	1,590	24	1,590	958	15	32	32	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,069	53	979	945	22	67	1,043	47	1,040	1,013	19	63	63	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,068	53	978	945	22	67	1,042	47	1,039	1,012	19	63	63	0	0	0
Equity	1	0	1	5	0	0	1	0	1	2	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non credit-obligation assets																	
IRB Total																	



		IRB Approach															
		As of 31/03/2025							As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(mln EUR, %)																	
Consolidated data	Central banks and central governments <sup>(2)</sup>	20,612	870	30,544	3,006	0	25	19,493	858	29,310	2,854	0	13				
	Institutions	21,965	0	15,674	4,319	0	11	21,512	0	15,495	4,134	0	10				
	Corporates	422,685	11,538	342,525	167,012	4,363	3,949	167,138	3,478	118,407	66,934	0	2,394				
	Corporates - Of Which: Specialised Lending	52,291	1,344	49,069	31,215	54	705	30,487	1,243	27,117	20,608	0	691				
	Corporates - Of Which: SME	135,137	4,859	126,776	45,912	2,698	1,618	33,787	1,284	25,457	13,258	0	972				
	Retail	418,135	4,980	394,124	64,944	2,489	2,534	112,276	2,100	107,105	29,214	803	1,697				
	Retail - Secured on real estate property	346,903	2,262	329,619	37,731	1,345	700	76,589	915	75,049	15,482	284	472				
	Retail - Secured on real estate property - Of Which: SME	20,645	178	20,112	4,175	34	136	5,866	212	5,696	1,632	42	99				
	Retail - Secured on real estate property - Of Which: non-SME	326,259	2,084	309,447	33,555	1,311	564	70,722	703	69,353	13,850	242	373				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	89,813	2,718	82,739	30,142	1,144	1,887	35,687	1,185	32,056	13,732	519	1,227				
	Retail - Other Retail - Of Which: SME	58,742	1,759	54,598	18,461	717	940	9,384	356	8,441	2,683	150	313				
	Retail - Other Retail - Of Which: non-SME	31,070	959	28,141	11,682	427	947	26,303	829	23,595	11,048	369	914				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	437	1	437	545	0	0	472	1	472	623	0	0	0				
Other non credit-obligation assets																	
IRB Total <sup>(3)</sup>				257,237						107,174							

(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.

(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(mln EUR, %)																	
AUSTRIA	Central banks and central governments <sup>(2)</sup>	194	0	207	291	0	0	109	0	122	174	0	0	0			
	Institutions	3,026	0	2,508	502	0	1	2,975	0	2,441	482	0	1	0			
	Corporates	72,215	2,468	55,304	28,582	0	1,335	72,640	2,360	55,911	28,818	0	1,362	0			
	Corporates - Of Which: Specialised Lending	14,083	1,001	13,148	10,144	0	463	13,988	1,030	13,085	10,049	0	467	0			
	Corporates - Of Which: SME	19,733	840	16,457	7,642	0	535	20,088	840	16,797	7,736	0	556	0			
	Retail	52,153	899	48,725	9,112	111	443	52,528	871	49,361	9,143	103	443	0			
	Retail - Secured on real estate property	35,364	487	34,596	5,398	56	171	37,009	521	36,160	5,755	60	188	0			
	Retail - Secured on real estate property - Of Which: SME	4,517	156	4,392	1,075	21	62	5,231	186	5,076	1,192	25	75	0			
	Retail - Secured on real estate property - Of Which: non-SME	30,847	330	30,204	4,322	35	109	31,779	335	31,084	4,543	35	113	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	16,789	412	14,139	3,715	55	272	15,519	349	13,261	3,408	43	255	0			
	Retail - Other Retail - Of Which: SME	6,771	261	6,081	1,530	38	148	5,961	212	5,349	1,301	30	137	0			
	Retail - Other Retail - Of Which: non-SME	10,019	151	8,048	2,185	16	123	9,558	137	7,852	2,107	13	118	0			
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Collective Investments Undertakings (CIU)	114	0	114	119	0		123	0	123	126	0		0			
	Other non credit-obligation assets																
	IRB Total																

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

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(mln EUR, %)																	
CZECH REPUBLIC	Central banks and central governments <sup>(2)</sup>	35	0	102	102	0	0	41	0	81	110	0	0	0	0		
	Institutions	1,944	0	1,387	291	0	2	2,101	0	1,533	296	0	2	0	0		
	Corporates	21,091	333	14,668	11,054	0	358	21,438	333	15,040	11,005	0	354	0	354		
	Corporates - Of Which: Specialised Lending	5,738	76	5,181	4,119	0	73	5,765	63	5,275	4,107	0	58	0	58		
	Corporates - Of Which: SME	4,912	180	3,233	1,973	0	151	4,609	188	3,029	1,766	0	147	0	147		
	Retail	28,208	370	27,388	7,508	118	412	29,190	387	28,264	7,642	117	403	0	403		
	Retail - Secured on real estate property	18,752	66	18,603	3,569	26	54	19,512	73	19,349	3,690	30	50	0	50		
	Retail - Secured on real estate property - Of Which: SME	394	12	386	316	11	36	448	16	440	349	14	17	0	17		
	Retail - Secured on real estate property - Of Which: non-SME	18,358	53	18,217	3,253	15	38	19,065	57	18,909	3,341	17	33	0	33		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	9,457	305	8,785	3,939	92	358	9,677	314	8,914	3,952	87	352	0	352		
	Retail - Other Retail - Of Which: SME	2,235	55	2,134	798	44	58	2,218	57	2,105	752	45	57	0	57		
	Retail - Other Retail - Of Which: non-SME	7,222	250	6,651	3,141	47	299	7,460	257	6,809	3,200	42	295	0	295		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Collective Investments Undertakings (CIU)	11	0	11	27	0		36	0	36	91	0		0			
	Other non credit-obligation assets																
	IRB Total																

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

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		Of which: defaulted			
(mln EUR, %)																	
SLOVAKIA	Central banks and central governments <sup>(6)</sup>	228	0	102	208	0	0	236	0	109	215	0	0	0	0	0	0
	Institutions	430	0	427	70	0	0	434	0	430	70	0	0	0	0	0	0
	Corporates	8,684	124	5,839	4,413	0	166	9,095	126	6,084	4,477	0	158	0	0	158	0
	Corporates - Of Which: Specialised Lending	1,907	5	1,667	1,217	0	45	2,006	3	1,733	1,239	0	39	0	0	39	0
	Corporates - Of Which: SME	2,156	74	1,592	1,157	0	79	2,234	81	1,648	1,167	0	78	0	0	78	0
	Retail	13,897	278	13,676	3,447	163	208	14,276	289	14,037	3,482	154	216	0	0	216	0
	Retail - Secured on real estate property	11,141	140	11,056	2,450	74	65	11,743	157	11,643	2,550	82	77	0	0	77	0
	Retail - Secured on real estate property - Of Which: SME	26	1	25	19	1	1	32	2	31	24	2	2	0	0	24	0
	Retail - Secured on real estate property - Of Which: non-SME	11,115	139	11,031	2,431	73	64	11,711	156	11,612	2,525	81	75	0	0	75	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,757	138	2,620	997	89	143	2,532	132	2,394	932	72	139	0	0	139	0
	Retail - Other Retail - Of Which: SME	497	26	445	263	27	31	501	27	448	265	23	33	0	0	33	0
	Retail - Other Retail - Of Which: non-SME	2,260	112	2,175	735	63	111	2,031	105	1,946	667	49	106	0	0	106	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Other non credit-obligation assets																
IRB Total																	



		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted					Of which: defaulted				
(mln EUR, %)													
ROMANIA	Central banks and central governments <sup>(6)</sup>	2,715	0	2,817	662	0	1	3,323	0	3,398	705	0	1
	Institutions	6	0	6	2	0	0	7	0	7	2	0	0
	Corporates	5,095	165	2,803	2,477	0	201	4,353	153	2,545	2,315	0	201
	Corporates - Of Which: Specialised Lending	0	926	842	647	0	1	884	0	773	588	0	2
	Corporates - Of Which: SME	2,315	50	916	734	0	96	1,989	65	920	812	0	93
	Retail	7,336	262	6,609	4,415	284	390	7,582	274	6,905	4,653	289	380
	Retail - Secured on real estate property	3,818	81	3,397	1,605	74	96	3,792	79	3,408	1,624	73	87
	Retail - Secured on real estate property - Of Which: SME	0	5	4	6	0	1	4	1	3	4	0	1
	Retail - Secured on real estate property - Of Which: non-SME	3,813	81	3,392	1,600	74	96	3,788	79	3,405	1,620	72	87
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,518	181	3,213	2,810	210	294	3,709	194	3,497	3,029	216	299
	Retail - Other Retail - Of Which: SME	473	40	330	289	42	73	474	45	351	293	47	74
	Retail - Other Retail - Of Which: non-SME	3,045	141	2,883	2,521	168	221	3,316	149	3,146	2,736	169	219
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	2	1	0	0	2	0	2	1	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted					Of which: defaulted				
(mln EUR, %)													
GERMANY	Central banks and central governments <sup>(2)</sup>	205	0	242	10	0	0	327	0	415	17	0	0
	Institutions	2,475	0	2,432	614	0	0	2,489	0	2,475	630	0	1
	Corporates	13,016	278	9,586	4,625	8	101	7,317	140	4,795	2,492	0	66
	Corporates - Of Which: Specialised Lending	859	16	789	575	0	13	904	15	835	598	0	14
	Corporates - Of Which: SME	923	49	809	368	8	30	596	24	509	257	0	22
	Retail	3,709	89	3,474	1,423	25	45	687	26	655	219	3	13
	Retail - Secured on real estate property	644	17	635	196	7	1	540	16	524	181	1	7
	Retail - Secured on real estate property - Of Which: SME	78	4	77	31	0	1	88	5	84	32	1	2
	Retail - Secured on real estate property - Of Which: non-SME	566	14	558	164	4	6	452	11	440	150	1	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,073	72	2,847	1,229	21	38	147	10	131	38	1	6
	Retail - Other Retail - Of Which: SME	2,974	68	2,759	1,200	20	35	55	6	52	12	1	3
	Retail - Other Retail - Of Which: non-SME	99	5	88	29	1	3	92	4	79	26	0	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	23	0	23	11	0	0	22	0	22	10	0	0
	Other non credit-obligation assets												
	IRB Total												

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

(2) Incl. RGLAs and PSEs from Q1 2025

			IRB Approach											
			As of 31/03/2025						As of 30/06/2025					
			Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
CROATIA	Central banks and central governments <sup>(2)</sup>	174	0	250	61	0	0	173	0	243	55	0	0	
	Institutions	41	0	39	17	0	0	31	0	29	13	0	0	
	Corporates	7,026	109	4,504	3,174	0	113	7,426	103	4,759	3,267	0	105	
	Corporates - Of Which: Specialised Lending	34	1,612	1,442	1,060	17	34	3,805	34	1,563	1,183	0	34	
	Corporates - Of Which: SME	2,197	47	1,279	840	0	42	2,287	46	1,321	827	0	41	
	Retail	4,129	159	4,080	1,093	96	136	4,342	163	4,274	1,760	98	138	
	Retail - Secured on real estate property	1,575	34	1,565	517	20	26	1,676	34	1,665	546	20	26	
	Retail - Secured on real estate property - Of Which: SME	2	29	28	19	2	33	2	33	2	22	1	2	
	Retail - Secured on real estate property - Of Which: non-SME	1,547	32	1,538	498	19	24	1,645	32	1,633	524	19	24	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,554	125	2,515	1,176	76	109	2,663	129	2,609	1,214	78	112	
	Retail - Other Retail - Of Which: SME	157	8	138	58	4	7	153	7	135	55	3	7	
	Retail - Other Retail - Of Which: non-SME	2,397	117	2,377	1,118	72	102	2,510	122	2,474	1,159	74	105	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	2	0	2	25	0	0	3	0	3	32	0	0	
	Other non credit-obligation assets													
	IRB Total													

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

(2) Incl. RGLAs and PSEs from Q1 2025

				IRB Approach											
				As of 31/03/2025						As of 30/06/2025					
				Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions				
												Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(mln EUR, %)															
HUNGARY	Central banks and central governments <sup>(2)</sup>	230	0	1,287	299	0	0	229	0	1,252	293	0	0		
	Institutions	2,335	0	192	93	0	2	2,251	0	139	55	0	2		
	Corporates	6,008	53	3,527	2,343	0	56	5,860	51	3,541	2,323	0	65		
	Corporates - Of Which: Specialised Lending	1,310	4	1,245	1,008	12	12	1,174	1	1,113	876	0	16		
	Corporates - Of Which: SME	1,287	38	635	465	0	32	1,323	37	652	486	0	32		
	Retail	2,781	75	2,749	1,959	36	97	2,929	70	2,895	2,082	33	91		
	Retail - Secured on real estate property	1,677	23	1,674	943	15	31	1,758	23	1,754	987	15	29		
	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	1,677	23	1,674	943	15	31	1,758	23	1,754	987	15	29		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1,103	52	1,075	1,016	21	66	1,172	47	1,141	1,096	18	62		
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	2	2	0	1	1	0	0		
	Retail - Other Retail - Of Which: non-SME	1,101	52	1,074	1,015	21	66	1,170	47	1,139	1,095	18	62		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	2	0	2	1	0	0	2	0	2	1	0	0		
	IRB Total														

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

(2) Incl. RGLAs and PSEs from Q1 2025

			IRB Approach															
			As of 31/03/2025								As of 30/06/2025							
			Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions				
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted						
			(mln EUR, %)															
SWEDEN	Central banks and central governments <sup>(2)</sup>	4,155	0	19,479	1,424	0	0	2,536	0	17,326	664	0	0	0				
	Institutions	1,817	0	1,916	362	0	0	1,850	0	1,949	355	0	0	0				
	Corporates	12,213	9	10,078	4,865	0	19	11,453	2	9,916	4,724	0	0	14				
	- Corporates - Of Which: Specialized Lending	9	662	257	0	211	0	635	2	252	215	0	0	0				
	- Corporates - Of Which: SME	114	0	108	16	0	0	4	0	4	1	0	0	0				
	Retail	722	15	682	224	5	6	4	0	4	1	0	0	0				
	Retail - Secured on real estate property	7	0	7	2	0	0	4	0	3	1	0	0	0				
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	3	0	3	1	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	716	15	676	222	5	5	3	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	8	15	696	222	5	5	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	0	0	0	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Collective Investments Undertakings (CIU)	7	0	7	3	0	0	6	0	6	2	0	0	0				
Other non credit-obligation assets																		
IRB Total																		

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

All other banks

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M ]	Austria	642	640	1	0	323	316	0	0	0	0	255	1	
[ 3M - 1Y ]		821	821	3	0	119	618	0	0	0	0	366	0	
[ 1Y - 2Y ]		651	651	63	5	85	498	0	0	0	0	248	0	
[ 2Y - 3Y ]		765	765	7	0	52	705	0	0	0	0	13	0	
[ 3Y - 5Y ]		1,740	1,740	25	0	73	1,641	0	1	0	0	151	0	
[ 5Y - 10Y ]		4,818	4,818	71	0	8	4,739	0	0	0	0	10	0	
[10Y - more]		2,098	2,090	24	0	25	2,039	0	0	0	0	288	0	
Total		11,535	11,524	194	5	686	10,556	0	1	0	0	1,331	1	410
[ 0 - 3M ]	Belgium	854	854	0	0	834	20	0	0	0	0	0	0	
[ 3M - 1Y ]		281	281	34	0	201	45	0	0	0	0	0	0	
[ 1Y - 2Y ]		46	46	1	0	26	19	0	0	0	0	0	0	
[ 2Y - 3Y ]		918	918	1	0	431	486	0	0	0	0	0	0	
[ 3Y - 5Y ]		1,100	1,100	3	0	3	1,094	0	0	0	0	0	0	
[ 5Y - 10Y ]		1,313	1,313	4	0	5	1,305	0	0	0	0	0	0	
[10Y - more]		148	148	3	0	0	146	0	0	0	0	0	0	
Total		4,660	4,660	45	0	1,500	3,115	0	0	0	0	0	0	52
[ 0 - 3M ]	Bulgaria	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	
[ 1Y - 2Y ]		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	
[ 3Y - 5Y ]		2	2	0	0	0	2	0	0	0	0	0	0	
[ 5Y - 10Y ]		9	9	5	0	0	3	0	0	0	0	0	0	
[10Y - more]		14	14	13	0	0	1	0	0	0	0	0	0	
Total		25	25	19	0	0	2	0	0	0	0	0	0	0
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		3	3	0	0	0	3	0	0	0	0	0	0	
[ 1Y - 2Y ]		1	1	0	0	0	1	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		5	5	0	0	0	5	0	0	0	0	0	0	
[ 5Y - 10Y ]		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	
Total		9	9	0	0	0	9	0	0	0	0	0	0	0
[ 0 - 3M ]	Czech Republic	448	448	0	0	0	448	0	17	0	6	2	0	
[ 3M - 1Y ]		1,255	1,255	447	0	0	809	0	0	0	5	143	0	
[ 1Y - 2Y ]		2,023	2,023	3	0	639	1,382	0	0	0	0	82	0	
[ 2Y - 3Y ]		1,487	1,487	0	0	446	1,041	0	0	0	0	118	0	
[ 3Y - 5Y ]		3,668	3,662	25	0	38	3,599	2	3	0	0	56	0	
[ 5Y - 10Y ]		6,948	6,925	54	0	408	6,463	0	0	0	12	24	0	
[10Y - more]		931	922	25	0	0	897	1	51	0	0	1,280	0	
Total		16,761	16,723	555	0	1,530	14,638	3	70	0	23	1,705	0	396
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		91	91	0	0	0	2	0	0	0	0	0	0	
[ 1Y - 2Y ]		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	
[ 3Y - 5Y ]		5	5	0	0	0	5	0	0	0	0	0	0	
[ 5Y - 10Y ]		5	5	0	0	0	5	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		101	101	0	0	0	12	0	0	0	0	0	0	5
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		22	22	9	0	0	13	0	0	0	0	18	0	
[ 1Y - 2Y ]		5	5	0	0	0	5	0	0	0	0	0	0	
[ 2Y - 3Y ]		50	49	0	0	0	49	0	0	0	0	0	0	
[ 3Y - 5Y ]		10	10	0	0	0	10	0	0	0	0	0	0	
[ 5Y - 10Y ]		131	131	5	7	0	119	0	0	0	0	0	0	
[10Y - more]		11	11	0	0	0	11	0	0	0	0	0	0	
Total		230	230	15	7	0	208	0	0	0	0	18	0	13



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

All other banks

		As of 31/12/2024													Risk weighted exposure amount
		Direct exposures													
(mln 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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Finland	174 69 10 46 80 65 0	174 69 10 46 80 65 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 13 0 0 51 0 0	11 14 10 26 28 65 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		444	444	0	0	64	155	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more		France	20,921 333 46 22 158 587 81	1,938 333 46 22 158 587 81	0 216 0 0 0 0 0	0 0 0 0 0 0 0	1,878 87 12 2 2 156 81	12 29 34 20 156 431 81	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total			22,147	3,164	216	0	2,136	763	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more			Germany	443 297 82 68 99 426 57	443 297 82 68 99 426 57	0 0 0 0 0 25 8	0 0 0 0 0 0 0	360 176 80 20 0 143 50	33 25 2 48 50 258 57	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total				1,472	1,472	34	0	778	465	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more				Croatia	279 307 193 237 369 1,802 431	279 307 193 237 369 1,802 431	3 49 3 1 23 72 431	0 0 0 0 0 0 0	91 0 64 150 91 139 0	185 257 127 86 255 1,591 423	0 0 0 0 0 0 0	0 0 0 0 0 0 0	14 11 1 34 0 15 194	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total	3,618				3,617	158	0	534	2,924	0	0	0	269	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Greece				9 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	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 0 0 0 0 0
Total		9			9	0	0	0	9	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more		Hungary			10 537 351 276 941 851 4	8 537 350 276 940 850 4	1 14 11 0 0 7 2	0 0 0 0 0 0 0	0 0 0 146 457 285 0	7 523 389 130 482 559 2	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 50 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total			2,970		2,965	36	0	887	2,042	0	0	0	51	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more			Ireland		2 0 7 0 10 5 0	2 0 7 0 10 5 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 5 0 0 0 0	2 0 2 0 10 5 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total				24	24	0	0	5	19	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more				Italy	0 165 198 0 0 75 0	0 165 197 0 0 74 0	0 160 61 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 71 0	0 6 137 0 0 3 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total	437				437	220	0	71	146	0	0	0	0	0	0

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

		As of 31/12/2024														
		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		Risk weighted exposure amount		
				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 ]	Latvia	32	32	0	27	0	5	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		67	67	0	0	0	67	0	0	0	0	5	0	0		
[ 1Y - 2Y ]		93	93	0	8	0	86	0	0	0	0	2	0	0		
[ 2Y - 3Y ]		45	45	0	7	2	36	0	0	0	0	2	0	0		
[ 3Y - 5Y ]		160	160	8	0	0	152	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		115	115	5	0	2	86	0	0	0	0	0	0	0		
[ 10Y - more		31	31	3	0	0	28	0	0	0	0	0	0	0		
Total		543	542	16	42	4	460	0	0	0	0	0	10	0	63	
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		77	77	12	7	2	56	0	0	0	0	2	0	0		
[ 1Y - 2Y ]		186	186	51	32	0	103	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		66	66	1	9	2	53	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		169	169	0	13	0	155	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		122	122	2	1	0	119	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		619	619	67	62	4	486	0	0	0	0	0	3	0	0	
[ 0 - 3M ]	Luxembourg	529	529	0	0	422	7	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		377	377	0	0	8	24	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		195	195	0	0	142	53	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		67	67	0	0	0	19	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		99	99	0	0	58	41	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		83	83	0	0	32	51	0	0	0	0	0	0	0		
[ 10Y - more		8	8	0	0	0	8	0	0	0	0	0	0	0		
Total		1,360	1,359	0	0	711	203	0	0	0	0	0	0	0	50	
[ 0 - 3M ]	Malta	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		
[ 1Y - 2Y ]		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		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		6	6	0	0	0	6	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		6	6	0	0	0	6	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Netherlands	100	100	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		99	99	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		12	12	0	0	7	5	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		21	21	0	0	0	21	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		2	2	0	0	0	2	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		234	234	0	0	7	29	0	0	0	0	0	0	0	1	
[ 0 - 3M ]	Poland	59	59	4	0	25	29	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		9	9	0	0	0	9	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		59	59	3	0	0	56	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		77	77	50	0	0	27	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		114	114	55	0	0	60	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		1,104	1,103	25	0	88	991	0	0	0	0	0	0	0		
[ 10Y - more		8	8	6	0	0	2	0	0	0	0	0	0	0		
Total		1,430	1,429	142	0	114	1,174	0	0	0	0	0	0	0	50	
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		2	2	0	0	1	1	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		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		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		1	1	0	0	0	1	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2	2	0	0	1	1	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Romania	1,083	1,082	6	0	60	1,016	0	0	0	0	388	0	0	0	
[ 3M - 1Y ]		944	943	256	0	437	250	0	0	0	0	256	1	0		
[ 1Y - 2Y ]		1,414	1,407	375	0	775	257	0	0	0	0	267	0	0		
[ 2Y - 3Y ]		1,040	1,039	177	0	337	525	0	0	0	0	107	0	0		
[ 3Y - 5Y ]		2,432	2,422	98	0	666	1,659	0	0	0	0	147	0	0		
[ 5Y - 10Y ]		2,575	2,567	70	0	152	2,345	0	0	0	0	20	0	0		
[ 10Y - more		751	741	14	0	0	726	0	0	0	0	0	0	0		
Total		10,239	10,201	995	0	2,426	6,779	0	0	0	0	1,186	2	0	495	

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

All other banks

		As of 31/12/2024														Risk weighted exposure amount		
		Direct exposures																
(mln 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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovakia	90 434 917 403 903 2,689 791 6,227	90 434 917 403 902 2,689 786 6,222	0 8 79 9 22 4 22 144	0 0 0 0 0 0 0 0	0 41 49 11 5 7 1 114	90 386 789 382 876 2,677 764 5,964	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4 63 5 19 58 4 52 207	0 0 0 0 0 0 0 0					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		Slovenia	1 47 42 138 105 579 25 937	1 47 42 138 105 579 24 936	0 6 6 25 0 24 0 65	0 0 0 0 0 0 0 0	0 0 0 0 8 97 1 20	1 40 36 114 97 554 20 862	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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			Spain	70 167 50 104 228 27 0 645	70 167 50 104 228 27 0 645	0 138 0 0 1 0 0 139	0 0 0 0 0 0 0 0	70 1 28 1 0 0 0 100	0 28 21 103 227 27 0 406	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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				Sweden	1,906 344 251 90 23 18 0 2,632	1,906 344 251 90 23 18 0 2,632	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	85 0 0 0 4 5 18 85	87 8 0 0 0 0 0 122	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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					United Kingdom	4,290 27 0 7 10 0 0 4,335	4,290 27 0 7 10 0 0 4,335	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4,290 27 0 7 0 10 0 4,325	0 0 0 0 0 10 0 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 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total						Iceland	1,975 359 247 129 153 76 101 3,039	1,975 360 247 129 153 73 99 3,035	7 13 18 6 13 6 6 69	0 0 0 0 0 0 0 0	258 80 7 0 7 22 0 375	731 184 75 120 130 44 16 1,301	0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	47 71 1 2 2 1 0 124	0 0 0 0 0 0 0 0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total							Liechtenstein	1 0 0 0 0 0 0 1	1 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	1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total								Norway	50 28 0 5 33 0 0 115	50 28 0 5 33 0 0 115	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	44 25 0 5 33 0 0 69	6 3 0 5 0 0 0 47	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0

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

All other banks

		As of 31/12/2024													
		Direct exposures													Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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 ]	Australia	765 0 0 0 0 0 0	765 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	765 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		765	765	0	0	765	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Canada	3,363 5 29 15 28 20 0	3,363 5 29 15 28 20 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	3,363 0 0 0 0 0 0	0 5 29 15 28 20 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		3,460	3,460	0	0	3,363	97	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Hong Kong	0 0 3 5 0 0 0	0 0 3 5 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 3 5 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		8	8	0	0	0	8	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Japan	55 66 30 3 0 0 0	55 66 30 3 0 0 0	55 56 30 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 10 0 3 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		154	154	141	0	0	13	0	0	0	0	0	0	3	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	U.S.	907 415 1,589 1,548 375 171 0	907 414 1,589 1,548 375 171 0	0 0 451 118 0 0 0	0 0 0 0 0 0 0	565 152 757 668 18 100 0	198 262 380 761 354 71 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		5,005	5,004	570	0	2,260	2,027	0	0	0	0	0	0	201	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	China	0 2 0 0 0 0 0	0 2 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 2 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		2	2	0	0	0	2	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Switzerland	3 67 13 7 4 0 0	3 67 13 7 4 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	3 67 13 7 4 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		95	95	0	0	0	95	0	0	0	0	0	0	3	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Other advanced economies non EEA	21 99 0 10 2 0 0	21 99 0 10 2 0 0	0 10 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	21 89 0 10 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		
Total		132	132	10	0	0	122	0	0	0	0	0	0	1	



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

As of 31/12/2024														
Direct exposures														
On 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	Risk weighted exposure amount
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	85	85	26	0	34	25	0	0	0	0	1	0	
[ 3M - 1Y ]		155	155	5	0	92	58	0	0	0	0	6	0	
[ 1Y - 2Y ]		178	174	14	0	70	90	0	0	0	0	11	0	
[ 2Y - 3Y ]		134	133	22	0	58	53	0	0	0	0	0	0	
[ 3Y - 5Y ]		312	310	11	0	121	178	0	0	0	0	0	0	
[ 5Y - 10Y ]		269	263	10	0	22	230	0	0	4	172	0	0	
[ 10Y - more		381	380	0	0	7	373	0	0	0	0	119	0	
Total		1,514	1,500	88	0	405	1,007	0	0	4	172	137	0	361
[ 0 - 3M ]	Middle East	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	
[ 1Y - 2Y ]		8	8	0	0	0	8	0	0	0	0	0	0	
[ 2Y - 3Y ]		41	41	0	0	0	41	0	0	0	0	0	0	
[ 3Y - 5Y ]		20	20	0	0	0	20	0	0	0	0	7	0	
[ 5Y - 10Y ]		7	7	0	0	0	7	0	0	0	0	20	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		77	77	0	0	0	77	0	0	0	0	27	0	6
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		3	3	0	0	0	3	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		17	17	0	0	0	17	0	0	0	0	0	0	
[ 3Y - 5Y ]		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	
[ 10Y - more		2,371	2,371	0	0	0	2,371	0	0	0	0	1,496	0	
Total		2,392	2,392	0	0	0	2,392	0	0	0	0	1,496	0	16
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		18	18	0	0	0	18	0	0	0	0	44	3	
[ 1Y - 2Y ]		20	20	0	0	0	20	0	0	0	0	0	0	
[ 2Y - 3Y ]		22	22	0	0	0	22	0	0	0	0	0	0	
[ 3Y - 5Y ]		23	23	0	0	0	23	0	0	0	0	0	0	
[ 5Y - 10Y ]		375	372	0	0	0	372	0	0	0	0	34	0	
[ 10Y - more		950	945	0	0	0	945	0	0	0	0	534	0	
Total		1,409	1,400	0	0	0	1,400	0	0	0	0	611	3	33
[ 0 - 3M ]	Others <sup>(8)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		183	183	87	0	0	96	0	0	0	0	0	0	
[ 1Y - 2Y ]		68	68	0	0	0	11	0	0	0	0	0	0	
[ 2Y - 3Y ]		149	149	0	0	0	149	0	0	0	0	76	0	
[ 3Y - 5Y ]		21	21	0	0	0	21	0	0	0	0	0	0	
[ 5Y - 10Y ]		96	96	0	0	0	96	0	0	0	0	0	0	
[ 10Y - more		52	52	0	0	0	52	0	0	0	0	0	0	
Total		570	569	87	0	0	425	0	0	0	0	76	0	52

**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 counterparts 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 counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

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

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



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

		As of 30/06/2025													
		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
	(min EUR)			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				
[ 0 - 3M ]	Austria	672	671	100	0	324	245	0	0	0	0	383	0		
[ 3M - 1Y ]		964	964	242	0	72	610	0	0	0	0	662	0		
[ 1Y - 2Y ]		1,209	1,209	142	5	74	987	0	0	0	0	21	0		
[ 2Y - 3Y ]		1,052	1,051	2	0	81	968	0	0	0	0	22	0		
[ 3Y - 5Y ]		1,966	1,966	171	0	24	1,772	0	0	0	0	86	0		
[ 5Y - 10Y ]		5,368	5,368	151	0	12	5,206	0	0	0	0	56	0		
[ 10Y - more		2,065	2,059	33	0	24	2,002	0	0	0	0	260	0		
Total		13,286	13,289	840	5	611	11,791	0	0	0	0	1,490	0		
[ 0 - 3M ]	Belgium	1,446	1,446	0	0	1,422	23	0	0	0	0	0	0		
[ 3M - 1Y ]		105	105	3	0	26	76	0	0	0	0	0	0		
[ 1Y - 2Y ]		14	14	0	0	2	11	0	0	0	0	0	0		
[ 2Y - 3Y ]		1,424	1,424	1	0	438	985	0	0	0	0	0	0		
[ 3Y - 5Y ]		1,127	1,127	2	0	1	1,124	0	0	0	0	0	0		
[ 5Y - 10Y ]		1,925	1,904	3	0	46	1,875	0	0	0	0	0	0		
[ 10Y - more		253	253	2	0	0	252	0	0	0	0	0	0		
Total		6,292	6,272	10	0	1,936	4,347	0	0	0	0	0	0		
[ 0 - 3M ]	Bulgaria	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		
[ 1Y - 2Y ]		10	10	10	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		3	3	0	0	0	3	0	0	0	0	0	0		
[ 3Y - 5Y ]		2	2	2	0	0	1	0	0	0	0	0	0		
[ 5Y - 10Y ]		16	16	9	0	0	7	0	0	0	0	0	0		
[ 10Y - more		6	6	6	0	0	0	0	0	0	0	0	0		
Total		37	37	26	0	0	11	0	0	0	0	0	0		
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		4	4	0	0	0	4	0	0	0	0	0	0		
[ 1Y - 2Y ]		1	1	0	0	0	1	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		7	7	0	0	0	7	0	0	0	0	0	0		
[ 5Y - 10Y ]		5	5	0	0	0	5	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		17	17	0	0	0	17	0	0	0	0	0	0		
[ 0 - 3M ]	Czech Republic	1,219	1,219	36	0	0	1,183	0	1	0	16	5	0		
[ 3M - 1Y ]		2,400	2,400	388	0	624	1,388	0	0	0	2	229	0		
[ 1Y - 2Y ]		1,068	1,068	6	0	0	1,061	0	0	0	0	167	0		
[ 2Y - 3Y ]		486	486	0	0	453	33	0	0	0	0	38	0		
[ 3Y - 5Y ]		4,504	4,496	19	0	40	4,438	2	3	0	0	50	0		
[ 5Y - 10Y ]		7,255	7,234	34	0	413	6,787	0	11	0	0	0	0		
[ 10Y - more		1,254	1,241	72	0	0	1,170	1	49	0	0	1,280	0		
Total		18,185	18,144	554	0	1,530	16,060	3	64	0	19	1,769	0		
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		78	78	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		4	4	0	0	0	4	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		5	5	0	0	0	5	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		88	88	0	0	0	9	0	0	0	0	0	0		
[ 0 - 3M ]	Estonia	24	24	0	0	0	23	0	0	0	0	0	0		
[ 3M - 1Y ]		83	83	73	0	0	10	0	0	0	0	25	0		
[ 1Y - 2Y ]		51	51	0	0	0	51	0	0	0	0	20	0		
[ 2Y - 3Y ]		12	12	0	0	0	12	0	0	0	0	0	0		
[ 3Y - 5Y ]		87	87	1	7	0	79	0	0	0	0	0	0		
[ 5Y - 10Y ]		129	129	1	0	0	128	0	0	0	0	0	0		
[ 10Y - more		11	11	0	0	0	11	0	0	0	0	0	0		
Total		397	397	75	7	0	314	0	0	0	0	45	0		

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

		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	Finland	186 117 62 40 112 80 0 597	186 117 62 40 112 80 0 597	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	13 0 0 0 52 0 0 65	3 32 16 40 35 80 0 207	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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		France	6,339 317 82 293 617 461 73 8,182	2,211 314 52 138 298 461 23 3,549	0 199 0 0 4 0 0 199	0 0 0 0 4 0 0 4	1,486 49 27 4 203 25 0 1,794	4,128 69 55 289 410 436 73 5,461	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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			Germany	448 84 91 117 251 290 57 1,338	448 84 91 117 251 289 57 1,337	0 0 0 0 1 1 7 9	0 0 0 0 0 0 0 0	212 75 34 17 141 289 0 480	0 9 35 30 109 289 50 522	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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				Croatia	30 158 401 237 640 1,542 119 3,128	30 158 401 237 640 1,541 119 3,127	0 142 7 59 19 11 0 238	0 0 0 0 0 0 0 0	0 0 228 139 180 112 0 658	30 16 166 39 442 1,419 119 2,231	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2 16 29 0 1 14 58 119	0 0 0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total					Greece	2 0 2 0 0 0 0 4	2 0 2 0 0 0 0 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2 0 2 0 0 0 0 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total						Hungary	15 179 531 278 875 1,053 15 2,946	11 176 530 277 875 1,052 14 2,937	0 6 35 23 37 25 11 137	0 0 0 0 0 0 0 0	0 0 221 10 495 446 0 1,173	11 171 274 244 343 581 3 1,627	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 52 0 0 0 0 0 53	0 0 0 0 0 0 0 0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total							Ireland	0 7 5 3 10 5 0 30	0 7 5 3 10 5 0 30	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 2 5 3 10 5 0 25	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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								Italy	5 300 452 121 1 88 1 968	5 300 85 101 1 78 1 570	0 160 81 0 0 0 0 241	0 0 0 0 0 0 0 0	0 0 0 0 0 85 0 85	5 140 371 121 1 3 1 641	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0

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

		As of 30/06/2025													
		Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ]	Latvia	68	68	2	0	0	66	0	0	0	0	5	0		
[ 3M - 1Y ]		2	2	0	0	0	2	0	0	0	0	2	0		
[ 1Y - 2Y ]		129	129	1	8	2	118	0	0	0	0	2	0		
[ 2Y - 3Y ]		74	74	0	8	0	66	0	0	0	0	0	0		
[ 3Y - 5Y ]		119	115	10	0	4	105	0	0	0	0	0	0		
[ 5Y - 10Y ]		111	111	1	0	2	108	0	0	0	0	0	0		
[ 10Y - more		27	27	0	0	0	27	0	0	0	0	0	0		
Total		529	525	14	15	7	492	0	0	0	0	9	0	59	
[ 0 - 3M ]	Lithuania	32	32	0	0	1	31	0	0	0	0	0	0		
[ 3M - 1Y ]		97	97	12	24	0	61	0	0	0	0	28	0		
[ 1Y - 2Y ]		133	133	46	25	0	62	0	0	0	0	52	0		
[ 2Y - 3Y ]		141	141	1	5	1	133	0	0	0	0	0	0		
[ 3Y - 5Y ]		146	146	13	9	0	124	0	0	0	0	0	0		
[ 5Y - 10Y ]		241	241	12	0	0	226	0	0	0	0	0	0		
[ 10Y - more		1	1	1	0	0	0	0	0	0	0	0	0		
Total		791	791	84	63	3	637	0	0	0	0	80	0	13	
[ 0 - 3M ]	Luxembourg	249	249	0	0	33	17	0	0	0	0	0	0		
[ 3M - 1Y ]		109	109	20	0	25	15	0	0	0	0	0	0		
[ 1Y - 2Y ]		159	159	0	0	119	40	0	0	0	0	0	0		
[ 2Y - 3Y ]		143	140	0	0	111	32	0	0	0	0	0	0		
[ 3Y - 5Y ]		64	64	0	0	31	32	0	0	0	0	0	0		
[ 5Y - 10Y ]		72	72	0	0	1	70	0	0	0	0	0	0		
[ 10Y - more		8	8	0	0	0	8	0	0	0	0	0	0		
Total		803	800	20	0	320	214	0	0	0	0	0	0	11	
[ 0 - 3M ]	Malta	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		
[ 1Y - 2Y ]		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		
[ 3Y - 5Y ]		3	3	0	0	0	3	0	0	0	0	0	0		
[ 5Y - 10Y ]		7	7	0	0	0	7	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		11	11	0	0	0	11	0	0	0	0	0	0	0	
[ 0 - 3M ]	Netherlands	205	205	0	0	205	0	0	0	0	0	0	0		
[ 3M - 1Y ]		14	14	0	0	0	14	0	0	0	0	0	0		
[ 1Y - 2Y ]		14	14	0	0	7	7	0	0	0	0	0	0		
[ 2Y - 3Y ]		51	51	0	0	0	51	0	0	0	0	0	0		
[ 3Y - 5Y ]		18	18	0	0	0	18	0	0	0	0	0	0		
[ 5Y - 10Y ]		17	17	0	0	0	17	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		319	319	0	0	212	107	0	0	0	0	0	0	0	
[ 0 - 3M ]	Poland	27	27	18	0	0	9	0	0	0	0	0	0		
[ 3M - 1Y ]		52	52	1	0	0	51	0	0	0	0	0	0		
[ 1Y - 2Y ]		24	24	16	0	0	8	0	0	0	0	0	0		
[ 2Y - 3Y ]		117	53	28	0	0	89	0	0	0	0	0	0		
[ 3Y - 5Y ]		395	395	176	0	25	194	0	0	0	0	0	0		
[ 5Y - 10Y ]		1,299	1,295	8	0	91	1,199	0	0	0	0	0	0		
[ 10Y - more		4	4	2	0	0	2	0	0	0	0	0	0		
Total		1,917	1,851	249	0	116	1,552	0	0	0	0	0	0	269	
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		6	6	0	0	1	5	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		1	1	0	0	0	1	0	0	0	0	0	0		
[ 3Y - 5Y ]		2	2	0	0	0	2	0	0	0	0	0	0		
[ 5Y - 10Y ]		15	1	0	0	13	1	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		24	11	0	0	14	10	0	0	0	0	0	0	0	
[ 0 - 3M ]	Romania	154	154	4	0	109	41	0	0	0	0	10	0		
[ 3M - 1Y ]		1,316	1,309	274	0	709	327	0	0	0	0	193	0		
[ 1Y - 2Y ]		1,091	1,090	210	0	783	98	0	0	0	0	203	0		
[ 2Y - 3Y ]		1,233	1,233	225	0	161	848	0	0	0	0	119	0		
[ 3Y - 5Y ]		2,706	2,692	151	0	659	1,883	0	0	0	0	42	0		
[ 5Y - 10Y ]		2,286	2,280	34	0	187	2,060	0	0	0	0	2	0		
[ 10Y - more		631	626	8	0	0	618	0	0	0	0	0	0		
Total		9,417	9,385	905	0	2,607	5,873	0	0	0	0	568	0	905	

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

All other banks

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
(mln 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	93	93	0	0	0	93	0	0	0	0	0	2	0	
[ 3M - 1Y ]		1,233	1,233	14	0	91	1,128	0	0	0	0	0	70	0	
[ 1Y - 2Y ]		530	482	90	0	12	428	0	0	0	0	0	21	0	
[ 2Y - 3Y ]		474	474	18	0	5	452	0	0	0	0	0	7	0	
[ 3Y - 5Y ]		958	957	81	0	10	867	0	0	0	0	0	37	0	
[ 5Y - 10Y ]		3,044	3,043	11	0	7	3,025	0	0	0	0	0	3	0	
[ 10Y - more		592	588	14	0	1	573	0	0	0	0	52	0		
Total		6,923	6,870	227	0	125	6,566	0	0	0	0	192	0	301	
[ 0 - 3M ]	Slovenia	41	41	0	0	0	41	0	0	0	0	0	0	0	
[ 3M - 1Y ]		68	68	32	0	0	36	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		133	113	0	0	0	133	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		24	24	6	0	0	18	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		146	146	1	0	8	136	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		542	541	3	0	6	532	0	0	0	0	0	0	0	
[ 10Y - more		8	6	4	0	0	2	0	0	0	0	7	0		
Total		961	939	47	0	15	898	0	0	0	0	7	0	6	
[ 0 - 3M ]	Spain	2	0	0	0	2	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		192	192	124	0	29	39	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		183	14	0	0	1	182	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		261	201	0	0	2	259	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		510	254	1	0	0	509	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		73	59	0	0	22	51	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,221	721	126	0	56	1,039	0	0	0	0	0	0	0	
[ 0 - 3M ]	Sweden	1,754	1,754	0	0	0	224	0	0	0	0	0	0	0	
[ 3M - 1Y ]		385	385	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		197	197	0	0	0	4	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		114	114	0	0	0	11	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		55	55	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		22	22	0	0	0	22	0	0	0	0	0	0	0	
[ 10Y - more		27	27	0	0	0	0	0	0	0	0	0	0		
Total		2,555	2,555	0	0	0	262	0	0	0	0	0	0	664	
[ 0 - 3M ]	United Kingdom	5,135	5,135	0	0	4,795	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		7	7	0	0	7	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		42	42	0	0	33	9	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		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		
Total		5,189	5,189	0	0	4,836	14	0	0	0	0	0	0	22	
[ 0 - 3M ]	Iceland	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	
[ 1Y - 2Y ]		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	
[ 3Y - 5Y ]		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	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Liechtenstein	1	1	0	0	0	1	0	0	0	0	0	0	0	
[ 3M - 1Y ]		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	
[ 2Y - 3Y ]		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	
[ 5Y - 10Y ]		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		
Total		1	1	0	0	0	1	0	0	0	0	0	0	0	
[ 0 - 3M ]	Norway	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	
[ 1Y - 2Y ]		4	4	0	0	0	4	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		14	14	0	0	0	14	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		25	25	0	0	0	25	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		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		
Total		43	43	0	0	0	43	0	0	0	0	0	0	2	

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

All other banks

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
(mln 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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Australia	127 0 0 0 0 0 0	127 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	127 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		127	127	0	0	127	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Canada	3,850 23 25 22 18 25 0	3,850 23 25 22 18 25 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	3,850 0 23 25 22 18 25	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		3,963	3,963	0	0	3,850	112	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Hong Kong	0 3 5 0 0 0 0	0 3 5 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		8	8	0	0	0	8	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Japan	44 71 61 6 1 0 0	44 71 61 6 1 0 0	35 71 58 0 0 0 0	0 0 0 0 0 0 0	9 0 3 6 1 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
Total		183	183	165	0	0	18	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	U.S.	681 323 1,007 1,343 335 177 0	681 323 1,007 1,343 335 177 0	0 0 93 85 0 27 0	0 0 0 0 0 0 0	472 106 671 602 8 93 0	209 217 242 656 325 84 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
Total		3,866	3,866	178	0	1,952	1,733	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	China	0 6 0 0 0 0 0	0 6 0 0 0 0 0	0 6 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
Total		6	6	6	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Switzerland	54 15 9 6 2 0 0	54 15 9 6 2 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	54 15 9 6 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			
Total		86	86	0	0	0	86	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Other advanced economies non EEA	20 105 0 10 2 0 0	20 105 0 10 2 0 0	0 25 0 0 0 0 0	0 0 0 10 0 0 0	0 0 0 0 0 0 0	20 80 0 10 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			
Total		138	138	25	0	0	113	0	0	0	0	0	0		



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

		All other banks													
		As of 30/06/2025													
		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	73	73	0	0	23	49	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		210	210	0	0	65	145	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		108	108	26	0	42	39	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		236	236	15	0	84	136	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		173	172	0	0	117	55	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		328	322	6	0	37	280	15	172	0	0	0	0	0	0
[ 10Y - more		433	431	5	0	7	418	0	0	0	0	0	78	0	0
Total		1,561	1,551	53	0	375	1,124	15	172	0	0	78	0	0	374
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		6	6	0	0	0	6	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		29	29	0	0	0	29	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		24	24	0	0	0	24	0	0	0	0	0	5	0	0
[ 5Y - 10Y ]		64	64	0	0	0	64	0	0	0	0	0	296	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		123	123	0	0	0	123	0	0	0	0	301	0	0	0
[ 0 - 3M ]	Latin America and the Caribbean	1	0	0	0	0	1	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	0	0	0	1	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		20	15	0	0	0	20	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		8	0	0	0	0	8	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	0	0	0	0	1	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		18	0	0	0	0	18	0	0	0	0	0	0	0	0
[ 10Y - more		2,338	2,338	0	0	0	2,338	0	0	0	0	0	1,520	0	0
Total		2,387	2,354	0	0	0	2,387	0	0	0	0	1,520	0	0	15
[ 0 - 3M ]	Africa	2	2	0	0	0	2	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		21	21	0	0	0	21	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		9	9	0	0	0	9	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		18	18	0	0	0	18	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		11	11	0	0	0	11	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		526	518	0	0	0	518	0	0	0	0	0	112	0	0
[ 10Y - more		765	765	0	0	0	765	0	0	0	0	0	408	0	0
Total		1,352	1,344	0	0	0	1,344	0	0	0	0	520	0	0	1
[ 0 - 3M ]	Others <sup>(8)</sup>	45	45	0	0	0	45	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		98	98	71	0	0	10	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		170	170	0	0	0	137	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		23	23	0	0	0	2	0	0	0	0	0	76	0	0
[ 3Y - 5Y ]		16	16	0	0	0	16	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		90	90	0	0	0	90	0	0	0	0	0	0	0	0
[ 10Y - more		52	52	0	0	0	52	0	0	0	0	0	0	0	0
Total		495	494	71	0	0	352	0	0	0	0	76	0	0	36

**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 counterparts 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 counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

	As of 30/09/2024															As of 31/12/2024														
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>							Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>										
	Of which performing			Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>			Collaterals and financial guarantees received on non-performing exposures	Of which performing			Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(1)</sup>			Collaterals and financial guarantees received on non-performing exposures				
		Of which Stage 2	Of which performing but past due >30 days and <90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2	Of which Stage 3 <sup>(5)</sup>			Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2			Of which stage 2	Of which Stage 3 <sup>(5)</sup>		
(in: EUR)																														
Cash balances at central banks and other demand deposits	297,731	297,731	1	0	0	0	0	8	0	0	0	0	0	176,467	176,467	4	0	0	0	0	0	0	4	0	0	0	0			
Debt securities (including at amortised cost and fair value)	124,395	124,387	414	0	7	0	7	38	13	6	0	6	0	85,336	85,312	366	0	13	0	13	13	26	12	4	0	4	0			
Central banks	151	151	0	0	0	0	0	0	0	0	0	0	0	22	22	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	88,840	88,840	83	0	0	0	0	12	0	0	0	0	0	69,434	69,434	73	0	0	0	0	0	8	0	0	0	0	0			
Credit institutions	23,172	23,172	1	0	0	0	0	8	0	0	0	0	0	11,674	11,674	1	0	0	0	0	0	4	0	0	0	0	0			
Other financial corporations	6,779	6,778	72	0	2	0	2	3	2	2	2	0	2	1,335	1,335	74	0	0	0	0	0	2	2	0	0	0	0			
Non-financial corporations	5,452	5,446	259	0	6	0	6	15	11	4	0	4	0	2,860	2,847	218	0	13	0	13	13	12	10	4	0	4	0			
Loans and advances (including at amortised cost and fair value)	1,009,574	992,864	85,597	2,095	16,710	1	16,709	16,451	2,062	2,030	4,318	0	4,247	10,088	347,710	341,124	37,115	1,281	6,586	1	6,585	6,305	1,858	1,371	2,639	0	2,541	2,897		
Central banks	28,401	28,401	0	0	0	0	0	0	0	0	0	0	0	21,029	21,029	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	42,928	42,627	445	24	301	0	301	288	30	23	12	0	11	282	10,213	10,135	625	11	77	0	77	62	23	17	4	0	4	68		
Credit institutions	85,106	85,106	30	1	1	0	1	1	11	0	0	0	0	50,403	50,403	8	1	0	0	0	0	6	0	0	0	0	0	0		
Other financial corporations	59,119	58,879	1,507	47	240	0	240	240	60	33	60	0	60	125	15,474	15,296	920	13	177	0	177	177	39	20	48	0	48	72		
Non-financial corporations	410,364	398,196	52,609	1,282	12,168	0	12,168	12,000	1,967	1,319	2,084	0	2,037	7,257	122,455	118,510	23,358	780	3,944	0	3,944	3,748	1,132	843	1,476	0	1,401	1,797		
of which: small and medium-sized enterprises	180,205	172,854	32,786	1,082	7,351	0	7,351	7,254	1,315	993	1,839	0	1,798	4,667	59,938	57,096	16,161	717	2,842	0	2,842	2,743	763	587	1,138	0	1,093	1,397		
of which: Loans collateralised by commercial immovable property	142,506	136,768	20,579	180	5,737	0	5,737	5,694	646	454	1,060	0	1,041	4,257	42,719	41,434	8,472	71	1,285	0	1,285	1,239	418	321	418	0	398	723		
Households	383,656	379,655	31,006	740	4,001	1	4,000	3,922	894	655	1,262	0	1,239	2,425	128,138	125,751	12,204	476	2,387	1	2,386	2,317	657	489	1,111	0	1,088	960		
of which: Loans collateralised by residential immovable property	338,452	335,930	24,634	541	2,521	1	2,521	2,488	415	317	408	0	395	2,081	94,575	93,452	7,148	282	1,123	1	1,122	1,093	224	176	292	0	280	800		
of which: Credit for consumption	18,555	17,693	2,964	94	862	0	862	823	315	217	611	0	598	53	17,095	16,264	3,053	92	830	0	830	796	309	222	605	0	592	33		
DEBT INSTRUMENTS other than HTF	1,431,700	1,416,982	86,012	2,095	16,718	1	16,717	16,458	3,008	2,043	4,323	0	4,253	10,088	609,503	602,903	37,488	1,281	6,600	1	6,599	6,319	1,888	1,382	2,643	0	2,545	2,897		
OFF-BALANCE SHEET EXPOSURES	213,053	211,493	11,093	0	1,540	0	1,540	1,440	407	249	281	0	286	471	85,510	85,134	5,872	0	376	0	376	265	356	243	164	0	150	55		

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

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

<sup>(3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HTF and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. ITS on supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise  
Performing and non-performing exposures  
All other banks

	As of 31/03/2025															As of 30/06/2025																
	Gross carrying amount/ Nominal amount										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing					Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(4)</sup>				Of which performing					Of which non-performing <sup>(5)</sup>										
			Of which Stage 2		Of which performing but past due >30 days and <=90 days			Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(6)</sup>			Of which Stage 2				Of which stage 2	Of which Stage 3 <sup>(6)</sup>			Of which Stage 2	Of which performing but past due >30 days and <=90 days			Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(6)</sup>					
(in EUR)																																
Cash balances at central banks and other demand deposits	313,371	313,371	2	0	0	0	0	0	0	7	0	0	0	0	203,882	203,882	3	0	0	0	0	0	0	0	0	0	4	0	0	0		
Debt securities (including at amortised cost and fair value)	149,770	149,757	728	0	13	0	13	13	46	11	4	4	0	96,801	96,787	274	0	13	0	13	19	3	4	0	0	0	4	0	0	0		
Central banks	152	152	0	0	0	0	0	0	0	0	0	0	0	25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	109,315	109,315	456	0	0	0	0	0	0	0	21	1	0	77,308	77,308	73	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	
Credit institutions	26,702	26,702	2	0	0	0	0	0	0	0	8	0	0	13,764	13,764	5	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
Other financial corporations	7,837	7,837	63	0	0	0	0	0	0	3	1	0	0	2,406	2,406	21	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	
Non-financial corporations	5,764	5,750	207	0	13	0	13	13	13	13	9	4	0	3,297	3,284	170	0	13	0	13	13	5	2	4	0	4	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	1,034,113	1,015,923	114,419	2,431	18,190	7	18,184	17,867	2,837	1,937	4,527	0	4,427	11,118	368,054	360,692	38,080	1,389	7,363	0	7,362	7,044	1,885	1,335	2,952	0	2,853	3,435				
Central banks	19,227	19,227	0	0	0	0	0	0	0	0	0	0	0	16,079	16,079	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	44,745	44,480	727	29	265	0	265	249	26	17	9	0	8	251	9,503	9,427	649	19	76	0	76	59	15	10	4	0	3	65				
Credit institutions	82,142	82,142	29	1	0	0	0	0	11	0	0	0	0	46,234	46,234	10	1	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
Other financial corporations	59,520	59,229	1,332	43	291	0	291	291	51	23	68	0	68	130	17,689	17,507	146	10	182	0	182	182	32	14	53	0	53	76				
Non-financial corporations	422,287	409,837	53,863	1,490	12,451	7	12,444	12,215	1,921	1,302	3,074	0	2,997	7,349	129,064	124,761	23,197	827	4,303	0	4,302	4,076	1,164	838	1,662	0	1,585	2,107				
of which: small and medium-sized enterprises	182,884	175,698	33,533	1,213	7,186	7	7,179	7,074	1,248	919	1,986	0	1,939	4,468	62,781	59,620	16,066	261	3,161	0	3,160	3,057	803	610	1,228	0	1,181	1,584				
of which: Loans collateralised by commercial immovable property	145,495	140,353	19,232	226	5,142	6	5,136	5,085	678	477	741	0	722	3,947	48,491	46,759	9,346	126	1,732	0	1,732	1,573	450	334	536	0	484	1,052				
Households	406,192	401,009	58,467	867	5,183	0	5,183	5,101	825	594	1,376	0	1,354	3,387	149,485	146,683	13,678	532	2,802	0	2,802	2,727	671	473	1,233	0	1,212	1,188				
of which: Loans collateralised by residential immovable property	350,151	346,722	50,835	618	3,429	0	3,429	3,387	320	236	401	0	383	2,982	102,515	101,223	7,197	333	1,292	0	1,292	1,255	218	169	296	0	279	961				
of which: Credit for consumption	20,240	19,246	3,171	128	993	0	993	956	331	229	662	0	650	84	19,228	18,277	2,599	116	951	0	951	935	310	200	661	0	649	71				
DEBT INSTRUMENTS other than HFT	1,497,055	1,478,851	114,765	2,431	18,203	7	18,197	17,667	2,890	1,948	4,531	0	4,392	11,118	668,737	661,361	38,358	1,390	7,376	0	7,375	7,058	1,909	1,338	2,957	0	2,858	3,435				
OFF-BALANCE SHEET EXPOSURES	224,270	222,627	12,975		1,648	0	1,648	1,560	450	278	174	0	158	538	91,406	91,104	5,820		302	0	302	212	389	263	134	0	118	38				

(1) For the definition of non-performing exposures please refer to Article 4(1)(3) of Regulation (EU) No 575/2013 (CRD).

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

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIMREP framework (templates F 18.00 / F 28.00, which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 2 paragraphs 39 and 41 of Regulation (EU) 2021/451, T15 in Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FIMREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2025 EU-wide Transparency Exercise

Forborne exposures

All other banks

(mln EUR)	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	16,984	8,658	2,170	1,969	11,741	5,405	6,629	2,508	1,053	876	4,139	1,345
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	124	120	3	3	74	73	2	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	200	126	31	28	113	78	171	116	33	31	92	60
Non-financial corporations	12,902	6,956	1,753	1,600	8,521	4,225	4,431	1,621	700	556	2,693	884
of which: small and medium-sized enterprises	7,312	3,835	729	632	5,115		3,164	1,303	558	461	2,077	
Households	3,759	1,457	383	339	3,033	1,029	2,025	770	320	288	1,354	400
DEBT INSTRUMENTS other than HFT	16,984	8,658	2,170	1,969	11,741		6,629	2,508	1,053	876	4,139	
Loan commitments given	1,012	362	52	38	182	61	315	71	41	30	43	15
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice <sup>(3)</sup>	42						7					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	13						11					

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	18,721	8,741	1,869	1,608	13,623	5,872	7,676	2,926	1,207	1,022	4,934	1,534
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	123	112	3	2	110	110	18	1	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	276	164	46	44	187	94	182	107	33	32	120	59
Non-financial corporations	14,046	6,828	1,410	1,202	9,883	4,512	4,996	1,908	819	674	3,098	986
of which: small and medium-sized enterprises	7,794	3,696	772	653	5,938		3,618	1,495	624	523	2,394	
Households	4,276	1,638	410	360	3,444	1,156	2,479	911	354	316	1,715	489
DEBT INSTRUMENTS other than HFT	18,721	8,741	1,869	1,608	13,623		7,676	2,926	1,207	1,022	4,934	
Loan commitments given	1,375	528	30	20	219	100	240	41	16	11	40	7
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice <sup>(3)</sup>	7						7					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	11						8					

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

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

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



(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	
	Of which: non-performing	Of which loans and advances subject to impairment					Of which: non-performing	Of which loans and advances subject to impairment					Of which: non-performing	Of which loans and advances subject to impairment					Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	78,002	3,533	3,533	77,949	775	0	3,716	106	106	3,672	82	0	76,043	3,305	3,305	75,989	779	0	3,778	93	93	3,728	81	0
B Mining and quarrying	1,371	24	24	1,371	17	0	455	4	4	455	5	0	1,540	18	18	1,540	14	0	506	5	5	506	6	0
C Manufacturing	59,612	1,910	1,910	59,481	902	0	22,145	813	813	22,070	515	0	62,588	2,162	2,162	62,412	961	0	23,477	750	750	23,390	530	0
D Electricity, gas, steam and air conditioning supply	16,397	280	280	16,395	149	0	5,196	27	27	5,189	53	0	17,081	335	335	17,023	146	0	5,587	28	28	5,577	59	0
E Water supply	3,510	85	85	3,510	44	0	1,006	34	34	1,006	25	0	4,110	156	156	4,110	44	0	1,150	42	42	1,150	26	0
F Construction	22,002	970	970	21,980	520	0	12,385	632	632	12,371	370	0	20,153	1,045	1,045	20,130	507	0	12,367	722	722	12,364	425	0
G Wholesale and retail trade	52,963	1,685	1,685	52,948	776	0	14,492	484	484	14,490	438	0	53,346	1,638	1,638	53,309	786	0	15,084	593	593	15,083	502	0
H Transport and storage	14,002	399	399	14,002	173	0	5,395	104	104	5,395	104	0	14,742	428	428	14,742	182	0	5,653	113	113	5,653	114	0
I Accommodation and food service activities	11,346	514	514	11,346	244	0	5,727	273	273	5,727	150	0	11,536	457	457	11,536	228	0	5,897	222	222	5,897	140	0
J Information and communication	5,908	139	139	5,900	90	0	2,705	33	33	2,696	41	0	6,362	122	122	6,353	79	0	2,922	29	29	2,913	43	0
K Financial and insurance activities	2,806	73	73	2,728	32	0	1,140	6	6	1,089	12	0	3,041	61	61	2,965	28	0	996	37	37	901	14	0
L Real estate activities	107,266	1,366	1,366	106,955	674	0	38,516	1,220	1,220	38,367	589	27	114,717	1,669	1,662	114,394	710	28	41,258	1,476	1,475	41,110	660	29
M Professional, scientific and technical activities	9,143	280	280	9,140	167	0	2,832	62	62	2,830	59	0	8,386	283	283	8,381	135	0	3,172	66	66	3,170	60	0
N Administrative and support service activities	9,763	378	378	9,750	179	0	2,965	87	87	2,964	64	0	9,836	337	337	9,824	182	0	3,381	80	80	3,381	68	0
O Public administration and defence, compulsory social security	153	0	0	153	4	0	247	0	0	246	3	0	203	0	0	203	3	0	202	0	0	202	1	0
P Education	902	29	29	902	15	0	128	6	6	128	5	0	1,017	28	28	1,017	12	0	134	6	6	134	5	0
Q Human health services and social work activities	10,052	341	341	9,808	111	0	1,203	11	11	1,203	19	0	12,605	285	285	12,369	93	0	1,282	7	7	1,282	18	0
R Arts, entertainment and recreation	2,362	78	78	2,360	52	0	983	27	27	983	33	0	2,430	58	58	2,428	50	0	1,069	19	19	1,068	31	0
S Other services	2,802	84	84	2,801	28	0	1,220	15	15	1,220	15	0	2,550	64	64	2,547	30	0	1,147	14	14	1,147	14	0
Loans and advances	410,364	12,168	12,168	409,476	4,950	0	122,455	3,944	3,944	122,100	2,581	27	422,287	12,451	12,444	421,272	4,968	28	129,064	4,303	4,302	128,655	2,798	29

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2023/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). [ref: EBA's Q&A 2024\_7158]

	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Loans and advances						Loans and advances						Loans and advances						Loans and advances					
	Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days			Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days			Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days			Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days		
		of which past due > 30days <= 90 days						of which past due > 30days <= 90 days						of which past due > 30days <= 90 days						of which past due > 30days <= 90 days				
(min EUR)																								
Gross carrying amount	66,720	66,491	79	229	123		66,528	66,286	67	242	136		66,536	66,270	64	236	154		64,423	64,173	81	251	147	
Of which secured	63,056	62,853	73	203	116		64,920	64,706	66	214	125		63,981	63,755	63	226	146		61,856	61,636	78	221	139	
Of which secured with immovable property	10,261	10,118	30	144	88		10,969	10,799	28	170	110		11,138	10,959	20	179	121		11,245	11,081	59	164	109	
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,805	1,786		19	13		1,519	1,480		40	35		1,625	1,604		21	15		1,584	1,561		22	16	
Of which instruments with LTV higher than 80% and lower or equal to 100%	775	744		31	29		672	662		10	5		579	547		31	27		581	541		40	37	
Of which instruments with LTV higher than 100%	94	79		15	11		45	33		12	10		47	35		12	11		33	30		3	1	
Accumulated impairment for secured assets	79	28	1	51	21		72	26	0	46	19		72	23	2	49	21		67	22	0	45	17	
Collateral																								
Of which value capped at the value of exposure	61,089	60,976	9	113	87		64,167	64,035	6	133	107		63,399	63,258	9	141	120		61,216	61,086	11	130	106	
Of which immovable property	10,128	10,036	5	91	72		10,833	10,717	5	116	95		10,985	10,863	8	122	105		11,095	10,982	9	113	96	
Of which value above the cap	3,014,231	3,014,100	12	132	81		2,926,209	2,926,073	10	136	98		3,016,211	3,016,073	15	138	109		3,056,065	3,055,946	23	120	86	
Of which immovable property	11,444	11,364	9	81	51		15,879	15,761	8	118	80		16,260	16,142	14	118	88		16,593	16,488	20	105	72	
Financial guarantees received	25	22	0	3	1		39	35	0	3	1		70	69	0	1	1		71	70	0	1	0	
Accumulated partial write off	-54	0	0	-54	-4		-45	0	0	-45	-4		-45	0	0	-45	-4		-44	0	0	-44	-4	

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