

2023 EU-wide Stress Test

Bank Name	J.P. Morgan SE
LEI Code	549300ZK53CNGEEI6A29
Country Code	DE



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	535	1,642	2,251	2,122	653	651	651
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,375	1,114	1,114	1,114	-1,402	835	835
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-61	106	-23	-28	-345	-35	-34
Profit or (-) loss for the year	1,238	1,707	2,151	2,057	-2,291	22	200
Coverage ratio: non-performing exposure (%)	39.67%	10.52%	9.18%	8.64%	27.70%	19.37%	18.33%
Common Equity Tier 1 capital	21,293	22,421	23,918	25,216	16,592	16,609	16,438
Total Risk exposure amount (all transitional adjustments included)	107,840	109,107	110,155	111,113	117,005	117,688	118,467
Common Equity Tier 1 ratio, %	19.74%	20.55%	21.71%	22.69%	14.18%	14.11%	13.88%
Fully loaded Common Equity Tier 1 ratio, %	19.74%	20.55%	21.71%	22.69%	14.18%	14.11%	13.88%
Tier 1 capital	21,293	22,421	23,918	25,216	16,592	16,609	16,438
Total leverage ratio exposures	354,546	354,546	354,546	354,546	354,546	354,546	354,546
Leverage ratio, %	6.01%	6.32%	6.75%	7.11%	4.68%	4.68%	4.64%
Fully loaded leverage ratio, %	6.01%	6.32%	6.75%	7.11%	4.68%	4.68%	4.64%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	19.74%	20.55%	21.71%	22.69%	14.18%	14.11%	13.88%

IFRS 9 transitional arrangements?	No



										Actual							
										31/12/2022*							
				Exposu	re values			Risk expos	ure amounts					T		T	
			A-1	IRB	F	-IRB	A	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Covera Sta exp
	Central banks Central governments	(IIII EUK, 98)	0	0	0			0		0			0	0		0	0 -
	Institutions		0	0	· ·	- 2		0		0	· ·	9	0	0	, D	0	0 -
	Corporates - Of Which: Specialised Lending		0	0	0	5		0		0)	0	0)	0	0 -
	Corporates - Of Which: SME		0	0	0	(C		0)	0	0		0	0 -
	Retail Retail - Secured on real estate property		0	0	0		0 0	0		0		0	0	0)	0	0 -
J.P. Morgan SE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0		-				0			0	0	0	0	0 -
	Retail - Qualifying Revolving		0	0	Č	è	5 0		ì	0	Ò	Ó	0	0	Ó	0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0			0		0)	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME Equity		0	0				0		0)	0	0		0	0 -
	Securitisation		0	U				·					0	0		0	
	Other non-credit obligation assets IRB TOTAL		0	0	0	0		0	0		Č		0	0)	0 0	0 -
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			A-I	Exposu IRR	re values	-IRB		Risk expos	ure amounts	IRB				Stock of	Stock of	Stock of	
											Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove
	Central banks	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	
	Central banks Central governments Institutions		0	0	0			0		0			0	0		0	0 -
	Corporates		0	0	, o	·			·	0		Ó	0	0	ó	0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0		1 0	0		0			0	0		0	0 -
	Retail Retail - Secured on real estate property		0	0	0			0		0			0	0		0	0 -
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 0	0		0)	0	0		0	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0				0		0)	0	0		0	0 -
	Retail - Other Retail		0	0		Ò		0	Č	0			0	0		0	0 -
) (0		0)	0	0	1	0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0) (n)					
	Retail - Other Retail - Of Which: non-SME		0	0	C			0		0			0	0)	0	0 -
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	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		A-1	Exposu IRB	F	O		IRB	ure amounts F	Actual 31/12/2022* IRB			Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	0 - 0 - 0 -
	Real - Other Retail - Of Which: non-SME Equity Other season Other season IRB TOTAL	(min EUR, %)	A-1 Non-defaulted	Exposu IRB Defaulted		0 O	A Non-defaulted	Risk expos	ure amounts F Non-defaulted	Actual 31/12/2022* IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 -
	South Control of Windows Control of Windows Control of Windows Control of Con	(min EUR, %)	A-1	Exposu IRB Defaulted	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	0 - 0 - 0 -
	Gailly Development of Works on 966 Sown transition Other non-credit chilipation assets IRB TOTAL Central banks Central powerments Central governments Central governments Central governments	(min EUR, %) N	A-1 Non-defaulted O	Exposu IRB Defaulted	F			IRB	ure amounts F Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Cov.
	Radii - Ohor Intali - Of Works, non-SHE Securitation Schermon credit obligation assets IRR TOTAL Control banks Control banks Control banks Control banks Control Cont	(min EUR, %)	A-1 Non-defaulted O	Exposu IRB Defaulted	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	provisions for Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	South Section 1 - Annie Cher Instal - Of Works non-Self South Section 1 - Annie Cher Instal - Of Works non-Self South Section 1 - Annie Cher Instal - Annie Cher Insta	(min EUR, %)	A-1 Non-defaulted O	Exposu IRB Defauted 0 0 0 0 0	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	O - Cov.
	South Section 1 - Annie Cher Instal - Of Works non-Self South Section 1 - Annie Cher Instal - Of Works non-Self South Section 1 - Annie Cher Instal - Annie Cher Insta	(min EUR, %) N	A-1 O O O O O	Exposu IRB Defauted 0 0 0 0 0 0 0	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	O - O - O - O - O - O - O - O - O - O -
NETHERLANDS	Gaint Security (Control of Winds) (Control of Winds	(min EUR, %)	A-1 Non-defaulted 0 0 0 0 0 0	Exposu IRB Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Cov
NETHERLANDS	Gaint Security (Control of Winds) (Control of Winds	(min ELR, %)	A-1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposu IRB Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stops 1 casposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Cov.
NETHERLANDS	Real - Over head - Of Works - non-ONE Securities Securi	(min ELR, %)	A-1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposu IRB Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stops of Stops	Stock of provisions of caponare	provisions for Stage 3	Cow
NETHERLANDS	Gaint Security (Control of Winds) (Control of Winds	(min ELR, %) N	A-1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposu IRB Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stape 1 exposure	Stock of provisions of Stock of provisions of Stock of provisions of Stock	provisions for Stage 3	Cov
NETHERLANDS	Road - Other hotal - of Works - non-SHE Sover Installo Other non-credit chilipation assets JRR TOTAL Central banks Central banks Central processors Companies Compan	(min EUR, %)	A-1 Non-defaulted	Exposured	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provided	Stock of provisions for provisions for exposure exposure	provisions for Stage 3	Cov.
NETHERLANDS	Russi - Other heats - Of Works, non-ONE South State South State South State South State Other non-credit chilipation assets IRR TOTAL Control busine Control busine Control South Control C	(min EUR, %)	A-1 Non-defaulted	Exposured	F			IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Supplies of Suppli	Stock of provisions for provisions f	provisions for Stage 3	Cover ()
NETHERLANDS	Russi - Other heats - Of Works, non-ONE South State South State South State South State Other non-credit chilipation assets IRR TOTAL Control busine Control busine Control South Control C	(min ELR, %)	A-1 Non-defaulted	Exposured	F			IRB	Non-defaulted	Actual 31/12/2022* 3R/ 12/2022* Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage I as a stage I	Stock of provision for exposure	provisions for Stage 3	Cove
NETHERLANDS	Russi - Other heats - Of Works, non-ONE South State South State South State South State Other non-credit chilipation assets IRR TOTAL Control busine Control busine Control South Control C	(min ELR, %)	A-1 Non-defaulted	Exposulated	Non-defaulted C C C C C C C C C C C C C C C C C C		Non-defaulted C C C C C C C C C C C C C C C C C C	IRB	we amounts Non-defaulted C C C C C C C C C C C C C	31/11/2022* SRE Defsuhed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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NETHERLANDS	Real - Other head - Of Winds - non-SME South State South State South State South State South State Real TOTAL Control South Control C	(min EUR, %)	And	Exposured Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted	Cefaulted	Non-defaulted F Non-defaulted C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure O Stack of provisions for Stack of Provisio	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NETHERLANDS	South State of White Control of White Control of South State of State of State of South State of	(min EUR, %)	A-1 Non-defaulted	Exposured Defaulted On O	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted	Cefaulted	Non-defaulted F Non-defaulted C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*	Steps 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure O Stack of provisions for Stack of Provisio	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	South Section Control of Which consider South Section Control of Secti	(min EUR, %)	Act Act	Exposured Defraited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted	Cefaulted	Non-defaulted F Non-defaulted C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure O Stack of provisions for Stack of Provisio	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NETHERLANDS UNITED KINGDOM	South State of Mark Color Install of Winds consider South State of Mark Color Install South State of Install State of Install State of Install South State of Install State	(min EUR, %)	A-1 Non-defaulted	Exposured Defraited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted	Cefaulted	Non-defaulted F Non-defaulted C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*	Steps 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure O Stack of provisions for Stack of Provisio	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	South State of Mark Color Install of Winds consider South State of Mark Color Install South State of Install State of Install State of Install South State of Install State	(min EUR, %)	Act Act	Exposured Defraited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted	Cefaulted	Non-defaulted F Non-defaulted C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure O Stack of provisions for Stack of Provisio	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Real - Other head - Of Winds - non-SHE Securities Securities Securities Securities Securities Real - Other new credit obligation assets IRR TOTAL Control busine Control busine Control Securities Real - Other Real - Of Winds - SHE Real - Securities Real - Other Real - Of Winds - SHE Real - Other Real - Of Winds - SHE Real - Other Real - Other Real - Of Winds - SHE Real - Securities Control Securities Real - Control Real - Of Winds - Securities Real - Control Real - Other	(min EUR, %)	Act Act	Exposured Defraited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted	Cefaulted	Non-defaulted F Non-defaulted C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure O Stack of provisions for Stack of Provisio	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	South State Control of Winds Control of	(min EUR, %)	Act Act	Exposured Defraited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted	Cefaulted	Non-defaulted F Non-defaulted C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure O Stack of provisions for Stack of Provisio	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	South State of the Control of Which consider South State of South	(min EUR, %)	Act Act	Exposured Defraited 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted	Non-defaulted	Cefaulted	Non-defaulted F Non-defaulted C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*	Stage 1 exposure	Stops 2 exposure	Stage 3 exposure	exposure O Stack of provisions for Stack of Provisio	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - Covers Covers

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		A-IRB	Exposure va	ratues F-IRB		Risk expo	sure amounts	Actual 31/12/2022*	-		Ī	Stock of	Stock of	Stock of	
	(min EUR, %	A-IRB Non-defaulted Default	ted N	F-IRB Non-defaulted Defaulted	Non-defaulted	-IRB Defaulted	Non-defaulted	-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	0	0	0 0	0		0 0	0 0	0	0	0				0 -
	Institutions Corporates	0	0	0 0	0		0 0	0 1	0	0	0				0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SMF	0	0	0 0	0			0 0	0 !		0				0 -
	Retail	0	0	0 0	0			0	0		0		-	ó	0 -
FDANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0			0 1	0)	0)	0 -
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0			0 0	0 !		0				0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0 0	0			0	0		0		-	ó	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0 0	0			0 1	0)	0)	0 -
	Equity Securitisation	0	0		0)	0				0 -
	Other non-credit obligation assets	0	0	0 0	0						0				0 -
	IRB TOTAL	0	0]	0 0			0) ()	0)) 0		1	0]-
								Actual							
			Exposure va	niuse		Dirk aynor	sure amounts	31/12/2022*							
		A-IRB	postare va	F-IRB	A	-IRB		-IRB				Stock of	Stock of	Stock of	Coverage Ratio
									Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %	Non-defaulted Default	ted N	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	exposure
	Central banks Central governments	0	0	0 0	0		0 0	0 0	0	0	0	0 0			0 -
	Institutions Corporates	0	0	0 0	0			0	0		0				0 -
	Corporates - Of Which: Specialised Lending	0	0	0 0	0			0 1	0)	0	0 0			0 -
	Corporates - Of Which: SME Retail	0	0	0 0	0		0 0	0 1	0)	0) (-)	0 -
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0 0	0			0 1	0		0				0 -
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0) (0 1	0)	0) (0 -
	Retail - Oualifying Revolving Retail - Other Retail	0	0	0 0	0		0 0	0 1	0	0	0	0 0)	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0 0	0			0 1	0		0				0 -
	Equity	0	0	0 0	0			,)	0)	0 -
	Securitisation Other non-credit obligation assets	0	0		0						0				0 -
	IRB TOTAL	0	0]	0 0	0		0) (uj-
) seroja:		0 Exposure va				sure amounts	Actual 31/12/2022*				Stock of		Stock of	Coverage Ratio -
	(mb EUF, %		4	ralues		Risk expo:	sure amounts	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio- Stage 3 exposure
	Control States (min EUR, N	A-IRB	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 exposure		Stock of	Coverage Ratio Stage 3 exposure
	Control States (role ELF, No. Control Species (role ELF, No. C	A-IRB Non-defaulted Default	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 exposure		Stock of	Coverage Ratio Stage 3 exposure 0 -
	Central banks Central governments Testifications Corporations Corporat	A-IRB Non-defaulted Default 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 exposure		Stock of	Coverage Ratio: Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 -
	Central banks Central powersers Central governments Institutions Central governments Central banks Cen	A-IRB Non-defaulted Default 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 exposure		Stock of	Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 -
	Central blanks (rith CLP, to Central blanks) Central governments Comparison	A-IRB Non-defaulted Default 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 exposure		Stock of	Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
BELGIUM	Central banks Central power members Central gover members Composites Composites Composites of Which: Securitied Lending Lending Securities on the Composite of Lending Market Securities on the Lending Security OF Which: SEE	A-IRB Non-defaulted Default 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 exposure		Stock of	Coverage Ratio Stage 3 exposure 0
BELGTUM	Control bands Control pow proceeds Control pow proceeds Companies	A-IRB Non-defaulted Default 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 capotate		Stock of	Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
BELGTUM	Control bands Control pow proceeds Control pow proceeds Companies	A-IRB Non-defaulted Default 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage I exposure		Stock of	Coverage Ratio stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
BELGIUM	Central banks Central powersetts Central powersetts Central powersetts Central powersetts Corporates Corporate	A-IREB Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 exposure		Stock of	Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
BELGIUM	Control bloke (roth DUE, No. Companies Companies Companies - Of Which: Secondard Lending Companies Companies - Of Which: Secondard Lending Retail - Secondard on real exists properly Retail - Secondard on real exists properly Retail - Companies Retail -	A-IRB Non-defaulted Default 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stock of provisions for Stock of provisions for Stock 1. exposure 0. C.		Stock of	Coverage Ratio Stage 3 expessive 0 = 0 0 =
BELGIUM	Central bands Central governments Institutions Comparison of Which: Secondard Lending Retal - Secondard control catala proceeding Retal - Comparison of Lending Lending Retal - Comparison of Lending Reta	A-IREB Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual 31/12/2022*				Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of	Coverage Ratio Stages a Exposure O O O O O O O O O O O O O
BELGIUM	Control bloke (roth DUE, No. Companies Companies Companies - Of Which: Secondard Lending Companies Companies - Of Which: Secondard Lending Retail - Secondard on real exists properly Retail - Secondard on real exists properly Retail - Companies Retail -	A-IREB Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	alues F-IRB	A	Risk expo:	sure amounts F	Actual Actual Actual Actual Actual				Stock of provisions for stopes of exposure		Stock of	Coverage Ratio Stage 3 exposure O O O O O O O O O O O O O O O O O O
BELGIUM	Control bloke (roth DUE, No. Companies Companies Companies - Of Which: Secondard Lending Companies Companies - Of Which: Secondard Lending Retail - Secondard on real exists properly Retail - Secondard on real exists properly Retail - Companies Retail -	A788 Non-refeabled Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	Non-defaulted Defaulted Non-defaulted Defaulted 0	A	Risk exposition of the control of th	sure amounts F	3/11/2022* -REB Defaulted 0				provisions for Stage I exposure I	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposur
BELGIUM	Control bloke (roth DUE, No. Companies Companies Companies - Of Which: Secondard Lending Companies Companies - Of Which: Secondard Lending Retail - Secondard on real exists properly Retail - Secondard on real exists properly Retail - Companies Retail -	A788 Non-refeabled Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted Defaulted Non-defaulted Defaulted 0	A Non-defaulted	Risk exposition of the control of th	Non-defaulted Non-defaulted O C C C C C C C C C C C C C C C C C C	Actual Actual Actual Actual Actual	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BELGIUM	Central banks Central power members Retail = Securated on real central power p	A SSS Default	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Allues Filts Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A Non-defaulted	Risk exposed Defaulted Def	Non-defaulted Non-defaulted O C C C C C C C C C C C C C C C C C C	Actual 31/12/2022*				provisions for Stage I exposure I	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Battle Separate Coverage Battle
BELGIUM	Central banks Central powerments Central governments Comparis - Of Which: Securion of Lending Comparis - Of Which: Securion of Lending Comparis - Of Which: Securion of Lending Retal - Securior on real exists property Retal - Securior	A 198 Default of Defau	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BELGIUM	Central banks Central power members Central power members Composition of Which Securities Landing Research Securities Composition of Composition Composition Composition Research Composition Composition Composition Composition Research Composition Composition Composition Research Composition Composition Composition Research Composition Composition Research Composition Composition Research Compos	A 198 Default of Defau	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BELGIUM	Central banks Central powersetts Central powersetts Central powersetts Central powersetts Composition: Of White: Secolated Lending Retail - Secored on real estate property Retail - Secored on real estate property Retail - Composition: Of White: Secolated on real estate property - Of White: non-OHE Retail - Composition: Of White: Secolated on real estate property - Of White: non-OHE Retail - Composition: OHE Re	A 198 Default of Defau	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BELGTUM	Central bands Central governments Central governments Central governments Composition - Of Which: Secondard Lending Retal - Secondard and early property - Of Which: DNE Retal - Of Which: Secondard Lending Retal - Of Which: Secondard Lending Composition - Of Which: Secondard Lending	A 198 Default of Defau	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Central bands Central governments Central governments Central governments Composition - Of Which: Secondard Lending Retal - Secondard and early property - Of Which: DNE Retal - Of Which: Secondard Lending Retal - Of Which: Secondard Lending Composition - Of Which: Secondard Lending	A 288 Non-defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BELGTUM SWEDEN	Contral blooks Contral powerments Contral powerments Contral powerments Composite - of Which Secretard Leading Composite - of Which Secretard Leading Composite - of Which Secretard Leading Retall - Secretard on real estate property But - Secretard Leading Retall - Open Secretary Leading Contral bases (nin ELP, Ni Contral bases Contral bases Contral powerments Composite - or Which Secretard Leading Composite - or Which Secretary Leading Retall - Secured on real estate property	A 198 Default of Defau	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Contral blooks Contral powerments Contral powerments Contral powerments Composite - of Which Secretard Leading Composite - of Which Secretard Leading Composite - of Which Secretard Leading Retall - Secretard on real estate property But - Secretard Leading Retall - Open Secretary Leading Contral bases (nin ELP, Ni Contral bases Contral bases Contral powerments Composite - or Which Secretard Leading Composite - or Which Secretary Leading Retall - Secured on real estate property	A 388 Non-infrashed Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Central banks Contral powerments Contral powerments Corporates - IV Which: Secusional Lending Corporates - IV Which: Secusional Lending Corporates - IV Which: Secusional Lending Retal - Secured on real estate property Company	A 288 Non-defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Central banks Contral povernments Contral pove	A 388 Non-infrashed Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Central banks Central poverments Testifaction Comparison of Ministry Securities (Indiana) Result Securities of Indiana Indiana property of Windows (Indiana) Result Securities of Indiana Indiana Indiana Indiana Indiana Result Securities (Indiana Indiana I	A 388 Non-infrashed Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nor-defaulted Defaulted De	A Non-defaulted	Risk export	Non-defaulted Non-defaulted Committee Com	Actual Ac	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -



							J	.P. Morgan	SE							
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	A-	-IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0		0	0	0	0	0	0	0		0 -
	Central governments	0		0	0	0	0	0	0	0	0	0	0	0		0 -
	Institutions	0		0	0	0	0	0	0	0	0	0	0	0		0 -
	Corporates	0		0	0	0	0	0	0	0	0	0	0	0		0 -
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	0	0		0 -
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0		0 -
	Retail	0		0	0	0	0	0	0	0	0	0	0	0		0 -
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0	0		0 -
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		0 -
GERMAN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0		0		0	0		0	0		0 -
	Retail - Qualifying Revolving	0	0	0	0	0		0		0	0		0	0		0 -
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	0		0 -
	Equity	0				0	0			0	0	0	0	0		0 -
	Securitisation															
	Other non-credit obligation assets	0				0	0			0	0	0	0	0		0 -
	IRB TOTAL												0	0		0 -

									Actual							
									31/12/2022*							
			Exposur	e values			Risk expos	ure amounts								
		A	IRB	Fi	IRB	A-	IRB	F-	IRB				Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
										Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	Stage 3	Stage 3
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	exposure
	(min EUR, %)															
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
NORWAY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
NORWAT	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		Α-	IRB	F-	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0		0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
LUXEMBUUKG	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	0		0	0	0	0	0	0	0	0	0	0	0	0	-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



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UNLIEU 3 FALLS Retail - Source for media lestate property - Of Virticis roar-94E 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Retal-Other Retail 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Retail - Other Retail - Of Which: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	Схрозого				exposure	exposure	exposure	Схрози
	Central banks Central governments		0 0	0	0 0	0	0		0	0	0	0	0	0		0		0	0 0	0	0	-
	Institutions Corporates		0 0	0 1	0	0	0		0	0	0	0	0	0		0		0		0	0	-
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	0		0	0	0		0	0		0		0		0	0	-
	Corporates - Of Which: SME Retail		0 0	0	0 0	0	0		0	0	0	0	0	0		0		0		0	0	-
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Socured on real estate property - Of Which: non-SME		0 0	0 1	0 0	0	0		0	0	0		0	0	<u> </u>	0		0		0	0	-
FRANCE	Potali - Qualifying Povolving		0 0	0	0	0	0		0	0	0	0	0	0		0		0		0	0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0	0	0		0	0	0	· ·	0	0	-	0		0		0	0	-
	Retail - Other Retail - Of Which: non-SME		0 0	0 1	0	0	0		0	0	0		0	0		0		0	ì	0	0	-
	Equity Securitisation		0 0	0	0	0	0		0	0	0		0	0		0		0		0	0	
	Other non-credit obligation assets IRB TOTAL		0 0	0 0	0 0	0	0	-	0	0	0	0	0	0	<u> </u>	0		0	0	0	0	-
					31/12/2023							Baseline Scenario 31/12/2024)						31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Stag expo
	(min EUR. %)	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	ехро
_	Central banks		0 0	0	0	0	0		0	0	0	0	0	0		0		0		0	0	-
	Central governments Institutions		0 0	0	0 0	0	0		0	0	0	0	0	0	i	0		0		0	0	-
	Corporates Corporates - Of Which: Specialised Lending		0 0	0	0 0	0	0		0	0	0	0	0	0		0		0		0	0	-
	Corporates - Of Which: SME Retail		0 0	0 !	0	0	0		0	0	0	0	0	0	-	0		0		0	0	
	Retail - Secured on real estate property		0 0	0	0	0	0		0	0	0	0	0	0	-	0		0	ì	0	0	
SPAIN	Retail - Secured on real estate property Retai - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: son-SME		0 0	0	0 0	0	0		0	0	0		0	0		0		0		0	0	
	Retail - Oualifyina Revolvina Retail - Other Retail		0 0	0	0 0	0	0		0	0	0	0	0	0	ļ: H	0		0	0 0	0	0	-
	Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME		0 0	0	0 0	0	0		0	0	0	0	0	0		0		0		0	0	-
	Equity Securitisation		0 0	0	0	0	ő		0	0	0	Č	0	0		0		0	ì	ő	ő	
	Other non-credit obligation assets		0 0	0	0	0	0		0	0	0	0	0	0	-	0		0		0	0	
	One notice con congation assess IRB TOTAL		0 0		0	0	0	-	0	· ·	Ů,	Baseline Scenario	,	,								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage
	IRR TOTAL (min EUR, 1s)	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	IRR YOTAL Control basin Control governments Control governments	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	IRR YOTAL Control basin Control governments Control governments	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expo
	IRB TOTAL Central banks Central banks Central process Central	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coveraç Sta expe
	Control banks Control banks Control banks Control governments Institutions Corporates Co	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	Coverage Star expo
DEL CHIM	Fig. 107AL Central banks Central banks Central powerments Fronthistory Comprehen Comp	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0	Coverage Star experience
BELGIUM	Sentral banks Contral banks Contral power Contral governments Institutions Corporates Co	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coveraçe Star exp
BELGIUM	Central banks (nin EUR, %) Contral powerments Comprises - Of Whitel Securities Landing Corporates - Of Whitel Securities Landing Corporates - Of Whitel Securities Conditions Read - Securities - Of Whitel Securities Conditions East - Securities - Of Whitel S	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage State expension of the control of the cont
BELGIUM	Central banks (nin EUP, to) Ce	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stock of provisions for Stock of exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stages of exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage expo
BELGIUM	Central banks (nin EUP, to) Ce	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions of exposure of the control of t	Coveras Sta expe
BELGIUM	Fig. 10764. Central banks Contral presentation Contral contra	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stock of provisions of provisions of a exposure of the provision of the pr	Coverage Star expe
BELGIUM	Control Sanks Contro	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1		,	Coverage Ratio-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Social of providents for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio-Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for exposure of the provision of the exposure of the provision of the p	Start of providents for Stage 3 exposure on 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Stay
BELGIUM	Control Sanks Contro	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		,	Coverage Batto-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024 Stock of provisions for 5tage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of Provision of Stock of Provision of Stock of Stoc	Coverage Ratio- Stage and Supposers	Stays 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 October 1 October 1 October 2 Octo	Stockler for production of pro	Coverage Stage expo
BELGIUM	Control Sanks Contro	Stage 1	Stage 2	Stage 3	Stock of provisions for provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	Stage 2 exposure		31/12/2024 Stock of provisions for 5tage 1 exposure	Stock of provisions for Stage 2 capacitate of the stage 2 capacitate of the stage o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 explosure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BELGIUM	Control Sanks Contro	Stage 1	Stage 2	Stage 3	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure exposure Coverage Batio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure Company Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BELGIUM	Central banks Contral banks Companies (Inch. 19, 19) Companies (Inch. 19, 19) Residuation Companies of White: Securidad Landon Companies of White: Securidad on and eather property Residuation of the Companies of the Comp	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for stope 1 automotive 1	Stock of provision	Stock of Provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure of the stage	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio-Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 asposure Company Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BELGIUM	IRB TOTAL Central banks Contral governments Control governments Corporates of Which: Secretised Lending Read Corporates of Which: Secretised Lending Read Corporates of Lending Lending Lending Read Corporates of Lending Lending Lending Read Corporates Lending Read Corpo	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Company Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BELGIUM	Test TOTAL Contral banks Contral banks Contral powerments Contral contral banks Contral contral banks Compress: Of Which: Specialised Lending Compress: Of Which: Specialised Lending Compress: Of Which: Specialised Lending Real Second on real desta presenty Of Which: SPE Real Second on real desta presenty Of Which: non-SPE Real Second on real desta presenty Real Second on real desta Second on real desta presenty Real Second on real desta Second on real desta presenty Real Second on real desta	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Company Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BELGIUM	IRB TOTAL Central banks Contral governments Compress: Of White: Securities (and property Compress: Of White: Securities (and property Real Securities (and electric property Real College (and electric property Real College (and electric property) Real College (a	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Company Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BELGIUM	I Risk TOTAL Contral banks Contral powersments Contral Contr	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Company Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	IRB TOTAL Central banks Contral governments Corporates Compress of White: Security and extensional funding Corporates of White: Security and extensional funding Read Corporates of White: Security and Extensional Funding Corporates of White: Se	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Company Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BELGIUM	Central banks Contral banks Contral povernments Comprehen Comprehe	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Company Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central banks Contral banks Contral povernments Comprehen Comprehe	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Company Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central banks Contral banks Companies of White: Securities (under CLP, %) Companies of White: Securities (under CLP, %) Companies of White: Securities (under CLP, %) Real Contral banks Real Country (under CLP, %) Real CLP, %) Real Country (under CLP, %) Real CLP, % Real CLP, %) Real CLP, % Real CLP, %) Real CLP, % Re	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Comment Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Contral banks Contral powerments Contral contract Contral contract Contral contract Contract Companies of Whitels Securities or select Companies of Whitels Securities Companies of Whitels Securities Companies of Whitels Securities Read S	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Comment Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central banks Contral banks Companies of White: Securities (under CLP, %) Companies of White: Securities (under CLP, %) Companies of White: Securities (under CLP, %) Real Contral banks Real Country (under CLP, %) Real CLP, %) Real Country (under CLP, %) Real CLP, % Real CLP, %) Real CLP, % Real CLP, %) Real CLP, % Re	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for provision for compense of the provision for compense of the provision for the provision for provision for provision for provision for provision for provisions for	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 cappaign 2 cappaign 2 cappaign 3 c	Stock of provisions for Stage 2 deprine 2 depr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Comment Com	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage stage expo

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expo
	Central banks	0	0	0		0		-		0	0	0		0		0	0	0	0			0 -
	Central governments	0	0	0		0	0	-		0	0	0		0		0	0	0	0		_	0 -
	Institutions	0	0	0		0	0			0	0	0		0		0	0	0	0			0 -
	Corporates	0	0	0		0	0	-		0	0	0		0		0	0	0	0		_	0 -
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	-		0	0	0		0		0	0	0	0		_	0 -
	Corporates - Of Which: SME	0	0	0		0	0			0	0	0		0		0	0	0	0			0 -
	Retail	0	0	0				-		0		0		0		0	0	0	0			0 -
	Retail - Secured on real estate property	0	0	0		0	0	l-		0	0	0		0	-	0	0	0	0			0 -
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	-		0	0	0		0		0	0	0	0		_	0 -
GERMAN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	0			0	0	0		0		0	0	0	0			0 -
	Retail - Qualifying Revolving	0	0	0				-		0		0		0		0	0	0	0			0 -
	Retail - Other Retail	0	0	0				-		0		0		0		0	0	0	0			0 -
	Retail - Other Retail - Of Which: SME	0	0	0				-		0		0		0		0	0	0	0			0 -
	Retail - Other Retail - Of Which: non-SME	0	0	0				-		0		0		0		0	0	0	0			0 -
	Equity	0	0	0				-		0		0		0		0	0	0	0			0 -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0				-		0		0		0		0	0	0	0			0 -
	IRB TOTAL	- 0	- 0	- 0				1-		0	- 0			- 0		- 0	0		0			0 -

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR., %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0	0	0		0 0	-	0	0	0	0	0) (-		0		0	0		-
	Central governments		0	0	0		0 0) -	0	0	0	0	0)	-		0		0	0		
	Institutions			0	0		0 0	-	0	0		0	0	1	-		0		0	0		-
	Corporates			0	0		0 0	-	0	0		0	0	1	-		0		0	0		-
	Corporates - Of Which: Specialised Lending		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
	Corporates - Of Which: SME		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
	Retail		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
	Retail - Secured on real estate property		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
NORWAY	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
NORWAT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
	Retail - Qualifying Revolving		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
	Retail - Other Retail		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
	Retail - Other Retail - Of Which: SME		0	0	0	-	0 0	-	0	0	0	0	0)	-		0		0	0		-
	Retail - Other Retail - Of Which; non-SME		0	0	0		0 0) -	0	0	0	0	0) (-		0		0	0		-
	Equity		0	0	0		0 (1-	0	0	0		0)	-		0		0	0		-
	Securitisation																					
	Other non-credit obligation assets		0	0	0		0 0	-	0	0	0	0	0	1	-		0		0	0		-
	TRR TOTAL	0					ol c	il-						ol d	II-	0					. 0	1-

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0			-	0	0		0	0	0		0	0	0	0	0	0) -
	Central governments	0	0	0	0			-	0	0		0	0	0		0	0	0	0	0) -
	Institutions	0	0	0	0			-	0	0		0	0	0		0	0	0	0	0	0) -
	Corporates	0	0	0	0			-	0	0		0	0	0		0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending	0	0		0			-	0	0		0	0	0		0	0	0	0	0) -
	Corporates - Of Which: SME Retail	0	0		0	-			0				0	0		0	0		0	0		
	Retail - Secured on real estate property	0	0	0	0			*	0	0	-		0	0	•	0	0	0		0		,
	Retail - Secured on real estate property - Of Which: SME	0	0		0	-			0	0	-		0	0		0	0	0	0	0		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	-			0	0	-		0	0		0	0	0	0	0		
	Retail - Qualifying Revolving	0	0		0	-			0	0	-		0	0		0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	-			0	0			0	0		0	0	0		0		
	Retail - Other Retail - Of Which: SME	0	0	0	0				0	0			0	0		0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0			-	0	0			0	0		0	0	0	0	0		1-
	Equity	0	0	ő	0		1 6	-	0	ő			0	0		0	0	0	0	0		ıl-
	Securitisation						i .		_			1				_						
	Other non-credit obligation assets	0	0	0	0			-	0	0		0	0	0		0	0	0	0	0	0) -
	IRB TOTAL	Ö	ō	ō	Ö	Ö			ō	ő	· ·	ō	ő	ō		Ö	ō	Ö	ō	ō	Ó	i -

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



												Adverse Scenario	0									
					31/12/2023 Stock of	Stock of	Stock of					31/12/2024 Stock of	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(min FLR %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		0 0	0 0	0	0	0		0	0 0	0	0	0 0	0 0	-	0	0		0 0	0	0	-
	Institutions Corporates		0 0	0 0	0	0	0		0	0	0	0	0 0	0 0	-	0	0		0 0	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0 0	0	0	0		0	0	0	0	0 0	0	-	0	0		0 0	0	0	-
	Retail - Secured on real estate property		0 0	0 0	0	0	0		0	0 0	0	0.0	0 0	0 0	-	0	0		0 0	0	0	-
J.P. Morgan SE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0	0	0		0	0 0	0	0.0	0 0	0 0	-	0	0		0 0	0	0	-
	Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME		0 0	0	0	0	0		0	0	0	0	0 0	0 0		0	0		0 0	0	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	-	0 0	0 0	0	0	0		0	0	0	0	0 0	0 0		0	0		0 0	0	0	
	Equity Securitisation		0 0	0	0	0	0	•		0	0	0	0	0	-	0	0		0 (0	0	•
	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0		0	0	0	0	0	0	-	0	0		0 0	0	0	-
												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		0 0	0 0	0	0	0		0	0	0	0	0 0	0 0		0	0		0 0	0	0	-
	Institutions Corporates		0 0	0 0	0	0	0		0	0	0	0	0 0	0 0	-	0	0		0 0	0	0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0		0	0	0	0	0	0		0	0		0 0	0	0	
	Retail - Secured on real estate property		0 0	0	0	0	0		0	0	0	o o	0	0		0	0		0 0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0		0 0	0	0	
	Retail - Qualifying Revolving		0 0	0	0	0	0		0	0	0	0	0	0	-	0	0		0 0	0	0	
	Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0		0	0	0	0	0	0 0		0	0		0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME Equity Securitisation		0 0	0 0	0	0	0		0	0	0		0 0	0 0	-	0	0		0 0	0	0	
	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0		0	0	0	0	0	0	-	0	0		0 0	0	0	
					31/12/2023							Adverse Scenario	•						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2024 Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialized Lending	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central Savies Contral governments Factuations Comparison Comparis	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio- Stage 3 exposure
NETHERLANDS	Central Savies Contral governments Factuations Comparison Comparis	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central Savies Contral governments Factuations Comparison Comparis	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio- Stage 3 exposure	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central Savies Central Sportments Factuations Carporates - Of Webs. Secondard Lending Carporates - Of Webs. Secondard Lending Retail	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio- Stage 3 exposure	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central Savies Control (soverments) Institutions Corporates - Of Mich. Socialized Lending Retail - Coult Printing Recording Retail - Coult Printing Recording Retail - Coult Printing Recording Retail - Coult Retail	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure E
NETHERLANDS	Control basis Control governments Institutions Corporates - Of Winds: Socialized Lending Retail - Socialized on real extent property Retail - Socialized on real extent property Retail - Socialized on real extent property - Of Winds: SNE Retail - Openit - Socialized on real extent property - Of Winds: son-SNE Retail - Openit - Socialized - Openit - Openit - SNE Retail - Openit - Openit - Openit - Openit - SNE Retail - Openit - Openit - Openit - Openit - SNE	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Batio- Stage 3 exposure	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 sexposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central basis Central governments Institutions Cerporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real settler property - Of Which: SME Retail - Could Prings Retail Institution on the Secure - Of Which: Son - SME Retail - Could Prings Retail Institution - SME Retail - Could Prings Retail - Of Which: SME Retail - Could Prings Retail - Of Which: SME Secure - Retail - Could Prings - SME Secure - Retail - Could Prings - Could - Co	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 Stage	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of S	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 sexposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio Stage 3 exposure
NETHERLANDS	Central basis Central governments Institutions Cerporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real settler property - Of Which: SME Retail - Could Prings Retail Institution on the Secure - Of Which: Son - SME Retail - Could Prings Retail Institution - SME Retail - Could Prings Retail - Of Which: SME Retail - Could Prings Retail - Of Which: SME Secure - Retail - Could Prings - SME Secure - Retail - Could Prings - Could - Co	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 Stage	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 sexposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 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	Stage 3 exposure	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Coverage Ratio Stage 3 exposure 2 2 2 3 2 3 4 5 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
NETHERLANDS	Central basis Central governments Institutions Cerporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real settler property - Of Which: SME Retail - Could Prings Retail Institution on the Secure - Of Which: Son - SME Retail - Could Prings Retail Institution - SME Retail - Could Prings Retail - Of Which: SME Retail - Could Prings Retail - Of Which: SME Secure - Retail - Could Prings - SME Secure - Retail - Could Prings - Could - Co	Stage 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	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage Ratio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of S	Stock of proposed for the proposed for t	providens for Stage 3 exposure		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stock of provisions for Stock of exposure of the stock of t	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	
NETHERLANDS	Central basis Central governments Institutions Cerporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real settler property Retail - Could frings Retailing Retail - Come Retail Retail - Could frings Retailing Retail - Country Retail - Country Retailing Retail - Coun		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure Coverage Ratio Coverage Ratio Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of S	Stock of provisions for expenses	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Batio- Stage 3 exposure a coverage Batio- Coverage Batio- Stage 3 Coverage Batio- Stage 3 Coverage Batio- Stage 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		Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Coverage Ratio Stage 3 exposure
NETHERLANDS ————————————————————————————————————	Central Savies Contral governments Sectulations Corporates - Of Which: Socialized Lending Retail - Socialized and eligible property. Retail - Socialized and eligible property. Retail - Coulding Recorbing Retail - Coulding Retail - Of Which: Socialized Retail - Coulding Retail - C	Stage 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	Stock of provisions for Stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Provisions for Exposure expo	Stock of proposed for the proposed for t	providens for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stock of provisions for Stock of exposure of the stock of t	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	
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		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ra Stage 3 exposure
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		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
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BELGTUM	Central preventments Institutions Composition Of Which: Secretained Lending Corporates - Of Which: Secretained Lending Corporates - Of Which: Secretained Lending Corporates - Of Which: Self- Retail - Secured on and estable property Retail - Secured and estable property Retail - Secured and estable property Retail - Outside Self- Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: Self- Secure S		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -
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BELGIUM	Central preventments Institutions Composition Of Which: Secretained Lending Corporates - Of Which: Secretained Lending Corporates - Of Which: Secretained Lending Corporates - Of Which: Self- Retail - Secured on and estable property Retail - Secured and estable property Retail - Secured and estable property Retail - Outside Self- Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: Self- Secure S		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	31/12/2023 Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -
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BELGIUM	Control powermannis Translation Translation Translation Corporates - Of Which Selectable Landing Corporates - Of Which Self Retail Corporates - Of Which Self Retail Retail - Secured on real existing properly Retail - Secured stream statistic properly Retail - Secured on real existing properly Retail - Only	Stage I exposure	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	31/12/2023	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Batio	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Rag exposured
BELGIUM	Central passes Central governments Incitations Composition of Which Socialised Lending Corposition of Which Socialised Lending Corposition of Which Self Retail - Social - Self Retail - Self	Stape 1 exposure	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	31/12/2023 Stock of provisions for Stage 1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 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		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -
BELGIUM	Central passes Central governments Incitations Composition of Which Socialised Lending Corposition of Which Socialised Lending Corposition of Which Self Retail - Social - Self Retail - Self	Stage 1 exposure	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	31/12/2023 Stock of provisions for Stage 1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 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		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -
BELGIUM	Control powerments Traditions Composites Of Which Socialised Lending Composites Of Which Socialised Lending Composites Of Which Socialised Lending Composites Of Which Soff Retail - Socialised Lending Retail - Composites Of Which Soff Retail - Composites Of Which Lending Retail - Composites Retail - Composites Of Which Lending Retail - Composites Composites Of Which Lending Retail - Composites Composites Of Which Lending Retail - Composites Of Which Lending Re	Stage 1 exposure	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	31/12/2023 Stock of provisions for Stage 1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 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		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
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BELGIUM	Control processments Interfaces Companies Composition Of Which Selected unders Resal - Secured on and statute property Resal - Secured understate property Resal - Other Resal - Ot	Stage 1 exposure	0	Company Comp	31/12/2023 Stock of provisions for Stage 1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3	\$ Stage 1 exposure	0		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Control basis Control governments Composites - Of Whole Specialised Lending Corposites - Of Whole Specialised Lending Read - Specialised or and existed property Read - Specialised Control and Extending Control of Whole Specialised Read - Open Parties - Of Whole Specialised Lending Read - Open Parties - Of Whole Specialised Lending Read - Open Parties - Of Whole Specialised Lending Read - Open Parties - Of Whole Specialised Lending Composites - Of Whole Specialised Lending Composites - Of Whole Specialised Lending Corposites - Of	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 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	\$ tage 3 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3	0	0		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
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	Control banks Compressor Of Which Specialized Landing Corporates Of Which Specialized Landing Corporates Of Which Specialized Landing Corporates Of Which Specialized Landing Read Specialized Landing Report of Minch Specialized Landing Read Specialized Landing Report of Landing Landing Landing Read Of Landing Report of Landing Landin	Stage 1 exposure	0	5 Sape 3 Sape 6 Sape 6 Sape 6 Sape 7	31/12/2023 Stock of provisions for Stage 1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3	Stage 1 cappoints Stage 1 cappoints	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Control preventments Composition College Coll	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -
	Control banks Control governments Corporates	Stage 1 exposure	Stape 2 Stape 2 Stape 2 Stape 2 Stape 3 Stape 4 Stape 3 Stape 4 Sta	Stage 3 Stage 4 Stage 3 Stage 4 Sta	31/12/2023 Stock of provisions for Stage 1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ Stage 3 exposure	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$200.2 \$200.00 \$0.		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -
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	Control lawses Composition Of Which Secretalised Landing Corporates Corporates - Of Which Secretalised Landing Corporates - Of Which Self- Recall Secretal Annual Secretalised Landing Recall Secretal Annual Secretalised Landing Recall Secretalised Annual Secretalised Landing Recall Secretalised Annual Secretalised Landing Recall - Other Recall	Stage 1 exposure	Stage 2 stage 2 stage 2 stage 2 stage 3 stage 3 stage 3 stage 3 stage 4 stage 3 stage 4 stage 4 stage 4 stage 4 stage 5 stage 6 stage 6 stage 6 stage 6 stage 7 stage	Stage 3 Stage 3 Control of the con	31/12/2023 Stock of provisions for Stage 1.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ Stage 3 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3	Stage 1 exposure	\$ \$200 P. \$ \$200		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks		0	0	0	0) -	0	0	0	0	0	0	-	0	0	0		0	0	-
	Central governments		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Institutions		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Corporates		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Corporates - Of Which: Specialised Lending		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Corporates - Of Which: SME		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Retail		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Retail - Secured on real estate property		0	0	0	0) -	0	0	0	0	0	0	-	0	0	0		0	0	-
GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	_) -	0	0	0	0	0	0		0	0	0		0	0	-
GERMAN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0) -	0	0	0	0	0	0		0	0	0		0	0	-
	Retail - Qualifying Revolving		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Retail - Other Retail		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Retail - Other Retail - Of Which: SME		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Equity		0	0	0	0) -	0	0		0	0	0	-	0	0				0	-
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0) -	0	0	0	0	0	0 0	-	0	0	0		0	0) -
	TRR TOTAL															- 0			1 -			

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR., %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0		0 0	-	0	0	0	0	0) (-	0	0	0	0	0		-
	Central governments		0	0	0		0 0) -	0	0	0	0	0)	-	0	0	0	0	0		
	Institutions			0	0		0 0	-	0	0		0	0	1	-	0	0	0	0	0		-
	Corporates			0	0		0 0	-	0	0		0	0	1	-	0	0	0	0	0		-
	Corporates - Of Which: Specialised Lending			0	0		0 0	-	0	0		0	0	1	-	0	0	0	0	0		-
	Corporates - Of Which: SME			0	0		0 0	-	0	0		0	0	1	-	0	0	0	0	0		-
	Retail			0	0		0 0	-	0	0		0	0	1	-	0	0	0	0	0		-
	Retail - Secured on real estate property			0	0		0 0	-	0	0		0	0	1	-	0	0	0	0	0		-
NORWAY	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 0	-	0	0	0	0	0) (-	0	0	0	0	0		l-
NURWAT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0 0	-	0	0	0	0	0)	-	0	0	0	0	0		
	Retail - Qualifying Revolving		0	0	0	-	0 0	-	0	0	0	0	0)	-	0	0	0	0	0		
	Retail - Other Retail		0	0	0	-	0 0	-	0	0	0	0	0)	-	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME		0	0	0	-	0 0	-	0	0	0	0	0)	-	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME		- 0	- 0	- 0		0 0	-	0	0			- 0	1		0	0		0		- 0	-
	Equity						0 0) -	0	0	0		0)	-	0	0		0	0		-
	Securitisation																					
	Other non-credit obligation assets		0	0	0		0 0	-	0	0	0	0	0	1	-	0	0	0	0	0		-
	IRR TOTAL			- 0			0 0	il-		- 0	- 0	- 0	- 0		I	- 0	- 0	- 0	- 0	- 0		_

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0) -
	Central governments	0	0	0	0		0	-	0	0	0	0	0	0		0	0	0	0	0) -
	Institutions	0	0	0	0		0	-	0	0	0	0	0	0		0	0	0	0	0	0) -
	Corporates	0	0	0	0		0		0		0	0	0	0		0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending	0	0	0	0		0	-	0	0	0	0	0	0		0	0	0	0	0) -
	Corporates - Of Which: SME Retail	0	0		0				0		U		0	0		0	0		0	U		-
	Retail - Secured on real estate property	0	0	0	0		0	•	0	0			0	0	•	0	0	0		0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0		0				0		U		0	0		0	0		0	U		-
LUXEMBOURG	Retail - Secured on real estate property - Of Which; non-SME Retail - Secured on real estate property - Of Which; non-SME	0	0	0	0		0	•	0	0			0	0	•	0	0	0		0		
	Retail - Qualifying Revolving		0	0	0				0	0			0	0		0	0	0	0	0		
	Retail - Other Retail		0	0	0				0	0			0	0		0	0	0	0	0		
	Retail - Other Retail - Of Which: SME		0	0	0				0	0			0	0		0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	,	0	0	0			L	0	0		3	0	0		0	0	0		0		i
	Equity	0	0	0	0	0			0	0) 0	0	0		0	0	0	0	0		1-
	Securitisation						-				_			-			_					
	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	C) -
	IRB TOTAL	ō	ō	Ö	ō	ō	ō		Ö	Ō	ō	i o	ő	ō		Ö	ō	Ö	ō	Ö	Ó	i -

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA J.P. Morgan SE

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	82.807		457	0	0	0		0	0		0.00
	Central governments	472		489	0	0	0		0	0	0	0.009
	Regional governments or local authorities	96		0	0	0	0		0	0	0	0.003
	Public sector entities	1.351		199	0	19	13		0	0	0	0.003
	Multilateral Development Banks	23		4	0	0	0		0	0	0	0.003
	International Organisations	66			0	0	0		0	0	0	0.003
	Institutions	53.139		4,771	0	3.940	3		0	0	0	0.009
	Corporates	57,934	117	46.412	170	22.890	4.667	26	70	67	11	42,529
	of which: SME	0		0	0	0	0		0	0	0	0.009
	Retail	0		0	0	0	0		0	0	0	0.009
J.P. Morgan SE	of which: SME	0		0	0	0	0		0	0	0	0.009
	Secured by mortgages on immovable property	1,721	2	609	2	957	804	2	8	24	0	0.009
	of which: SME	0		0	0	0	0		0	0		0.009
	Items associated with particularly high risk	1.002		1,502	0	314	661) 6	31		0.009
	Covered bonds	0		0	0	0	0		0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0		0.009
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0		0.009
	Equity	2		2	0	0	0		0	0		0.009
	Securitisation											
	Other exposures	1,685		1,685	0	0	0		0	0	0	0.009
	Standardised Total	200,299	119	56,130	172	28.120	6.148	28	84	121	11	39,679

							Actual					
							31/12/202	2*				
		Exposur	e values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0			0	0	0		0		0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0		0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	5,512		1,138	0	263	2		0		0	0.00%
	Corporates	780		766	0	10.977	2.314		24	23		33.26%
	of which: SME	0		0	0	0	0		0		0	0.00%
	Retail	0		0	0	0	0		0		0	0.00%
UNITED STATES	of which: SME	0		0	0	0	0		0		0	0.00%
	Secured by mortgages on immovable property	151		53	0	291	112		1	2	0	0.00%
	of which: SME	0		0	0	0	0		0		0	0.00%
	Items associated with particularly high risk	45		67	0	127	659		0	31	0	0.00%
	Covered bonds	0		0	0				0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0		0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0		0	0.00%
	Equity	0		0	0	0	0		0		0	0.00%
	Securitisation											
	Other exposures	1,685		1,685	0	0	0		0		0	0.00%
												22.260/

							Actual					
							31/12/202	2*				
		Exposure	: values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	458		5	0	0	0		0	0	0	0.00%
	Central governments	142		0	0		0		0			0.00%
	Regional governments or local authorities	0		0	0		0		0			0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	2,825		587	0	3,494	0		0	0	0	0.00%
	Corporates	2,616		2,582	0	808	3		1	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
NETHERLANDS	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	25	39		0	1	0	0.00%
	of which: SME	0		0	0		0		0	0	0	0.00%
	Items associated with particularly high risk	363		544	0		0		0	0	0	0.00%
	Covered bonds	0		0	0		0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0					0			0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.00%
	Standardised Total	6,404	0	3,717	0	4,327	42	0	2	1	0	0.00%

							Actual					
							31/12/2022					
		Exposur	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	4		0	0	0	0		0	0		0.009
	Central governments	0		0	0	0	0		0	0		0.009
	Regional governments or local authorities	0		0	0	0	0		0	0		0.009
	Public sector entities	0		0	0	0	0		0	0		0.009
	Multilateral Development Banks	0		0	0	0	0		0	0		0.009
	International Organisations	0		0	0	0	0		0	0		0.009
	Institutions	26,737		535		0	0		0	0		0.009
	Corporates	15.222		5.683	13	1.191	806		3	5		0.009
	of which: SME	0		0	0	0	0		0	0		0.009
	Retail	0		0	0	0	0		0	0		0.009
UNITED KINGDOM	of which: SME	0		0	0	0	0		0	0		0.009
	Secured by mortgages on immovable property	761		270	0	278	442		3	13		0.009
	of which: SME	0		0	0	0	0		0	0		0.009
	Items associated with particularly high risk	214		322	0	183	2		5	0		0.009
	Covered bonds	0		0	0	0	0		0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0		0.009
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0		0.009
	Equity	0		0	0	0	0		0	0		0.009
	Securitisation											
	Other exposures	0		0	0	0	0		0	0		0.009
	Standardised Total	42.938	9	6.810	13	1.652	1,249		11	18		0.009

BA SUNDIFICAN BANKING AUTHORITY		202	3 EU-wide St	ress Te		dit risk	STA			
				Ji squil s	Actual 31/12/202					
		Exposure values	Risk exposure amounts				Stock of	Stock of	Stock of	Coverage Balle
		Non-defaulted Default	nd Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min BUR, %) Central banks	2,277	0 48		0		exposure 0	exposure	exposure	0.00
	Central governments Regional governments or local authorities	0	0 0	0 0	0		0 0		0	0.00
	Public sector entities Multilatoral Development Ranks	337	0 11	0 0	0		0		0	0.00
	International Organisations	0 6.011	0 0 0 671	0 0	0		0	į	0	
	Corporates	5.686	7 5.214 1	1.933	433		17	13		0.00 0.00 0.00
FRANCE	Retail	0	0 0	0	0					0.00 0.00
FRANCE	or where SME Secured by mortgages on immovable property	175	0 61	62	10	2	0	· ·		
	of which: SME Items associated with particularly high risk	1	0 0	0	0	-	0	- 6	0 0	0.00
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0 0	0	0	0		0 0	0.00 0.00 0.00
	Collective investments undertakinos (CIU) Equity	0	0 0	0 0	0		0 0	0	0 0	0.00
	Securitisation Other exposures	0		0	0		0		0	0.00
	Standardised Total	14,489	7 6,007 1	1,996	443	6	17	14	0	0.00
					Actual					
					31/12/202	i.				
		Exposure values	Risk exposure amounts				Stock of	Stock of	Stock of	Coverage Ratio
		Non-defaulted Default	ed Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min BUR, %)			0	0		exposure	exposure	exposure	0.00
	Central governments Regional governments or local authorities	0	0 0	0 0	0		0	,	0	0.00
	Recorded covernments or local authorities Public sector entities Multilatoral Development Banks	8	0 4	0	0	- 3	0	,	0	
	International Organisations	0 299	0 0	0	0	-	0	,	0	0.00 0.00 0.00
	Corporates	3,825	0 3,904	1,491	336		5	2		0.00
	of whore SME Retail	0	0 0	0	0		0		0	
CDATAL	of which: SME Secured by mortgages on immovable property	0	0 0	0 0	0		0 0		0 0	0.00
SPAIN			0 0	0 3	0		0 0		0 0	0.00
SPAIN	Items associated with particularly high risk	0	0 0							
SPAIN	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0	-	0 0		0	0.00
SPAIN	Items associated with particularly high risk Covered bonds Chims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equility	0 0 0	0 0 0 0 0 0 0 0	0 0	0 0	0	0 0	0	0 0	0.00 0.00 0.00
SPAIN	Rems searcised with senticiparts faith risk Covered beautiful Covered Covered Search Secretification Other sensesses Standardized Mickel	0 0 0 0 0 0 4.132	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0.00
SPAIN	These associated with an exclusive high risk. Convent because of copy and with 3 T could assessment Collective Investments and copy and with 3 T could assessment Collective Investments undertakings (CID) Earth Collective Investments undertakings (CID) Collective Investments Collective Investments Collective Investments Standard Collective Investmen	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	Actual 31/12/202		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00 0.00 0.00 0.00
SPAIN	Bown associated with anticipate high risk. Common for incommon and composate with \$1.5° could assessment Control to found and outpool with \$1.5° could assessment Control to common and composite could be a found to common and to common and could be a found to common and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amounts	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00 0.00 0.00 Coverage Ratic Stage 3 exposure
SPAIN	Colorios Invastamente undersalvings (CEV) Estable Colorios Invastamente undersalvings (CEV) Estable Colorios Invastamente State execucive State execucive State execucive State execucive State execucive State execucive State executive Stat		Risk exposure amounts	-	Actual 31/12/202		Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00 0.00 0.00 0.00 Coverage Ratio Stage 3 exposure 0.00
SPAIN	Colored Invaluence underskings (CEI) Enable Enable Colored Invaluence Colored Invaluence Enable Colored Invaluence Enable Colored Invaluence Color		Risk exposure amounts	-	Actual 31/12/202		Stock of provisions for Stage I exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00 0.00 0.00 0.00 0.00 Coverage Rati Stage 3 exposure 0.00 0.00
SPAIN	Colorios Invastamente undersalvings (CEV) Estable Colorios Invastamente undersalvings (CEV) Estable Colorios Invastamente State execucive State execucive State execucive State execucive State execucive State execucive State executive Stat		Risk exposure amounts	-	Actual 31/12/202		Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure 0.00
SPAIN	Colories Invastances undersakings (CEV) Exchange Colories Invastances Colories Color	Non-defaulted Default 195 0 0 0 0 0 95	Risk exposure amounts	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202		Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
	Colories Invastances undersakings (CEV) Exchange Colories Invastances Colories Color		Risk exposure amounts Non-defaulted Defaulted Defaulted Defaulted	-	Actual 31/12/202		Stock of provisions of exposure of the exposur	provisions for Stage 2	Stock of provisions for exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
SPAIN BELGIUM	Colories Invastances undersakings (CEV) Exchange Colories Invastances Colories Color	Non-defaulted Default 195 0 0 0 0 0 95	Risk exposure amounts Non-defaulted Defaulted Defaulted Defaulted	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202		Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	Stock of provisions for Stage 3 expectate 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
	Colorios Invandamente austernánique (CEV) Estable Colorios Invandamente austernánique (CEV) Estable Colorios Invandamente Basandarelland Total Colorios Invandamente Colorios Invandamente Rational severamente in recula substrationa Rational devenamente in recula substrationa Colorios Invandamente Colorios I	Non-defaulted Default 195 0 0 0 0 0 95	Risk exposure amounts Non-defaulted Defaulted Defaulted Defaulted	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202		Stock of provision of control of the	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Rate Stage 3 exposure 0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.
	Control invariance automatica (CE) Secretarian Other exements Was destined "Mind Control banks Control ban	Non-defaulted Default 195 0 0 0 0 0 95	Risk exposure amounts Non-defaulted Defaulted Defaulted Defaulted	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202		Stock of provisions for stage 1 sappours 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	0	Coverage Rate Stage 3 exposure 0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.
	Colorios Invandamente austernánique (CEV) Estable Colorios Invandamente austernánique (CEV) Estable Colorios Invandamente Basandarelland Total Colorios Invandamente Colorios Invandamente Rational severamente in recula substrationa Rational devenamente in recula substrationa Colorios Invandamente Colorios I	Non-defaulted Default 195 0 0 0 0 0 95	Risk exposure amounts Non-defaulted Defaulted Defaulted Defaulted	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202		Stock of provisions for Stages of October 1997	provisions for Stage 2	Stock of provisions for exponents	Сочетаря Разінова 0.00 оборожня 0.00 обор
	Confection inconstruents authernatives (CEP) Secretarises Control accounts Control Contro	Non-defaulted Default 195 0 0 0 0 0 95	Risk exposure amounts Non-defaulted Defaulted Defaulted Defaulted	Stage 1 exposure 0	Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exponent	provisions for Stage 2	Stack of provisions for Stage 3 displaces 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Rate Stage 3 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
	Confection inconstruents authernatives (CEP) Secretarises Control accounts Control Contro	Non-defaulted Default 195 0 0 0 0 0 95	Risk exposure amounts Non-defaulted Defaulted Defaulted Defaulted	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022 Starge 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		53xx1xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	provisions for Stage 2	Stock of provisions for Stock	Coverage Rata Stage 3 exposure
	Confection inconstruents authernatives (CEP) Secretarises Control accounts Control Contro	Non-defaulted Cortact 1951 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Blak exposure almostes Thoredefaulted Certailed O	Stage 1 exposure 0	Actual 31/11/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for exposure of the control of	provisions for Stage 2	Stock of provisions for provisions f	Coverage Ratio 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
	Confection inconstruents authernatives (CEP) Secretarises Control accounts Control Contro	Non-defaulted Cortact 1951 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Blak exposure almostes Thoredefaulted Certailed O	Stage 1 exposure 0	Actual 31/11/202	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	0	Coverage Ratio 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.
	Confection inconstruents authernatives (CEP) Secretarises Control accounts Control Contro	Non-defaulted Cortact 1951 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Blak exposure almostes Thoredefaulted Certailed O	Stage 1 exposure 0	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	Coverage Rain Stage Rain Coverage Rain Cover
	Confection inconstruents authernatives (CEP) Secretarises Control accounts Control Contro	Non-defaulted Defaulted 199 0 0 0 0 199 0 199 0 0 0 0 0 0 0 0 0 0 0 0	Stak expense a smooths d for-included Curlashed 0	Stage 1 exposure 0	Actual 31/11/202	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	Coverage Rain Stage Rain Coverage Rain Cover
	Confection inconstruents authernatives (CEP) Secretarises Control accounts Control Contro	Non-defaulted Default 197 0 0 0 0 198 0 199 10 0 10 10 10 10 10 10	Stak expense a smooths d for-included Curlashed 0	Steps 1 4 470 min 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	Stock of 50 C S S S S S S S S S S S S S S S S S S	provisions for Stage 2 exposure	Stock of principles of the stock of principles of the stock of principles of the stock of the st	Осметара Вл1 (Осметара Вл1 (Осметара Вл1 (Осметара Вл1 (Осметара Вл1 (Осметара Вл1 (Осметара Вл1 (Осметара Вл1 (Осмет
	Control invariance and residence (CEP) Secretarian Control Co	Non-defaulted Default 197 0 0 0 0 198 0 199 10 0 10 10 10 10 10 10	Stak expense a smooths d for-included Curlathed 0	Steps 1 4 470 min 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	Coverage Rate Co
	Control forwards and antiferration (CEP) Execution Other executes Water according Threat Control banks Control and Contro	Non-defaulted Default 197 0 0 0 0 198 0 199 10 0 10 10 10 10 10 10	Nah segours amounts	Steps 1 4 470 min 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	0.00 0.00
	Control invariance and residence (CEP) Secretarian Control Co	Non-distanted Default 197 197 198 199 199 199 199 199	# Stake approune a amounts Contraction Contraction	Steps 1 4 470 min 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	0.00 0.00
	Control forwards and antiferration (CEP) Execution Other executes Water according Threat Control banks Control and Contro	Non-defaulted Default 197 0 0 0 0 198 0 199 10 0 10 10 10 10 10 10	Nah segours amounts	Steps 1 4 470 min 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	0.00 0.00
BELGIUM	Control forwards and antiferration (CEP) Execution Other executes Water according Threat Control banks Control and Contro	Non-defaulted Codes 100 100 100 100 100 100 100 1	Name	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	0.00 0.00
	Control forwards and antiferration (CEP) Execution Other executes Water according Threat Control banks Control and Contro	Non-defaulted Codes 100 100 100 100 100 100 100 1	Name	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	Correct 19 10 10 10 10 10 10 10 10 10 10 10 10 10
BELGIUM	Colorion invandamenta parternations (CEP) Security Colorion Colorion Co	Non-defaulted Codes 100 100 100 100 100 100 100 1	Name	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	Correct 19 10 10 10 10 10 10 10 10 10 10 10 10 10
BELGIUM	Control banks Control of controls Banks Control controls Banks Control banks Control banks Control controls Banks Control controls Banks Control banks Control banks Control banks Control controls Banks Banks Control controls Banks Banks Control controls Banks Ba	Non-defaulted Codes 100 100 100 100 100 100 100 1	Name	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	0.00
BELGIUM	Colorion invandamenta parternations (CEP) Security Colorion Colorion Co	Non-defaulted Codes 100 100 100 100 100 100 100 1	Name	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	0.00
BELGIUM	Control towardwards professional CCCP) Security Control Control CCCP Security C	Non-defaulted Codes 100 100 100 100 100 100 100 1	Name	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/11/202	Stage 3 exposure C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 expositors	0.00



						.P. Morgan	Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	77,485		0	0	0	0		0	0	0	0.0
	Central governments	156		391	0	0	0		0	0	0	0.00
	Regional governments or local authorities	96		0	0	0	0		0	0	0	0.00
	Public sector entities	397		0	0	0	0		0	0	0	0.00
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00
	International Organisations	0		0	0	0	0		0	0	0	0.00
	Institutions	6,710		267	0	3	0		0	0	0	0.00
	Corporates	2,980	24	2,773	36	943	215		2	0	0	0.0
	of which: SME	0		0	0	0	0		0	0	0	0.0
	Retail	0		0	0	0	0		0	0	0	0.0
GERMANY	of which: SME	0		0	0	0	0		0	0	0	0.0
	Secured by mortgages on immovable property	46		16	0	42	3		1	0	0	0.00
	of which: SME	0		0	0	0	0		0	0	0	0.00
	Items associated with particularly high risk	15		23	0	0	0		0	0	0	0.00
	Covered bonds	0		0	0	0	0		0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00
	Equity	0		0	0	0	0		0	0	0	0.00
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.00
	Standardised Total	87.887	24	3,470	36	987	218		3	0		0.00

							Actual					
							31/12/202	2*				
		Exposur	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0				0	0		0.00%
	Central governments	0		0	0		0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0		0		0	0	0	0.00%
	Public sector entities	38		34	0		0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0		0		0	0	0	0.00%
	International Organisations	0		0	0		0		0	0	0	0.00%
	Institutions			0	0		0		0	0	0	0.00%
	Corporates	652		450	0	694	0		0	0	0	0.00%
	of which: SME	0		0	0		0		0	0	0	0.00%
	Retail	0		0	0		0		0	0	0	0.00%
NORWAY	of which: SME	0		0	0		0		0		0	0.00%
	Secured by mortgages on immovable property	0		0	0		0		0	0		0.00%
	of which: SME	0		0	0		0		0	0		0.00%
	Items associated with particularly high risk	0		0	0		0		0	0		0.00%
	Covered bonds	0		0	0		0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0		0		0	0		0.00%
	Collective investments undertakings (CIU)	0		0	0		0		0	0		0.00%
	Equity			0	0				0	0		0.00%
	Securitisation											
	Other exposures	0		0	0		0		0	0		0.00%
	Standardised Total	692		484	0	694			0	0	0	0.00%

							31/12/2022	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	687	0	0	0	0	0		0	0	0	0.00%
	Central governments	0	0	0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0		0	0	0	0.00%
	Public sector entities	60	0	12	0	19	0		0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0		0	0	0	0.00%
	International Organisations	0	0	0	0	0	0		0	0	0	0.00%
	Institutions	95	0	23	0	28	0		0	0	0	0.00%
	Corporates	6.660	65	6.713	97	378	254		1	2	0	0.02%
	of which: SME	0	0	0	0	0	0		0	0	0	0.00%
	Retail	0	0	0	0	0	0		0	0	0	0.00%
LUXEMBOURG	of which: SME	0	0	0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	2	- 4		0	0	0	0.00%
	of which: SME	0	0	0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	97		145	0	0	0		0	0	0	0.00%
	Covered bonds	0			0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0.00%
	Eoulty	0	0	0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0		0	0	0	0.00%
	Standardised Total	7,599	65	6,893	97	427	259	0	1	3	0	0.02%

^{*} State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA J.P. Morgan SE

												Baseline Scenari	•							_		
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	0	0 0	0	0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0		0 0		0.0
	Central dovernments or local authorities Recional overnments or local authorities Public sector entities Multilateria Develonment Banks Tinternational Ovasinations	0 20	0 12	0	0	0	0 0	0.00%	0 20	0 12	0	0	0	0	0.00%	0 19	17	0 0		0 0	0	0.0
	Multilateral Development Banks International Organisations		0 0	0	0	0	0	0.00%	0	0	0	-	0		0.00%	0		0 0		0 0	-	0 0.00 0 0.00 0 0.00
		3,051	879 6.004	12	0	0	0 37	0.14% 10.46%	3.012	904 6.081	26 650		0	0	0.20% 8.88%	2,969 18,998	925 7.687	9 45		0 0	79	
	Corporates of which: SME Retail	0	0	0	0	0	0	0.00%	0	0	0		0		0.00%	0	-	0 0		0 0	-	0.00
J.P. Morgan SE	of which: SME Secured by mortgages on immovable property	1,038	698	0	0	0 8	0	0.00% 14.17%	1,038	0 676	0		0	0	0.00% 14.56%	967	825	0 0		0 0	10	0 0.0 0 0.0 0 0.0 0 14.5
	of which: See	0	0 594		0	0	0	0.00%	0	0	0		Ó		0.00%	0	485	0 0		0 0		
	Items associated with earticularity high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0		0.00%	910	0	0		0	0	0.00%	419	460	0 0				9 12.1e 0 0.0e 0 0.0e
	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	0	0	0		0	0	0.00%	0	ì	0 0		0 0	· ·	0 0.01
	Securitisation Other exposures														0.00%							
	Other exposures Standardised Total	25,687	8,187	422	5	60	44	0.00% 10.52%	25,340	8,174	781	4	57	72	9.18%	23,271	9,942	1,082		64	94	0.0
					31/12/2023							Baseline Scenari 31/12/2024	0						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Rati Stage 3 exposure
	(min EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure 0.00%	exposure 0	exposure 0	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure	exposure	exposure	exposure	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	
	Central governments Peningal governments or local authorities	0	0 0	0	0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0		0 0		0 0.00
	Public sector entities Multilateral Development Banks			0	0	0		0.03%	0	0	0	į,	0	0	0.04%	0	,	0 0		0 0	,	0 0.00
	International Organisations Testibuline	0	0 0	0	0	ů ů	0	0.00% 2.36%	0	0	0		0	0	0.00% 3.36%	0 243	ì	0 0		0 0	j	0 0.00 0 0.00 0 3.5
	Corporates	9,961	3,233	99	1	12	5	4.63% 0.00%	9.932	3.137	223		12	10	4.61% 0.00%	8,759	4.205	5 328		1 14	15	5 4.55
UNITED STATES	of which: SME Retail of which: SME	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0		0 0		0.00
UNITED STATES	Secured by mortoages on immovable property	250	150	3	0	1	0	9.79%	238	159	6		1	1	10.40%	229	164	4 10		0 1		5 4.59 0 0.00 0 0.00 0 0.00 1 10.69
	of which: SME Items associated with particularly high risk	262	497	28	0	8	4	0.00% 13.07%	0 327	0 410	0 49		6	6	0.00% 12.41%	329	393	0 0 3 64		0 6		0.00 8 12.10
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0		0 0		
	Collective investments undertakings (CIU) Equity	0	0 0	0	0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0		0 0	(0 0.00 0 0.00 0 0.00
	Securitisation Other exposures			0	0	0		0.00%	0	0			0		0.00%	0		0 0				0.00
	Standardised Total	10,717	3,902	129	1	21	8	6.53%	10,749	3,720	280	1	19	17	6.11%	9,560	4,785	403		1 22	24	
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Control banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00
	Central banks Central covernments Resional covernments or local authorities Public sector onities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00 0 0.00 0 0.00 0 0.00
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00 0 0.00 0 0.00 0 0.00
	Control banks Control area Control area Recional convernments Recional convernments or local authorities Public securior entities Multilateral Development Banks Multilateral Covernment Banks Multilateral Covernment Banks	Stage 1 exposure 0 0 0 0 0 0 0 2,534	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 2,589	Stage 2 exposure 0 0 0 0 0 0 880 26	Stage 3 exposure 0 0 0 0 0 25	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.05%	Stage 1 exposure 0 0 0 0 0 0 2,556		0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for rovisions for exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00
	Control banks Control decomments Russiand convenients Russiand convenients Russiand convenients Russiand convenients Russiand Rus	0 0 0 0 0 0 2,634	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0	0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096	0 0 0 0 0 0 2,589	0 0 0 0	Stage 3 exposure 0 0 0 0 0 255	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.05% 3.20%	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00
NETHERLANDS	Command Assets Control of convenience's Residence of convenience of the convenience Residence Resi	0 0 0 0 0 0 2,634	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 2,589	0 0 0 0	Stage 3 exposure 0 0 0 0 0 25 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.05% 0.05% 0.00%	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00
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(els Eig. N	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks Contral panks Contral comments or local parks risks Relicional covernments Relicional covernments or local parks risks Relicional covernments or local parks risks Relicional covernments or local parks risks Relicional covernments or local parks Relicional Relic	0 0 0 0	0 0	0 0		0 0 0 0 0 0 0 0	0	0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0	0	0 0 0	0 0 0	0 0	0	0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.10% 0.13% 9.83%
FRANCE of the Control	1,615 0 0 0 47	0 665 0 0 0	0 91 0 0 0		0 0 1 1 13 0 0 0 0 0 0	9 9 0 0	0.11% 10.21% 0.00% 0.00% 0.00% 20.78%	1,565 0 0 0 0 55	0 651 0 0 0	0 155 0 0 0	0 1 0 0 0	0 11 0 0 0	0 15 0 0	0.13% 9.87% 0.00% 0.00% 0.00% 20,24%	1,475 0 0 0 40	0 692 0 0 0 31	0 203 0 0 0 0	0 1 0 0	0 10 0 0	0 20 0 0 0	0.00%
of which 1986 These associated with scarticitaris bish risk Convert books? Chilese on institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institutions and convertes with a ST credit assessment Collection institution in the Collection in the Collectio	0 0 0 0	0 0 0	0 0 0		0 0 0 0 0 0 0 0	0	0,00% 0,00% 0,00% 0,00% 0,00%	0 0 0 0	0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%
Other executors Standardised Total	1,662	690	93	31/12/2023	0 0 1 13	10	0.00% 10.47%	1,620	667	0 158	Baseline Scenario 31/12/2024	12	16 16	0.00% 10.05%	0 1,516	722	206	31/12/2025	11	0 21	9.98%
Control Streets (min SLR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Control deverements Releval enverements er local substration Releval enverements er local substration Milds control entities Milds enverement banks International Operations Fastalisase Fastalisase	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.03%	0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Corporates of refuted SHE SPAIN SPAI	1,368 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0	8.29% 0.00% 0.00% 0.00% 0.00% 0.00%	1,336 0 0 0 0 0	433 0 0 0 0	0 0 0 0	0 0	0 0 0 0	0 0 0	8.57% 0.00% 0.00% 0.00% 0.00% 0.00%	1,300 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	8.83% 0.00% 0.00% 0.00% 0.00% 0.00%
Convent broads. Conven	0 0 0	0	0		0 0 0	0 0	0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0	0	0 0	0 0 0	0 0	0	0.00% 0.00% 0.00% 0.00%	0 0 0	0 0	0 0 0	0 0	0 0 0	0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%
	4 220					Š	0.360/		436	***											
Nanotantined Yold	1.370	425	35	31/12/2023	Š	3	8.26%	1.338	436	56	Baseline Scenario 31/12/2024	5	5	8.54%	1.302	453	75	31/12/2025	6	7	8.79%
Manufact food Total Control Service Control Service Control Service	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	8.26% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	8.54% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	453 Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	1370 Stage 1 exposure 0 0 0 0 0 1244	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	8.26% Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00%	1.338 Stage 1 exposure 0 0 0 0 0 0 1.142	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	8.54% Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	453 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 2	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Control Basiles Coultred conversations Coultred conversations Read of conversations Conversation Conversation of conversation of conversation of conversations of conversatio	1370 Stage 1 exposure 0 0 0 0 0 1,1214 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	8.26% Coverage Ratio - Stage 3 caposure - Coverage Ratio - Stage 3 caposure - Coverage Ratio - Coverage Ratio - Coverage Ratio - Coverage - Co	1.338 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	436 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	8.54% Coverage Ratio Step 3 expenses 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Centrel Banks. Centrel General Control	\$1.370 \$1.926.1 exposure 0 0 0 0 0 1.224 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stock of	Stock of provisions for Stage 3 and provisions for Stage 3 and provision for Stage 3 and provisi	8.26% Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.338 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$6 \$100 \$2 \$100 \$2 \$100 \$2 \$100 \$2 \$100 \$2 \$100 \$2 \$100 \$2 \$100 \$100	Stock of	Stock of provisions for Stock of appendix	Steck of providents for Stage 8 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8,54% Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 22 2 2 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Coverage Ratio - Stage 3
Centrel Basiles Carbor de convernancia Carbor de convernancia Selectiva de convernancia Selectiva de constituire de convernancia se selectiva de convernancia se convernan	0 0 0 0 0 0 0 0 0 0 1,224 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stops 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.3250 Coverage Batton- Steps 10 6.005% 6.	0 0 0 0 0 0 0 1,143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$299 3 exposure	Stock of provisions for Stope 1 expensions for Stope 1 expensions for Stope 1 expensions for One of the Stope 1 expensions for One of O	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision 5 cm 2 cm	6.54% Coverage Batto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 22 2 2 0 0 0 0 0 0 0	Stock of provisions for Stope 1 expessive Stope	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Centrel Basiles Carbor de convernancia Carbor de convernancia Selectiva de convernancia Selectiva de constituire de convernancia se selectiva de convernancia se convernan	0 0 0 0 0 0 0 0 0 0 1,224 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stope 1 exposure	Stock of provisions for stops 2 stops 2 stops 2 stops 2 stops 3 stops 4 stops	Stock of provings a separate of the separate o	8.32% (Coverage Batto-Steps 1) (Coverage Ba	0 0 0 0 0 0 0 1,143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51ays 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of program of the program of t	Stock of provious for Raye 3 exposure of the stock of the	6.54% 111-2	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 2 22 2 2 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of a expessore of the stock o	Block of provisions for Stage 2 exposure of the Control of the Con	7 Stock of provisions for Stage 3 exposure of the Stag	Coverage Ratio - Coverage Ratio
Control Marks Carbor of severements Reflect se	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	Stock of provisions for stops 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2200. Coverage Ratio - Steps 3 or Steps 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 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provided in the control of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision 5 cm 2 cm	0.54% Coverage Battle Sept 3 - 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 expensions of control of the stage 1 expension of control of the stage 1 expension of control of con	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Coverage Batio - Sage 3 - Sage
Control Basins, Called an extremination of bird in shortess Rathic society entities Rathic society ent	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	Stock of provisions for stops 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$220. Coverage Battle Step 1 or Ste	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provided in the control of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision 5 cm 2 cm	8.54% Coverage Battle Sept 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 expensions of control of the stage 1 expension of control of the stage 1 expension of control of con	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Coverage Ratio - Coverage Ratio

												J.P. MORGAN SE Baseline Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
	Central banks			0	0 0		0	0.00%	0	0		0 0	0 0	0.00%	0	0			0		1
	Central governments			0	0 0		0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		1
	Regional governments or local authorities			0	0 0		0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0)
	Public sector entities			0	0 0		0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		1
	Multilateral Development Banks			0	0 0)	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		
	International Organisations			0	0 0)	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		
	Institutions	3		0	0 0)	0	0.53%	2	0		0 0	0 0	0.46%	2	0		0	0		
	Corporates	936	209	9 1	4 ()	1	1 6.25%	897	238	22	2 0	1 1	6.03%	834	293	31	. 0	1		2
	of which: SNE			0	0 0)	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		
	Retail			0	0 0)	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		
GERMANY	of which: SNE			0	0 0)	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		
	Secured by mortgages on immovable property	39	6	6	0 0)	0	0 17.89%	36	8		0 0	0 0	18.17%	34	10		0	0		
	of which: SNE			0	0 0)	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		
	Items associated with particularly high risk			0	0 0		0	0.00%	0	0		0	0 0	0.00%	0	0		0	0		
	Covered bonds			0	0 0	1	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		1
	Claims on institutions and corporates with a ST credit assessment			0	0 0	1	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		1
	Collective investments undertakings (CIU)			0	0 0	1	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		1
	Equity			0	0 0	1	0	0.00%	0	0		0 0	0 0	0.00%	0	0		0	0		1
	Securitisation																				
	Other exposures			0	0 0		0	0.00%	0	0		0	0 0	0.00%	0	0			0		
	Standardised Total	977	214	1 1	4 6		1	1 6.32%	936	247	23	3 0	1 1	6.14%	870	304	31	. 0	1	2	

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0		0.00%	0	0		0	0	0	0.00%		0		0	0		0.00%
	Central governments			0	0			0.00%				0	0		0.00%							0.00%
	Regional governments or local authorities			0	0			0.00%				0	0		0.00%							0.00%
	Public sector entities			0	0			0.04%				0	0		0.05%							0.05%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0		0	0	- 1	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	Institutions	0	0	0	0	0	0	1.13%	0	0		0	0	0	1.19%		0		0	0	- 1	0 1.18%
	Corporates	635	59	0	0	0	0	8.12%	609	84			0	0	7.93%	588	104			0	- 1	0 7.87%
	of which: SME	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	Retail	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
NORWAY	of which: SME	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	Collective investments undertakinos (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%		0		0	0	- 1	0.00%
	Equity	0		0	0	0	0	0.00%		0		0	0		0.00%				0	0	-	0.00%
	Securitisation																					
	Other exposures	0	0	0	0			0.00%	0	0		0	0	0	0.00%		0			0		0 0.00%
	Standardised Total	635	59		0	0		8.12%	609	84	1	. 0			7.93%	588	104	1	0	0		7.87%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0					0.00%	0	0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Central governments		0					0.00%	0	0		0	0	0	0.00%	- 1	0	0	0	0		0.00%
	Regional governments or local authorities		0					0.00%	0	0		0	0	0	0.00%	- 1	0	0	0	0		0.00%
	Public sector entities	12	7					2.80%	12	7		0	0	0	2.77%	17	7	0	0	0		2.77%
	Multilateral Development Banks		0					0.00%	0	0		0	0	0	0.00%	- 1	0	0	0	0		0.00%
	International Organisations		0					0.00%	0	0		0	0	0	0.00%	- 1	0	0	0	0		0.00%
	Institutions	28	0					0.17%	28	0		0	0	0	0.19%	21	0	0	0	0		0.19%
	Corporates	448	174	10				1.75%	430	185	17	7 0	0	0	1.84%	40:	207	24	0	0		1.87%
	of which: SME		0					0.00%	0	0		0	0	0	0.00%	- 1	0	0	0	0		0.00%
	Retail		0					0.00%	0	0		0	0	0	0.00%	- 1	0	0	0	0		0.00%
LUXEMBOURG	of which: SME		0					0.00%	0	0		0	0	0	0.00%	- 1	0	0	0	0		0.00%
	Secured by mortgages on immovable property	2	5					12.97%	2	4		0	0	0	13.71%		4	1	0	0		13.74%
	of which: SME		0					0.00%				0	0		0.00%		0		0		0	0.00%
	Items associated with particularly high risk		0					0.05%				0	0		0.05%		0		0		0	0.05%
	Covered bonds		0					0.00%				0	0		0.00%		0		0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0					0.00%	0	0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0					0.00%	- 0	0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Equity	0	0					0.00%	- 0	0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures		0					0.00%	- 0	0		0	0	0	0.00%	-	0	0	0	0	0	0.00%
	Standardised Total	490	186	10		0	_	2.03%	471	197	18	0	1	0	2.12%	443	218	25	0	1	- 1	2.14%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA J.P. Morgan SE

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	0	0	0	0	0	-	0.00%	0	0	0	0	0	0	0.00%		0	0		0 0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	-	0.00%	0	0	0	0	0	0	0.00%		7 1	0 1		0 0	0	0.00%
	Public sector entities Multilateral Development Banks International Grannisations		0	0	0		-	1,93% 0,00% 0,00%	0	0	0	0	0		1.61% 0.00% 0.00%		0	0		0 0	0	1.71% 0.00% 0.00%
	Institutions Corporates	2,924 15,537	992	27	0	0		0.38%	2.901	984	58	0	0	0	0.53%	2.87				0 0	0	0.47% 18.54%
	of which: SME	13,337	11.142	0	0	130		0.00%	18.060	7.558 0	1,363	0	0	0	19.71% 0.00% 0.00%	17.43	4 7.88 0	0 220		0 0	913	0.00%
J.P. Morgan SE	Retail Of which: SME Secured by mortgages on immovable property	0	1,038	0	0	0		0.00%	0	0	0	0	0	0	0.00%	77	0 72	0 1		0 0	0	0.00% 0.00% 0.00% 19.22%
	Secured by mortpages on immovable property of which: SME Items associated with particularly high risk	0	1,038	0	Ô	0	- 0	0.00%	0	0	0	0	0	0	0.00%		0 /2	0 1		0 0	0	
	Covered hands	193	613	1/0	0	0		22.94% 0.00% 0.00%	319	365	291	0	0	61	21.00% 0.00% 0.00%	32	9 39	0 1		0 0	63	20.73%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0		0 0	0	0.00% 0.00% 0.00%
	Equity Securitisation		0					0.00%					0		0.00%	· ·	0	0				
	Other exposures Standardised Total	19,249	13,804	1,242	14	202	344	0.00% 27.70%	22,087	9,647	2,561	5	95	496	0.00% 19.37%	21,423	3 9,95	7 2,91	- 4	91	534	0.00% 18.33%
	ĺ				31/12/2023							Adverse Scenario 31/12/2024	•			1			31/12/2025			
					Stock of	Stock of	Stock of	Coverage Patie -				Stock of	Stock of	Stock of	Countries Batio			1	Shork of	Stock of	Stock of	Courses Batio
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Regional governments or local authorities	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0		0 0	0	0.00% 0.00% 0.00%
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0			0	
	International Organisations	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0		0 0	0	0.00% 0.00% 7.23% 18.54%
	Institutions Corporates	226 7,781	39 5.260	1 252	2	0 45	111	9.96% 43.98%	240 8.848	23 3.739	3 706	0	0 22	0 146	7.55% 20.64%	24i 8,47	0 2 5 3.98	6 83		1 22	154	7.23% 18.54%
UNITED STATES	of which: SME Retail of which: SME	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0		0 0	0	0.00% 0.00% 0.00%
UNITED STATES	of which: SNE Secured by mortoaces on immovable property of which: SNE	231	167	5	0	3		0.00% 25.53%	0 233	0 157	13	0	0	3	0.00%	225	5 16	0 1		0 0	0	0.00% 21.18%
	Items associated with particularly high risk	188	0 454	145	0	24	36	0.00%	0 257	0 285	0 244	0	0 4	54	21.94%	251	8 27	2 25		0 0	55	21.18% 0.00% 21.57%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	- 6	0.00%	0	0	0	0	0	0	0.00%		0	0		0 0	0	0.00%
	Collective investments undertakings (CIU) Equity	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0 1		0 0	0	0.00%
	Securitisation Other exposures	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0		0 0	0	0.00%
	Standardised Total	8,426	5,920	402	2	72	148	36.95%	9,578	4,204	966	1	27	202	20.95%	9,197	7 4,44	1,109		27	213	19.25%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control States (role EUE, %)	Stage 1 exposure	Stage 2 exposure		31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure		31/12/2024	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00%					provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks Central overnments Recional overnments or local authorities	Stage 1 exposure				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00%	Stage 1 exposure			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00%				Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks Central governments	Stage 1 exposure				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%				Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stags exposure	0.00% 0.00% 0.00%
	Central banks Central doverments Recincal overments or local authorities Public actor exists Multitate of Covelinates Multitates of Covelinates Exists Exist	Stage 1 exposure 0 0 0 0 0 2,548				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 2,495			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	Control asses Central assert enterestes Resistant onervenents or local authorities Public actor control authorities Multilatural Development Exaks Futuralizaria Development Exaks Futuralizaria Development Futuralizaria Grandina	0 0 0 0				Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.04% 0.00%	0 0 0 0 0			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.07% 5.54% 0.00%		0 0 0 0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Central Desirios Control d'avenamenta su finici archivittes Subdir acte sentine Subdirect sent	0 0 0 0				Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 stage 2 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Central de Maria Combral de Maria Combra de M	0 0 0 0				Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 1	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Compile Daniel Control averagement of the State	0 0 0 0				Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 carposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Central States Control General Control Gene	0 0 0 0				Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Central desires Control de versamenta su foicil authorities Subdit extre sentine Subdit extre	0 0 0 0				Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure caposure caposur	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0 0 0 0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure of the Stage	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Central States Control General Control Gene	0 0 0 0	0 0 0 0 0 0 0 220 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 3.	Stock of provisions for stage 3 depotes 4 depotes 4 depotes 5 depotes 5 depotes 6 depo	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		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	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Central desires Control de versamenta su foicil authorities Subdit extre sentine Subdit extre	0 0 0 0 0 0 2,548 706 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 220 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage	Stock of provisions for stage is deposed of control of the stage is deposed of control of the stage is deposed on the stage is	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 2,495 757 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Slock of provisions for constant of the constant of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	2,472 751 4 4 4	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	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 capsulate and a capsulate and capsulate and a capsulate and a capsulate and a capsulate and a	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Central desires Control de versamenta su foicil authorities Subdit extre sentine Subdit extre	0 0 0 0 0 0 2,548 706 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 220 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of process of the process of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 3 depresse 6 depresse 7	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	0 0 0 0 0 0 0 2,495 757 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of Provisions for Stage 1 explaints explaint	Stock of provisions for Stage 2 expansion of Control of	provisions for Stages 8 expensive Communications for Stages 8 expensive Communication	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	2,472 751 4 4 4	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	Stock of provisions for provisions for a depositor of a depositor of the first of t	provides for Stage 2 days days (1) and	provisions for Stage 3 exponents	0.0% 0.07% 0.07% 0.07% 0.07% 0.07% 0.00%
NETHERLANDS	Compile Daniel Control de versionelle se livid sudinitée minis cette entitée minis cette entitée Millière et l'evenieure Babb Millière et l'evenieure Millière et l'evenieure of mi	0 0 0 0 0 0 2,548 706 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 220 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Organization of Stock of Organization	Stock of provisions for Stage 2 expanse.	Stock of provisions for Stage 3 a exposure Co.	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 2,495 757 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Slock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	2,472 751 4 4 4	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	Stock of provisions for provisions for provisions for provisions for provision of the provi	provident for Stage 2 - 0.00 (minutes)	Stack of provisions for Stage 3 Sape 3	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
NETHERLANDS	Coming desired. Consider desired and Consideration of Co	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.00% 0.00%	0 0 0 0 0 0 0 0 2,495 752 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	227772 759 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 0 1 0	Stock of provisions for provisions for expenses	provident for Stage 2 - 0.00 (minutes)	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%
	Coming desired.	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.00% 0.00%	0 0 0 0 0 0 0 0 2,495 752 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	227772 759 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 0 1 0	Stock of provisions for provisions for expenses	provident for Stage 2 - 0.00 (minutes)	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%
	Coming desired.	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.00% 0.00%	0 0 0 0 0 0 0 0 2,495 752 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	227772 759 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 0 1 0	Stock of provisions for provisions for expenses	provident for Stage 2 - 0.00 (minutes)	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%
	Compile plants Control of averagement of the first antiheties Control of averagement of the first antiheties Authorized of the control of the first antiheties Control of the control of the first antiheties of the first antiheties Control of the control of the first antiheties Control of the first antih	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ \$1296.2 \$ \$1296.2 \$ \$1.049	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	2,47 2,57 2,57 2,57 2,57 2,57 2,57 2,57 2,5	Stape 2 stypiours	0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 0 1 0	Stock of provisions for provisions for expenses	provident for Stage 2	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%
	Coming desired. Coming	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.00% 0.00%	0 0 0 0 0 0 0 0 2,495 752 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	227772 759 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Stape 2 stypiours	0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 0 1 0	Stock of provisions for provisions for expenses	provident for Stage 2	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%
	Coming de Journal Comment de la Comment de L	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2496 2 exponents	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	3,261	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 Stage 3	Stock of provisions for provisions for expenses	provident for Stage 2	provisions for Stage 3 exposure 1 or 1	0.00m, 0.
	Coming descriptions of the Control o	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ \$1296.2 \$ \$1296.2 \$ \$1.049	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	2,47 2,57 2,57 2,57 2,57 2,57 2,57 2,57 2,5	Stage 2 exponers	Stage 3 Stage 3	Stock of provisions for provisions for expenses	provident for Stage 2	provisions for Stage 3 exposure 1 or 1	0.00m, 0.
	Central planets Control of any extraction of the control of contr	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2496 2 exponents	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.007n, 0.007n	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0070, 0.0070	3,261	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 Stage 3	Stock of provisions for provisions for expenses	provident for Stage 2	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%
	Coming the second of the control of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2496 2 exponents	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	\$6000. \$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 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	3,261	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for provisions for expenses	provident for Stage 2	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%
	Central planets Control of any extraction of the control of contr	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2496 2 exponents	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	0.007n. 0.007n	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.000% 0.	3,261	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for provisions for expenses	provident for Stage 2	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%
	Central desirable Control of communication of local statistics of control of communication of local statistics of control of contro	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2496 2 exponents	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of the provisions for advances of the provisions for advances of the provisions of the	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages a exposure Communication for Communication f	\$6000. \$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 0 945 945 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1.00 (Stock of provisions for Stage 2 expansion of Control of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	3,261	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for provisions for expenses	provident for Stage 2	provisions for Stage 3 exposure 1 or 1	0.00% 0.00%

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					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments	0	0	0	exposure	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0	exposure	0	0	
	Regional amorpments or local authorities	0	0	0		0 0	0	0.00% 0.00%	0	0	0	0	0	0	0.00%	0		0			0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.22% 33.38% 0.00%
	Public sector entities Multilateral Development Banks International Organizations	0	0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0		0 0	0	0.00%
	Institutions Corporates	1,184	985	0 201		3 38	0 103	0.11% 51.45%	1 1,297	703	0 370	0	0 19	131	0.23% 35.38%	1,238	715	0 414		0 17	0 138	0.22% 33.38%
FRANCE	of which: SME Retail of which: SME	0	0	0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	0.00% 0.00% 0.00%
IRANCE	Secured by mortoages on immovable property	36	34	3		1	1	22.11% 0.00%	36	32	6	0	0	1	21.03%	35	33	2			1	20.83%
	Items associated with particularly high risk Covered bonds	0	0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0 0	0	0.00% 0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0.00% 0.00% 0.00% 0.00% 0.00%
	Securitisation Other emocures						0	0.00%		0		0	0		0.00%	0					0	
	Standardised Total	1,221	1,020	204	1 1	39	104	0.00% 50.96%	1,334	735	376	1	20	132	0.00% 35.15%	1,274	751	420	1	17	139	0.00% 33.18%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
						Stock of	Stock of					31/12/2024 Stock of	Stock of	Stock of						Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	0	0	0	exposure	exposure 0	exposure 0	0.00%	0	0	0	exposure 0	exposure 0	exposure	0.00%	0		0	exposure	exposure 0	exposure 0	
	Central governments Regional governments or local authorities	0	0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0		0 0	0	0.00%
	Public sector entities Multilateral Development Banks	0	0	0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%	0		0 0		0 0	0	0.00% 0.00% 0.00% 0.00% 0.00%
	arcentrone organisations Institutions Corporates of which: SHE	0 915	0 840	0 0		0 0	0	0.01% 14.76%	1.094	0 577	0 156	0	0	0	0.06% 14.68%	0 1,068	575	0 184		0 11	0 0 27	0.06% 0.06% 14.58% 0.00%
00.444	Retail	0	0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0		0 0	0	0.00%
SPAIN	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%	0		0 0		0 0	0	0.00%
	Items associated with particularly high risk Covered bonds	2 0	1	. 0		0 0	0	0.00%	2	1 0	0	0	0	0	0.00%	2 0		1 1	i	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0	0	0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	Equity Securitisation		0	0		0	0	0.00%		0	0	0	0	0	0.00%	0		0			0	0.00%
	Standardised Total	917	841	73		20	11	14,72%	1.096	578	156	0	11	23	14.64%	1.070	575	185	Ó	11	27	14.54%
					21/12/2022							Adverse Scenario							21/12/2026			
					31/12/2023 Stock of	Stock of	Stock of					31/12/2024		Stock of					31/12/2025 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Control Banks (old SEL %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure 0		31/12/2024 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00%
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%
	Control basis Control Governments Raininal accuraments is local authorities Raininal accuraments is local authorities Public sector uniform Ministeral Development Basis International Oversimations International Oversimations International Commonities	Stage 1 exposure 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 1 10 10 10 10	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 9 44	Stage 2 exposure 0 0 0 0 0 0 0 3 4 394		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 25,73%	0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 2 2 2 2	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BEIGIIM	Central deservations of Centra	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.096 0.096 0.096 0.096 0.096 0.096 0.026 0.026 0.026	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.02% 0.02% 0.00%	0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BELGIUM	Central season comments Resident comments or local suburities Resident comments or local subur	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 486 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staye 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.07% 25,73% 0.00% 0.00%	0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 Stage	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BELGIUM	Central basis Central conversaments Central conversaments Pallin contraction Pallin contraction Pallin contraction Description	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.09% 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 caposiure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BELGIUM	Control banks Control deversement Andrés extrement Andrés And	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure (1) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions of the provision of	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0	Stage 2 exposure (((((((((((((((((((Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BELGIUM	Central basis Central conversements English conversations of local softwarfors English conversations English conversations English Central Central English English English Central Central English English English Central Central English Eng	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for shapes a capitate a	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	944 944 949 949 949 949 949 949 949 949	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure of the provision	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BELGIUM	Control basis Control conversaments Solid conversaments Conference in conversaments Solid conv	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for filters in the control of t	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for exposure Stock of provisions for exposure Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BELGIUM	Control basis Control conversaments Solid conversaments Conference in conversaments Solid conv	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stank of provisions for Stank of a provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 5 of the provisions for Stope 5 of the provision of the provi	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	944 944 949 949 949 949 949 949 949 949	Stage 2 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Slock of previsions for constant of the constant o	Stock of provisions for Stage 2	Stock of provisions for stage 3 expresses of control of the contro	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for a special state of the spec	Stock of process of the process of t	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BELGIUM	Control basis Control conversaments Solid conversaments Conference in conversaments Solid conv	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provisions for Stage 2 exposure of the provision of the prov	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	\$\begin{array}{c} \text{\$0\$} \\ \text{\$0\$} \	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
BELGIUM	Control devolvements Control devolvements Polici score estimate Po	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	944 944 949 949 949 949 949 949 949 949	Stage 2 supplies		31/12/2024 Slock of previsions for constant of the constant o	Stock of provisions for Stage 2 exposure of the provisions for Stage 2 exposure of the provision of the prov	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
BELGIUM	Control Anotes Control Anotes Control Anotes Particles Control Anotes Particles Control Anotes Particles Control Anotes Resident Control Resident Control Resident Re	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	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock	0,00% 0,00%	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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2	Stock of providing for suppose of the suppose of th	0.00% 0.00%	\$\begin{array}{c} \text{\$0\$} \\ \text{\$0\$} \	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	Stock of provisions for Stope 2 deprisons of the Stope 2 deprisons for Stope 2 deprisons of Stope 2 deprisons of the Stop	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
BELGIUM	Control abouts Control announcement Control announcement Public score mellion Public score mellion Residence mellion Residence mellion Residence mellion Residence mellion Residence Resid	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for Stage 2 exposure of the provision of the p	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% 0.00%	\$\begin{array}{c} \text{\$0\$} \\ \text{\$0\$} \	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% 0.00%
BELGIUM	Control devices - Control devi	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for Stage 2 exposure of the provision of the p	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	\$\begin{array}{c} \text{\$0\$} \\ \text{\$0\$} \	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% 0.00%
BELGIUM	Control books Control downwester Control downwester Polici scarte method	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0050 0.0070 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for Stage 2 exposure of the provision of the p	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5.00% 5.00%	\$\begin{array}{c} \text{\$0\$} \\ \text{\$0\$} \	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% 0.00%
	Contral books Control dovernment Control dovernment Control dovernment Control dovernment Control Cont	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,00% 6,00%	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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for Stage 2 exposure of the provision of the p	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% (1.	\$\begin{array}{c} \text{\$0\$} \\ \text{\$0\$} \	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% 0.00%
BELGIUM	Control books Control downware control or beat softwires Public south and softwires Public south and softwires Public south and souther into Public south and souther into Public south and souther Public southers Public sou	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0.00%. \$ 0	0 0 0 0 0 0 0 0 0 0 0 0 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for Stage 2 exposure of the provision of the p	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% (1.00%)	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% 0.00%
	Control books Control conversations of texts architecture Public scale methods Public scale methods Public scale methods Public scale methods International Scale International In	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0.000. \$ 0.000.	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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for Stage 2 exposure of the provision of the p	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% 2.00%	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
	Control another Control anothe	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$6000. \$0.0000.	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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for Stage 2 exposure of the provision of the p	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% 2.00%	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
	Control books Control down-removable Control down-removable Polici scarle method Polici scarle Polici scarl	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	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0.000. \$ 0.000.	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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of or Stage 1 exposure of st	Stock of provisions for Stage 2 exposure of the provision for Stage 2 exposure of the provision for Stage 2 exposure of the provision of the p	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% 2.00%	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	629-060/48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% 0.00%

2023 EU-wide Stress Test: Credit risk STA J.P. Morgan SE

												Adverse Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks			0	0	1)	0.00%	0	0		0	0	0.00%		0	0				1
	Central governments			0	0))	0.00%	0	0		0	0	0.00%	. 0	0	0	0)
	Regional governments or local authorities			0	0))	0.00%	0	0		0	0	0.00%	. 0	0	0	0)
	Public sector entities			0	0)		0.00%	0	0		0	0	0.00%	0	0	0	0			
	Multilateral Development Banks			0	0)		0.00%	0	0		0	0	0.00%	0	0	0	0			0
	International Organisations			0	0)		0.00%	0	0		0	0	0.00%	0	0	0	0			0.
	Institutions			0	0)		0.95%	2	0		0	0	0.99%	2	0	0	0			0
	Corporates	618	506	6 3	34			3 10.11%	794	302	62	2 0	2	8.79%	765	323	70	0			8.
	of which: SME			0	0)		0.00%	0	0		0	0	0.00%	0	0	0	0			0
	Retail			0	0)		0.00%	0	0		0	0	0.00%	0	0	0	0			0
GERMANY	of which: SME			0	0)		0.00%	0	0		0	0	0.00%	0	0	0	0			
	Secured by mortgages on immovable property	37		7	0)		0 22.52%	31	12		1 0	0	21.38%	31	13	1				21
	of which: SME			0	0)		0.00%	0	0		0	0	0.00%	0	0	0	0			
	Items associated with particularly high risk			0	0)		0.00%	0	0		0	0	0.00%	0	0	0	0			
	Covered bonds			0	0 1)		0.00%	0	0		0	0	0.00%	. 0	0	0	0			
	Claims on institutions and corporates with a ST credit assessment			0	0 1)		0.00%	0	0		0	0	0.00%	. 0	0	0	0			1
	Collective investments undertakings (CIU)			0	0 1)		0.00%	0	0		0	0	0.00%	. 0	0	0	0			0
	Equity			0	0 1)		0.00%	0	0		0	0	0.00%	. 0	0	0	0			0.
	Securitisation																				
	Other exposures			0	0 1)		0.00%	0	0		0	0	0.00%	. 0	0	0	0			0.
	Standardised Total	657	514					4 10.19%	878	314		3 0	2	8.93%	799	336	71				8.8

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0		0	0		0.00%
	Central governments	0						0.00%		0		0	0		0.00%		0 1	1				0.00%
	Regional governments or local authorities							0.00%				0	0		0.00%		0)				0.00%
	Public sector entities							0.03%				0	0		0.06%		0)				0.06%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 0)	0	0		0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 0)	0	0		0.00%
	Institutions	0	0	0	0	0	0	1.05%	0	0		0	0	0	1.44%		0 0)	0	0		1.44%
	Corporates	588	105	1	0		0	12.33%	570	120		0	1	0	9.97%		8 13)		1		9.71%
	of which: SME	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 0)	0	0		0.00%
	Retail	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 0)	0	0		0.00%
NORWAY	of which: SME	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 0)	0	0		0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 0)	0	0		0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 0)	0	0		0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 0)	0	0		0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 (1	0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 (1	0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 (1	0	0		0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 (1	0	0		0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0 (1	0	0		9.71%
	Standardised Total	588	105	1	0	1	0	12.33%	570	120	5		1		9.97%	558	130		0	1		9.71%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0			0 0		0.00%		0		0	0	0	0.00%	- 1	0	0		0	0	0.00%
	Central governments	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Public sector entities	11	7			0 0		0 4.22%	11	8		1 0	0	0	3.62%	1:	. 7	1	0	0	0	3.53%
	Multilateral Development Banks	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	International Organisations	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Institutions	28	1			0 0		0.13%	28	0		0	0	0	0.20%	21	1	0	0	0	0	0.22%
	Corporates	105	480	47		0 2		1 2.54%	361	181	90	0	1	3	3.10%	36	175	96	0	1	3	3.14%
	of which: SME	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Retail	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
LUXEMBOURG	of which: SME	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	5	1		0 0		0 13.28%		3	2	2 0	0	0	15.63%		2	2	0	0	0	15.70%
	of which: SME	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Items associated with particularly high risk		0			0 0		0.04%				0	0		0.07%			0		0	0	0.07%
	Covered bonds		0			0 0		0.00%				0	0		0.00%			0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Equity	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0			0 0		0.00%		0		0	0	0	0.00%		0	0	0	0	0	0.00% 3,44%
	Standardised Total	144	493	49		2		1 2.85%	400	192	93	0	1	3	3.42%	400	185	100	0	1	3	3.44%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	FIRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0			0	0	0		0			0	0	0	
	Composites - Of Whirly Sparialised Lending	0		0	0	0	0		0			0	0	0	
	Corporates - Of Which: SME											. 0	0	0	
	Retail			0	0	0	0		0			0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
P. Morgan SE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		•	0	0	0	
r. Mulyali SE	Retail - Secured on real estate property - Of Which: non-		0	0			0	0	0		0	0	0	0	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0			0	0	0	
	Retail - Other Retail		0				0	0	0			0	0	0	
	Retail - Other Retail - Of Which: SME								0			0	0	0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0			0	0	0	
	touty														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	٥	0	0	0	0	0	0	0	0	٥	0	0	0	
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
ONTIED STATES	Retail - Secured on real estate property - Of Which: non-			0	0	0	0		0			0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-198	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		0	0	0	0	0		0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0		0	0	0	0	0		
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
NETHERDANDS	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0		0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														_
	Retail - Other Retail - Of Which: non-SME														_
	Equity														_
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL			0	0	0			0	•			0		

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0	0				0	٥	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
CIVITED ICINODON	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Constitution														
	Other non-credit obligation assets														
	IRS TOTAL	0		0	0	0	0	0	0	0	0	0	0	0	-

EBA RANCORE

							P. Morgan	SE							
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions		_		_				_		_				
	Corporates	0		0	0	0					0				
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME		_		_				_		_				
	Retail - Secured on real estate property			0	0					0		0	0	0	_
FRANCE	Retail - Secured on real estate property - Of Which: SME	-						-		-	-				
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving			0	U	U				0					-
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														+
	Retail - Other Retail - Of Which: non-SME														+
	Equity														+
	Securitisation														
	Other processfit obligation assets														
	IRB TOTAL			0		0									1-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central assernments														
	Institutions														
	Corporates	0			0	0				0	٥	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	٥			0			- 0	- 0	٥	0		0	0	-
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
317414	Retail - Secured on real estate property - Of Which: non-	٥			0			- 0	- 0	٥	0		0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Batail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Enrily														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0								0		0		0	

								Dublic mare	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expor	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min ELIR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0		0	0			0	0	0				
	Corporates - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail	0	0		0	0			0	0	0				
	Retail - Secured on real estate property														
BELGIUM	Retail - Secured on real estate property - Of Which: SME														
DEEGION	Retail - Secured on real estate property - Of Which: non-	0	0		0	0	1 0		0			0			1 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TERTOTAL												- 0		

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min ELIR, %)	A-IRB	F-IRB		F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0			0					0	0	. 0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0		0	0			0	0		
	Retail - Secured on real estate property														
SWEDEN	Retail - Secured on real estate property - Of Which: SME														
SWEDEN	Retail - Secured on real estate property - Of Which: non-		0	0	0	0		0	0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL				0							0	0		

EBA RANCORE

						J.	P. Morgan	SE							
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0	0	0				0		0		0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	٥		0	0	0				0		0		0	
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
OLIG DUG	Retail - Secured on real estate property - Of Which: non-	٥		0	0	0				0		0		0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL	0	0	0	0	0	0			0	0	0	0	0	

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0								0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	٥		0								0	0		
	Retail - Secured on real estate property														
NORWAY	Retail - Secured on real estate property - Of Which: SME														
iiioiiiiiiii	Retail - Secured on real estate property - Of Which: non-	٥		0								0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL	0	0	0			0	0		0	0	0	0	0	

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates												0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail												0		
	Retail - Secured on real estate property														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
CONCINDOUNG	Retail - Secured on real estate property - Of Which: non-												0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Équity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL									0	0		0		

2023 EU-wide Stress Test: Credit risk COVID-19 IRB J.P. Morgan SE

														J.	P. Morgan SE															
			_						_						Public guarantees - Ba	eline Scenario				_			_	_	_					
						31/12/2023									31/12/20										31/1	2/2025				
			Stage 1		Stage 2	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Sork of	Shork of	Stock of .			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Short of .	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	posure, of Stage which exposu		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	posure, of pro	Stock of ovisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure	ovisions for	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	verage Ratio - Stage 3 exposure
	(min BJR, %)	exposure a)	guaranteed	exposure go	aranteed exposu	guarantee: amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	uaranteed amount	exposure	exposure 6	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure
	Central banks																													
	Institutions																													
	Corporates Corporates - Of Whish- Spanishood Landon		0			0			٥		٥	٥		٥			0		0 -		۰	۰		0	0	٥				
	Corporates - Of Which: SME																													
	Retail - Secured on real estate property							_	ů		·	Ů		°	· ·	,	,	·			·	ů	°	٥			<u> </u>			
J.P. Morgan SE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: ren-																													
			-																											
	Retail - Other Retail Butal - Other Retail - Of Which: SME Butal - Other Retail - Of Which: non-SME																													
	Retail - Other Retail - Of Which: non-SME Equity																													
	Securitisation Other non-credit obligation assets		+																											
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	(min EUR, %)) <u> </u>	amount		emount	amount	exposure	exposure	exposure			amount		amount		amount	exponent	exposure e	exposure .			amount		amount		amount	етроиле	шрович	exposure	
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			Stage 1 exposure, of		Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of	F2444.2	Stage 2 exposure, of which	Dan 1	Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -	form 1	Stage 1 exposure, of	fam. 1	Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -
	(min BJR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments																														
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	Corporates - Of Which: SME		0 0	0	0	0	0	0	0	0		0	0		0 0	0	٥	0	0	0		0	0	0				0	0 0	0	
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Batel - Secured on real estate property - Of Which: pro-																														
	Retail - Qualifying Revolving		0	U					· ·	·														0							
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Security Securities on Other non-credit obligation assets																														
	IRB TOTAL		0 0	0	0	0	0	0	0	0		6			0 0	۰	0			6		0	٥	0			ıl .	0	0	0	
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			Stage 1		Stage 2	31/12	/2023 Stage 3						Stage 1	1	Stage 2	31/1:	2/2024 Stage 3						Stage 1		Stage 2	1	2/2025 Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min BJR, %))	amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure
	Control mounts Institutions								0																						
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			Ĭ		Ť			Ů				·			·		·		Ť			·							Ì	
	Retail - Secured on real estate property		0 0		0	0	۰	۰	٥	0		- 0	- 0		•		0	- 0		- 0		۰	٥	0	-	-		0		٥	
SPAIN	Rotal - Secured on real estate processy - Of Which: SME Rotal - Secured on real estate processy - Of Which: pro- Retal - Qualifying Revolving		0 0	0		0	0	۰	0	0		0					0	0		0		۰							0 0		
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
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	Other non-credit oblication assets IRB TOTAL		0 0		0	0	0	0	0	0					0 0		0	0													
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			Stone 1		Same 2	31/12		1	1	1			Sans 1				2/2024						Sans 1		Stare 2		2/2025 Stage 3	T	T	1 1	
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which			Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	Central banks (eth EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Zenaraj kiela (olin Daf. %) Calend provincienta Calend provincienta Calendaria	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which goaranteed amount	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 expasse, of which guaranteed errount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central preservants Institution Corporate Corporate, Of White: Specialed Leeding Corporate, Of White: Specialed Leeding Corporate, Of White: Specialed Leeding Retail Estail: Servand on real solution amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed smount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central Servas Central Sporements Faulthibrane Copyrelate - Of White: Sporadent Lending Copyrelate - Of White: Sporadent Lending Copyrelate - Of White: Sporadent Lending Rated - Secured on real entitle property	Stage 1 exposure	Steps 3 exposure, of exposure, of exposure, of guaranteed entount 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guarantsed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which gu arateed amount	5tage 2 exposure 0	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 5 expessure
BELGIUM	Control backs Control generated Comparison C	Stage 1 exposure	Stage 1 exposure, of which guaranteed sendont	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 expossre	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 5 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 expassing of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 explosure
BELGIUM	Central banks Control (systematics Companies) Companies	Stage 1 exposure	Stage 1 expose of expose of shirts guaranteed amount 0 0 0 0 0	Stage 2 exposure	Stage 2 exposite of exposite of puranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 Stape 3 exposure 0 0	Correrage Ratio - Stape 2 exposure	Stage 1 exposure	Stage 1 exposure, of which are grantened amount	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 - exposure	Stage 1 exposure	Stage 1 exposure, of which guesnited amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Control backs Control generated Comparison C	Stage 1 exposure	Steps 1 exposure, of which guaran bed amount	Stage 2 exposure	Stage 2 expused of expused of expused of expused of expused amount amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 2 exposure	Stock of provisions for Stock of provisions for Stock of	Coverage Batio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of exposure, of parameter of parameter of parameter of amount of the parameter of the para	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provision for Stock of Provision for Stock of Provision for Stock of Stock	Coverage Ratio Stage 3 exposure	Stage 1 exposure 0 0 0	Stage 1 exposure, of which which arrowed arrowed arrowed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which a purerised amount			Stock of provisions for provisions for Stage 1 exposure	Stock of providence for providence f	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Control backs Control generated Comparison C	Stage 1 exposure	Singe 1 exposure, of which which smooth	Steps 2 exposure	Steps 2 exposure, of which puramited amount of the steps of the step of the steps of the step of the			Stack of growings for Stage 1 exposure of Control of Con	Steck of provisions for Steps 2 exposure	Specified provides for provides for provides for provides for steps 1 exposure	Coverage Batto- Stage 3 exposure	Stage 1 exposure	Steps 1 exposure, of which guaranteed sensorit.	Stage 2 exposure		Stope 3 expensive 0	Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 4 Steps 4 Steps 4 Steps 4 Steps 5 Steps 6 Step 6 Ste		Stock of production for Stopps 2 exposure	Stock of provisions for Steps 1 Stock of Steps 1 Steps	Coverage Ratio Stage 3 exposure	Stage 1 expusive	Steps 1 exposure, of which guarden amount	Steps 2 exposure	Stage 2 or exposers, or exposers, or exposers, or exposers of exposers of exposers or expo			Start of provisions for any other start of the start of t	Stock of providence for formal providence fo	Statut of provisions for a great of the state of the stat	Coverage Ratio - Steps 3 exposure
BELGIUM	Control backs Control generated Comparison C	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 exposure	amount 0		Steps 3 empower, of which gue a network of which gue a network of a network of the steps of the step of the steps of the step of	Stack of provisions for Stage 1 exposure of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stack of provident for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exponers 0 0	amount 0	Stage 2 exposure	Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guaratiess	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Bock of provisions for Stage 1 exposure 0	Stock of previous for Stops 2 exposure	Stock of provision for Stock of Stock of Provision for Stock	Coverage Ratio Stage 3 exposure	Stage 1 expensive	amoust	0	arricunt (Stage 3 exposure (Steps 3 except which pura nated amount	0	Stock of provisions for provisions for steeps 2 exposure	Stock of provisions for Bays 3 expensions of appears of	Convey Ratio
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BELGIUM	Control leads Control generated Compress of the lead o		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	amount 0	Steps 3 expours 0 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0 0	amount 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	amoust	0	arricunt (Stage 3 exposure (Steps 3 except which pura nated amount	0	0 0 0	0	-
BELGIUM	Control leads Control generated Compress of the lead o		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	amount 0	Steps 3 expours 0 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0 0	amount 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	amoust	0	arricunt (Stage 3 exposure (Steps 3 except which pura nated amount	0	0 0 0	0	-
BELGIUM	Control leads Control generated Compress of the lead o		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	amount 0	Steps 3 expours 0 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0 0	amount 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	amoust	0	arricunt (Stage 3 exposure (Steps 3 except which pura nated amount	0	0 0 0	0	-
BELGIUM	Control leads Control generated Compress of the lead o		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	amount 0	Steps 3 expours 0 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0 0	amount 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	amoust	0	arricunt (Stage 3 exposure (Steps 3 except which pura nated amount	0	0 0 0	0	-
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EBA AUTHORITY												20	23 EU-	wide S	tress T	est: Cr P. Morgan	edit ris	sk COV	ID-19	IRB											
						31/11	2/2023										- Baseline Scenar 2/2024	rio								31/1	2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	overane Batin .
	(min BUR, %	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments																														
	Institutions Corporates Corporates - Of Which: Socialised Lending		0 0	0			۰		0	0		0		۰			0			0 0		۰					0	0	0		
	Corcontes - Of Which: SME Retail - Servined on real solute property		0 0	0	0	0	٥		0	0	-	0	0	٥		٥	0	0		0 6		٥			0			0	0	0 -	
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	Retail - Qualifying Revolving Retail - Other Retail																														
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	Securitisation Other non-credit oblication assets Ten TOTAL																														
	TBR TOTAL		<u> </u>		,			,			T.							-1 -		-1	T.			1	, ,						
						31/12	2/2023								<u> </u>		- Baseline Scenar 2/2024	rio								31/1	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3
	(min EUR, %	exposure	guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central covernments Institutions																														
	Corporates Corporates - Of Which: Socialised Lending		0 0	0	0	0	٥	۰	0	0		0	0	۰		۰	0	0		0 6		۰	٥			0			0	0 -	
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	Retail - Oualifying Revolving Retail - Other Retail But al - Other Retail - Other Retail - Of Which: SME																														
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	Securitisation Other non-credit oblication assets Ten TOTAL									0																					
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						31/12	2/2023										2/2024									31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3 exposure
	Central banks		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount	,	guaranteed amount	exposure	exposure	exposure	exposure
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	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME			Š	Ť	· ·	·		· ·	Ů		Ť	· ·		Ť		Ů					Ť		,	Ĭ	·		Š	· ·		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE		0 0		٥		۰	۰	0	0	-						0	0				۰		-	۰				0		
LUXEMBOURG	Rutali - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0 0		0		٥	٥	0	0	-			٥		٥	0	٥		0 6		۰						0	0	0 -	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity Securitization																														
	Other non-credit obligation assets 188 TOTAL		0 0					0	0									0												0 -	

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						31/12/										31/12										31/1	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	overage Ratio - Stage 3 exposure
	(min BUR, ⁴	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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	Committee - Of White-Socialized Lendon Committee - Of White-State						Ť					·		,	·	Ĭ	, and the second		·						ů				Ů		
	Retail - Secured on real estate property		0 0	0	0	0	0		0	0			0	-			0	0	- 0	0		٥		0		0	0	0		0 -	
J.P. Morgan SE	Retail - Secured on real estate property - Of Which: SMI Retail - Secured on real estate property - Of Which: non																														
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						31/12/	/2022									Public guarantees - 31/12		•								**/*	2/2025				
			Stage 1		Stage 2			Stock of	Stock of	Stock of			Stage 1		Stage 2			Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	sverage Ratio - Stage 3 exposure
	(min BUR, 1	(s)	amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure
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				" "	•	31/12/		31	,			j				Public guarantees -	2024	,			-	•		·		31/1	2/2025				
		Stage 1	Stage 1 exposure, of	State 2	Stage 2 ixposure, of			Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	State 1	Stage 1 exposure, of	Stage 2	Sant 2	31/12	2024 Stage 3	Destant	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of	State 2	Stage 2 exposure, of	Stage 3	Stage 3	Stock of provisions for	Stock of provisions for	Stock of Cov	overage Ratio -
	(nh BB	Stage 1 exposure		Stage 2 exposure				Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	2024 Stage 3	Destant	Stock of provisions for Stepe 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure		Stock of provisions for Stege 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
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	Central banks Central covernments Institutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which purambed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sant 2	31/12	2024 Stage 3	Destant	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Cov Stage 3 exposure	overage Ratio - Stage 3 exposure
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NETHERLANDS	Central lavoirs Control lavoirs Control lavoirements Institutions Consorder: Of Whith: Socialised Landers Consorder: Of Whith: Socialised Landers Consorder: Of Whith: SHE Retail - Socialised on real sealer enterers Retail - Socialised on real sealer and an additionation of Whith: SHE		Stage I exposure, of which guaranteed amount	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stege 2 exposure	Sant 2	31/12	2024 Stage 3	Destant	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed aerount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Cov Provisions for Stage 3 exposure	rverage Ratio - Stage 3 exposure
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NETHERLANDS	Control Association Control Co		Stage 1 of Legate of Legat	Stage 2 supposers	Steps 2 or property of the step of the ste			Stock of provisions for Large 1 as possive of a special state of the spe	Stock of provisions for Stock of Stock of Provisions for Stope 2 exposure	Stock of provisions for Stock of provisions for Stock of	Coverage Battle Stage 3 exposure	Stage 1 exposure	Stage 1 of expends of	Stage 2 exposure	Sage 2 expours, of which which amount amount of the control of the	Stage 3 exposure	Steps 3 Steps	Stock of provisions for Stage 1 exposure	Stock of provisions for Stope 2 exposure	Stock of provisions for Stop 2 4 spinores	Coverage Ratio Steps 3 40 ptmore	Stage 1 exposure	Stage 1 exposure, of exposure, of exposure, of our extend of our extend of our extend of our extend of our extended our exposure of our exposure our	Stage 2 expanses	Stage 2 exposure, of exposure, of exposure, of exposure, of exposure, of exposure exposure, or exposure exposur	Stage 3	Stage 3	Stock of provisions for approximate for exponents of exponents of the following for the following for the following following for the following fo	Stock of provisions of explanate of the control of	Stock of provisions for Coverage 3 exposure	revrage Ratio - Stage 3 exposure
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	(min BUR. %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments																														
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			Stage 1		Stage 2	31/12			1	1			Stage 1		Stage 2	31/12	/2024 Stace 3						Stage 1		Stage 2	1	2/2025 Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	(min BUR, %) Central banks)	amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure
	Control manufacture Institutions																														
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME					Ť							·				· ·		·				·		·						
	Retail - Secured on real estate property		0 0	0	٥	0	٥	۰	0	٥		- 0	- 0		0 0	٥		0	- 0	0		۰	٥	٥		-		0		0 -	
SPAIN	Rotal - Secured on real estate process - Of Which: SME Rotal - Secured on real estate process - Of Which: non- Retall - Qualifying Reverbing		0 0			0		۰	0			0				۰	0	0				۰			0					0 -	
	Betail - Other Butail Retail - Other Retail - Of Which: SME																														
	Faulte Securitisation																														
	Other non-credit oblication assets IRB TOTAL		0 0		0	0		0	0	0						0	0					0			0					0 -	
																Public guarantees		•													
			Stone 1		State 2	31/12		1		1			State 1				/2024						Sans 1		Stanu 2		2/2025 Stage 3	1	1		
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2		31/12	/2024		Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which			Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3 ernosura
	Central banks (nin EUK, Ni	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control Service (Control Service Control Servi	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 expoure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for 1 Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central bank Central governments Institution Corporates Corporates of White: Specialed Lending C	Stage 1 exposure	Stage 1 exposure, of which guaranteed smount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Sage 3 exposure
BELGIUM	Central banks Central governments Institutions Corporates Of their Specialised Lending Corporates Of Which Specialised Lending Corporates Of Which SPE Retail Retail - Second on and selecte property Retail - Second on and selecte property Retail - Second on and selecte property Of Which SPE Retail - Second on and selecte property Retail - Second on and selecte property Of Which SPE Retail - Second on and entire property Of Which SPE Retail - Second on and entire property Of Which SPE Retail - Second on and entire property Of Which SPE Retail - Second on and entire property Of Which SPE Retail - Second on the entire property Of Which SP	Stage 1 exposure	Steps 3 exposure, of exposure, of exposure, of guaranteed entount 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 5 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure 0	Stage 2 exposure, of constraints of guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
BELGIUM	Control based Control processments Companies C	Stage 1 exposure	Stage 1 exposure, of which guaranteed sendont	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stege 3 exposure	Stage 1 exposure	Stage I spoours, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Control of Control o	overage Patio - Stage 3 exposure
BELGIUM	Control baseds Charled Speciments Companies Companies	Stage 1 exposure	Stage 1 expose of expose of shirts guaranteed amount 0 0 0 0 0	Stage 2 exposure	Stage 2 exposed of exhibits of the stage of exhibits of the stage of t			Steck of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	Contrage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 stypes in a stype in a st	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 appoint of app	Stage 2 exposure 0	Stage 2 exposurs, of which guaranteed emount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stoge 2 exposure	Stack of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
BELGIUM	Control based Control processments Companies C	Stage 1 exposure	Steps 1 exposure, of which guaran bed amount	Stage 2 exposure	Stage 2 espusion of espusion of control of the control of control of the control			Stock of provisions for provisions for Dapp 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Ozaga 1 exposers, of which guaranteed on our of the control of the out of the control of the control of the out of the control	Stage 2 exposure		31/12	/2024		Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stock of provisions for Steps 3 exposure	Coverage Ratio Stage 3 explosive	Stage 1 exposure	Stage 1 seption of the sep	5age 2 exposure	Stage 2 seption of the stage of			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
BELGIUM	Control based Control processments Companies C	Steps 1 exposure	Singe 1 exposure, of which which smooth	Steps 2 exposure	Stage 2 exposure, of which guerantied amount			Stock of provisions for Stage 1 crapsure 0 0	Stock of provisions for Stage 2 exposure 0	Step 3 Step 3 Step 3 O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stope 3 exposure	Stage 1 exposure	Sage 1 exposure, of which can be described exposure, of which can be described exposure.	Stage 2 exposure		31/12	/2024		Stock of provisions for Steps 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rasio - Stage 3 exposure	Steps 1 exposure 0 0	Stage I exposure, of which government of sensored sensored of the sensored of	\$2494.2 exposure 0	Stage 2 capacity, of capacity, of capacity, of capacity, of capacity			Stock of provisions for Stays 1 exposure exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Co stopped 3 exposure.	overage Rado - Sage 3 explaints
BELGIUM	Control based Control processments Companies C	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0		Stope 3 exposure, of which guaranteed arround 0 0 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	Deach of provisions for provisions for Stage 3 supporter and provisions for approximate the stage 3 supporter and approximate 3 supporter and	Coverage Ratio - Stope 3 exposure exposure	Stage 1 exposure	amount 0	Singe 2 exposure	Steps 2 expended of models guaranteed amount	31/12	2024 Stage 3 s		Stock of provisions for Stage 2 exposure	Stock of productions for productions for productions for productions for productions of the production	Coverage Ratio - Stage 3 exposure	Steps 1 exposite 0 0	amoust	Stage 2 exposure	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0	0 -	overage Ratio Stage 2 exposure
BELGIUM	Control based Control processments Companies C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0	Steps 3 expours 0 0 0 0	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	amount 0		Steps 2 expended of models guaranteed amount	Stage 3 expensive 0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0	0 -	
BELGIUM	Control based Control processments Companies C	Stage 1 exposure exposure	Stope 1. expensive, of or other transfer of the stope 1. Stope 1. Stope 1. Stope 2. Stope 3. Stope 4. Stope 4. Stope 4. Stope 5. Stope 5. Stope 5. Stope 6. Stope 6.	9	Stage 2 expended of expended of expended of expended amount of the expended of	Steps 3 exposure	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0 0 0	0	Coverage Ratio. Siège 3 exposure	Stage 1 exposure	Stage 1 separate of which guaranteed amount 0 0 0 Stage 1 exposure, of separate of sep	Singe 2 exposure		31/12 Stage 3 exposure 0 0 0 Public gourntees	2024 Stage 3 S		0	Stock of provisions for Stage 3 explanate	Coverage Ballo - Stage Parties - Coverage Ballo - Stage Parties - Coverage Ballo - Stage Parties - Stage Parti	Stage 1 exposure 0 0 0 5 stage 1 exposure	Stage 1 separate of the separ	Stage 2 exposure 0 0 0 5age 2 exposure	Stage 2 expensed encount of the control of the cont	Stage 3 exposure (Stage 3 expesses of which guaranteed amount	0	0 0	0 -	overage Ratio - Steps 3 diplinare di propositio - Steps 3 diplinare di pro
BELGIUM	Control leads Control of the Control		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0	Steps 3 expours 0 0 0 0	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	amount 0		Steps 2 expended of models guaranteed amount	Stage 3 expensive 0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
BELGIUM	Control leads Control of the Control		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0	Steps 3 expours 0 0 0 0	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	amount 0		Steps 2 expended of models guaranteed amount	Stage 3 expensive 0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
BELGIUM	Control leads Control of the Control		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0	Steps 3 expours 0 0 0 0	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	amount 0		Steps 2 expended of models guaranteed amount	Stage 3 expensive 0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
BELGIUM	Control leads Control of the Control		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0	Steps 3 expours 0 0 0 0	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	amount 0		Steps 2 expended of models guaranteed amount	Stage 3 expensive 0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
	Control planes Control planes Control planes Compared Com		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0	Steps 3 expours 0 0 0 0	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	amount 0		Steps 2 expended of models guaranteed amount	Stage 3 expensive 0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
	Control books Control of Control Contr		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0	Steps 3 expours 0 0 0 0	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	amount 0		Steps 2 expended of models guaranteed amount	Stage 3 expensive 0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
	Control plants Control plants Control plants Compress (2 feet) Symmetric Landing Read State of an antibility Symmetric Landing Read State of an antibility Symmetric Landing Read Couldings Reading Read Couldings Readings R		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	amount 0	Steps 3 expours 0 0 0 0	Steps 3 stepours, of which guaranteed arrowert 0 0 0 /2023	3	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	amount 0		Steps 2 expended of models guaranteed amount	Stage 3 expensive 0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	antount 0	Stage 3 exposure (Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	

AUTHORITY												20.	23 EU-1	wiae S	tress I	P. Morgan S		K COVI	D-19 I	KD											
						31/12	1/2023									ublic guarantees	- Adverse Scenari 2/2024	•								31/12	1/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corporates Corporates Corporates Corporates Corporates Corporates	0	0		0	0			0	0		0	0		0	0	0	0	0	0			٥		0	0	0	0	0	0	
GERMANY	Coronius - Of Whith: SHE Retail - Secured on real estate property Retail - Secured on real estate property - Of Whith: SHE Retail - Secured on and estate property - Of Whith: con-	0	0	0	0	0	0		0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Ratal - Oualfvins Revelvins Ratal - Other Ratal - Other Ratal - Of Which: SME Ratal - Other Ratal - Other Ratal - Of Which: SME Ratal - Other Ratal - Of Which: non-SME Equity Equity																														
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	o	-	0	0	0	0	0	0	o	0	0		0	0	0	0	0	0	0	0	0	
						31/12	:/2023										- Adverse Scenari 2/2024	•								31/1	:/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central coverments Institutions Cornerates Cornerates Cornerates	0	0	0	0	0	٥		0	0		0	0	٥		0	0	0	0	0		٥		0	0	0	0	0	0	0	
NORWAY	Corcorine - Of White: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of White: SME Retail - Secured on and estate property - Of White: SME Retail - Secured on one destate property - Of White: SME	0	0	0	0	0	0	٠	0	0		0	0	0	0	0	0	0	0	0		0	٠	0	0	0	0	0	0	0	
	Retail - Ossifivino Revolvino Retail - Other Retail Retail - Other Retail - Off Which: SME Retail - Other Retail - Off Which: SME Retail - Other Retail - Off Which: non-SME																														
	Securitation Other non-credit obligation assets IBR TOTAL	0	0	۰	0	0	0	0	0	0	-	6	0	0	0	•	0	0	0	6	-	0	0	0	0	0	0		0	0	
						31/12	:/2023										- Adverse Scenari 2/2024	0								31/12	1/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions																														
	Corporates Corporates - Of Which: Socialised Lending Corporates - Of Which: SME Basel Basel			0	0		٥	٥	-	0	-		0	•	•	•		0	6		•	•	۰	0			0		0		
LUXEMBOURG	Retail - Secured on real estate property: Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0			0	0		0	0		0	0		0	0	0	0	0	0			٥	0	0	0	0	0		0	
	Retail - Ossifivino Revolvino Retail - Other Retail Retail - Other Retail - Off Which: SME Retail - Other Retail - Off Which: SME Retail - Other Retail - Off Which: non-SME																														
	Securitation Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	Ó	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

EBA SUPERING SALVENCE

Willia Mala					J.	P. Morgan	SE						
							Public guara	ntees - Actual					
					Stage 1			:/2022	Stage 3	Danie of	David of	Florid of	1
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %) Central banks)			guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central governments Replanal governments or local authorities												
	Repland governments or local authorities Public sector entities Multilateral Development Sanks												
	International Organisations Institutions												
	Corporates at which: Corp		0	0	0	0	0	0		0	0		
J.P. Morgan SE	Retail of which: SAC Secured by mortness on immovable amounty		0	0		0	0			0			
	of which non-SME.	ŏ			·					0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CIU)												
	Securitization Other exposures												
	Standardised Total					0			0			0	
							Public guara	ntees - Actual					
					Stage 1				Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %) Central banks)			guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations Enstitutions												
	Corporates			_							_		
	of which: SPE					0							
	Retail		0										
UNITED STATES		۰	0										
	Secured by mortgages on immovable property	۰											-
	of which non-SME Items associated with particularly high risk		0			0							
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures												
	Standardised Total												
							Public guara	ntees - Actual					
							31/1	/2022					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %)	amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central necessaries or local authorities												
	Reolonal covernments or local authorities Public sector entities Multilateral Development Banks												
	Multilateral Development Banks International Organisations												
	Corporates		0	0		0	0	0			0		
NETHERLANDS	et where size.		0	0		0	0	0	0	0	0	0	
	Secured by mortosoes on immovable property of which non-CAP		0			0	0			0			
	Sterns associated with particularly blob risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Standardised Total		0		0	0	0						
								ntees - Actual					
							31/1	1/2022					
		Exposure values	Risk exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %)	amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed amount	exposure	exposure	exposure	exposure
	Central banks Central overrments Replaced covernments or local authorities												
	Resistant overnments or local authorities Bublic surface antibles Multitateral Development Sanks International Organisations												
	International Grounisations												
	Corporates of which: SME		0	0		0	0			0			
UNITED KINGDOM		0	0			0							
			0			0	0			0	0		
	of which non-SME Sterms associated with particularly high risk Forward bands												
	Claims on institutions and corporates with a ST credit assessment												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CEU) Easily Securitisation												
	Callective inventments undertakings (CRU) Equity Securitization Other emorans Standardised Total		0				0			0	0		

E

E	BA EUROFEAN EARCHS MUTHORITY		202	23 EU-\	wide S	tress T	est: Cr P. Morgan :	edit ris	k COV	ID-19	STA			
									/2022					
		(min ELR, Ye	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Ì		Central banks Central covernments												
		Denianal accomments or local authorities Diship sector antities												
		Multilateral Development Sanks International Organisations												
		Institutions Corporates												
		of which SPE Retail	0	0	0	0	0	0			0	0		
	FRANCE	All March 1989		0										
		Secured by mortosoes on immovable property of which non-SME	0	0	0	0	0	0	0		0	0	0	
		Covered bands												
		Claims on institutions and connectors with a ST could assessment Collective investments undertakings (CIU)												
		Equity Securitization												
		Other exposures Standardized Total		0						0				
								Public quaras						
								31/12						
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
- 1		(min EUR, %) Central banks				tenness		amount		**********	exposure	exposure	exposure	
		Central governments Regional governments or local authorities												
		Public sector entities Multilateral Devolucement Banks												
		International Grossisations Institutions												
		Corporates of which: SMC	0	0		0	0	0			0	0		
	SPAIN	Retail of which: SME	0 0	0	0	0.0	0	0	0		0	0		
		Secured by mortosces on immovable property	0	0	0	0	0	0			0	0	0	
		Stems associated with particularly high risk Covered bonds												
		Claims on institutions and consorates with a ST credit assessment Collection investments undertakings (CIII)												
		Equity Securitarion												
		Other exposures Standardized Total												
ı		Other exposures Standardised Total		0	0	0	0	0 Public quaras	0 Nem - Actual	0	0	0		
ı		Other exposures Standardised Total	0	0	0	0	0	Public guaran	0 ritees - Actual /2022	0	0	٥	0	
		Other amonums Standardised Total	0	0	0	Stage 1	0	31/12	/2022	Stage 3	2 Stock of	Stock of	0 Stock of	Crustrana Patin .
ļ			Ceposure values	Risk exposure	Stage 1	Stage 1 exposure, of which ourranteed	Stage 2 exposure	31/12		Stage 3 exposure, of which oursenteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
		Other minutes Marrier first Total Control States (minute, %) Control States	C Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12	/2022 Stage 3	Stage 3 exposure, of which guaranteed exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
· [Central Service Central Servic	Deposure values	Risk exposure amounts	Stage 1 supposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 - exposure
		Control basins Control decrease Control decrea	Deposite values	Risk exposure amousts	Stage 1 exposure	Stage 1 exposure, of which guaranteed encount	Stage 2 exposure	31/12	/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Central Service Central Servic	Cryosere values	0 Risk exposure amounts	Stage 1 exposure	Stage I exposure, of which guaranteed sensored	O Stage 2 exposure	31/12	/2022 Stage 3	Stage 3 expense, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Control brains Control committee Control committee Residual Committee	Cryosers values	Risk exposure amounts	Stage 1 exposure	Stage I exposure, of which guaranteed surround	Stage 2 exposure	31/12	/2022 Stage 3	Stage 3 expense, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	BEI GILIM	Control basis. Control basis. Control manuscum.	Coposite values Coposite values	Risk exposure amounts 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed entering	Stage 2 exposure	31/12	/2022 Stage 3	Stage 3 aspessive, of which guaranteed	Stock of provisions for Stage 1 saposure	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Stock of provisions for Stage 3 supposure	Coverage Ratio - Stage 3 exposure
	BELGIUM	Control learlie Control Co	Construction of the constr	Risk exposure amounts 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed exposure.	Stage 2 exposure	31/12	/2022 Stage 3	0 0	Stock of provisions for Stage 1 supposure	Stock of provisions for Stock of provisions for Stape	Stock of provisions for Stage 3 supposure supposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
	BELGIUM	Control broke Control broke Control broke Control broke Control broke Control	Exposure values 0 0 0 0 0 0 0	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure 0 0 0 0 0 0	31/12	/2022 Stage 3	0 0	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 expessors	Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure
	BELGIUM	Carried basels Carried basels	Coposite values O O O O O O O O O O O O O O O O O O O	Eisk exposure amounts 0 0 0 0 0 0	5toge 1 exposure	Stage I exposure, of which guaranteed guaran	0 Stage 2 exposure	31/12	/2022 Stage 3	0 0	Stock of provisions for Stage 1 exposure	Reck of provisions for Zega 2 expetuse	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Coverage Ratio - Stage 3 exposure exposure
	BELGIUM	Control busins Control manuscus or from authorities Control manuscus or from authorit	Deposite values 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage I exponent of exponent o	0 Stage 2 exposure	31/12	/2022 Stage 3	0 0	20ck of previous for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expenses	Coverage Ratio - Stage 3 expanses
	BELGIUM	Carried basels Carried basels	Exposure values 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposers, of exposers,	0 Stage 2 exposure	31/12 Stage 2 exposure, of which of which of arranged arranged 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	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Deck of provisions for Stage 2 exposure	exposure	
	BELGIUM	Central lambs Centra	Caponera valuta	Eak exposure arounts 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 synony, of synony, of guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which when the processor of th	Stage 3	0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	20ck of provisions for 20ge 2 expanses	2 Stock of provisions for Stage 3 appears	
	BELGIUM	Central lambs Centra	Capation values 0 0 0 0 0 0 0	Elist exposure enough to the control of the control	Stage 1 expressive	Stage I stycker, of sycker, of purchased in section of the sycker, of the sycker of th	Stage 2 exposure	31/12 Stage 2 of support of suppo	Stage 3 exposure 9 9 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	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Dank of provinces for province	exposure	
	BELGIUM	Central lambs Centra	Exposers values	Eink exposure amounts amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	BELGIUM	Central lambs Centra	Exposure values C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	BELGIUM	Central lambs Centra	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Eink exposure O O O O O O O O O O O O O	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 Stage 1 Super 1	Stage 2 exposure 0 0 0 0 0 0 0 0 5tage 2 exposure	31/12 Stage 2 of support of suppo	Stage 3 exposure 9 9 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	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	9 9 9 9 9 9	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
	BELGIUM	Control banks	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	BELGIUM	Control bands Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	BELGIUM	Control basis. Control comments Control commen	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	BELGIUM	Control banks Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
		Control States Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	BELGIJIM SWEDEN	Control hands Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
		Control States Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stopp 3 Stopp 4 Stopp	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
		Control basis. Control basis.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stopp 3 Stopp 4 Stopp	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
		Control haves Control haves Control or control Contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stopp 3 Stopp 4 Stopp	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
		Control banks Control of the contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, ef which guaranteed works of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 1 and	Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stopp 3 Stopp 4 Stopp	0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio

EBA SUPEOSAN SANCHES

EBA MITHORITY		202	23 EU-\	wide S		est: Cr .P. Morgan :		k COV	ID-19	STA			
							Public guara	ntees - Actual					
							31/1	1/2022					
	(min EUR, 16)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments												
	Denianal accomments or local authorities												
	Public sector entities Multilateral Development Banks												
	International Organisations Institutions												
	Corporates		0	0	0	0	0	0			0		
	of which: SAE Refail		0			0	0			0		- :	
GERMANY	Secured by mortuspes on immovable property		0	0		0	0	0			0		
	of which: non-SME	ŏ	0	0		0	0	0		0	0		
	Storms associated with narticularly high risk Covered bonds												
	Claims on institutions and connectors with a ST credit assessment Collective investments undertakings (CIU)												
	Coulty												
	Securitisation Other exposures											 	
	Standardised Total		0			0	0			0			
							Public guara	ntees - Actual					
							31/12	/2022					
					Stage 1		Stage 2		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	(min EUR, %)				guaranteed		guaranteed		guaranteed amount	exposure	exposure	exposure	exposure
	Central banks Central governments												
	Regional governments or local authorities Public sector entities											 	
	Multilateral Development Sanira International Organisations												
	Institutions												
	Corporates of which: SPE		0			0	0		0	0			
NORWAY	Retail of which: SMC		0	0	0	0	0	0	0		0	0	
noitin.	Secured by mortososs on immovable property of which procSIF					0	0		0			0	
	Stems associated with particularly high risk		0	9		U	0	9		0	9		
	Covered bonds Claims on institutions and corporates with a ST credit assessment											 	
	Collective investments undertakings (CIU)												
	Equity Securitization												
	Other exposures Standardised Total					0	0						
•					•	•	•	ntees - Actual	•				
							Public guara						
			_		Stage 1		Stage 2	I/AVAA	Stage 3				
		Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, No.)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks				and the		*MAIN!		2100,177				
	Central governments Regional governments or local authorities												
	Public sector antities Multilateral Development Banks											—	
	International Organisations												
	Enablishme Corporates of white SPE		0			0	0			0			
	of which: SPE Detail		0		0	0	0		0	0		0	
LUXEMBOURG	of which: SME Secured by mortosoes on immovable property					0	0		0	0		0	
	of which: non-SME	0		0	0	0	0	0	0		0	0	
	Sterns associated with particularly high risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collection investments undertaking (CIII)												
	Coulty												
	Securitization Other exposures												
	Standardised Total		0	0	0	0		0	0	0	0		

2023 EU-wide Stress Test: Credit risk COVID-19 STA J.P. Morgan SE

	<u>-</u>														٠.	P. Morgan S															
						31/13/	2023									ublic guarantees -	Baseline Scenario	•								11/1	7/2025				
	•		Stage 1		Stage 2	27/11/	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3
	(min EUR, %) Central banks							exposure	exposure	exposure	exposite							exposure	exposure	exposure	exposite							exposure	exposure	exposure	exposite
	Central governments Regional governments or local authorities																														
	Public sector entities Multilateral Development Banks																														
	International Organisations Institutions																														
	Corporates of whole the						٥		0	٥							٥								0				0		
J.P. Morgan SE	Retail of which: SHE						0		0	0							0								0				0	0	
	Secured by mortoness on immovable recounty of which non-SME		0		۰	0	٥	٥	0	٥		٥		۰	۰		٥	0	٥	٥		0	٥	۰	0		٥	0	0	0	
	Items associated with particularly blob risk Covered bonds																														
	Claims on institutions and coroorates with a ST credit assessment Collective investments undertakings (CIU)																														
	Equity Securitiestion																														
	Other excosures Standardised Total								0															0	0						
															,	ublic guarantees -	Saseline Scenario	•													
						31/12/	2023									31/12										31/1	2/2025				
		Stage 1	Stage 1 exposure, of	State 2	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which guaranteed	State 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Steen 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR. %)	exposure	guaranteed	exposure	which guaranteed	ехровите	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	guaranteed	exposure	which guaranteed	Stock of provisions for Stage 1 exposure	Stage 2	Stage 3	Stage 3 exposure
	Central banks		.///		2003117								******		210.117												200100				
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Corporates																														
	of which: 1945		,	·	Ť			Ĭ					Ĭ		ì	Ů											Ì				
	Retail					0			0																0				0		
UNITED STATES	of which: SHE																														
	Secured by mortgages on immovable property			۰			٥		0	٥	-						٥	0							0				0	0	
	of selects non-SME																														
	Items associated with particularly high risk																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total		0			0	0		0	0		0		0	0	0	0	0	0	0		0	0	0	0			0	0	0	
															ļ	ublic guarantees -	Baseline Scenario	•													
			Oans 1		Stone 2	31/12/	2023 State 1						Oans 1		Shane 2	31/12	/2024 Stans 3						Quest 1		Shane 2	31/1	2/2025 Stane 1				
		Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stace 3
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central occarnesants																														
	Regional povernments or local authorities Public sector entities																														
	Multisteral Development Banks International Organisations																														
	Institutions Corporates		0			0	0	0	0	0	-	0	0			0	0	0	0			0		0	0	0	0	0	0	0	
NETHERLANDS	of which: SHE Retail		0	۰			٥		0	٥							٥	0							0				0	0	
NETHERLANDS	Secured by mortospes on immovable property						٥		0	٥							٥												0		
	Terms associated with particularly high risk																														
	Claims on institutions and corporates with a ST credit assessment																														
	Equity																														
	Other excourses																														
	Standardisco Iotal													v										· ·				-			
						31/12/	2023									usec guarantees - 31/12	/2024	<u>'</u>								31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	(min EUR, %)		amount .		arrene)		emount.	exposure	exposure	exposure	exposite		amount		amount .		amount	exposure	exposure	exposure	exposite		emount		areased.		arround to the same	exposure	exposure	exposure	exposite
	Central governments Regional governments or local authorities																														
	Subdic sector antities Multilateral Development Sanks																														
	International Organizations Institutions																														
	Corporates of which SMS					0	٥		٥	٥	-						٥								٥				0		
UNITED KINGDOM	Retail of which 1987		0		0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0		0	0	0	0	
SWITED KINGDOM	Secured by modulenes on immovable securedy					0	0		0	0							٥								0				0		
	Items associated with particularly Noh risk																														
	Claims on institutions and corporates with a ST credit assessment																														
	Equity Securitization																														
	Other excourses Standardized Total																														
						U	ų.		U	ų.		0		0		0	ų.		0			U		0	U	u u			U	9 -	

EBA MINORITY												20.	23 EU-v	/iae St	J.	P. Morgan 9	SE .		ID-19 3	SIA											
						31/1	2/2023								,	Public guarantees 31/12	- Baseline Scenar /2024									31/12	2/2025				
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2023 EU-wide Stress Test: Credit risk COVID-19 STA J.P. Morgan SE

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	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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	(eta PIER NA	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	/2024		Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage	overage Ratio - Stage 3 exposure
	Control banks (nds EUR, %) Control decomments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed associati	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control banks (oth S.M. %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed second	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrowed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed emount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
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BELGIUM	Desired basis (Art SEA, N) Grant decommends Grant decommends Resired concentration Resir	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 Stage 3 Stag	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	Stage 1 exposure, of which gurrented second	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed senoused	Stage 2 exposure	Stage 2 exposure, of which gustanted	Stage 3 exposure	2/2025 Stage 3 stage assert, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stoge 2 exposures	Stock of provisions for Stage 3 exposure	oversge Ratio - Stage 3 exposure
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			Stage 1		Stage 2 exposure, of	31/1:	Stage 3	Stock of	Stock of	Stock of			Stage 1	<u> </u>	Stage 2	31/1:	2/2024 Stage 3	Florida et	Stock of	David of			Stage 1		Stage 2	31/1	Stage 3	Stock of	Stock of	Stock of	<u> </u>
		Stage 1 exposure	exposure, of	Stage 2 exposure	which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Steen 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which quaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
	Central banks	16)	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	ехровите	exposure	exposure
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						31/1	2/2023										2/2024									31/1					
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR,	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		amount		emule)		emount.		,				amount		a POULPS		emoun)						errount.		a POULPS		emount.				
	Regional governments or local authorities Public sector entities																														
	Multi-steral Development Banks International Organisations																														
	Institutions Concorates						0										0									0					
	of which the		0 0			0																									
NORWAY	of which SHE Secured by mortoaces on immovable property		0 0			0																									
	of which: non-CMP Terms associated with particularly high risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU) Soulty																														
	Securitisation Other exposures																														
	Standardised Total		0 0		0 0	0	0	0	0				0			0	0		0	0		0	0		0	0	0	0	0	0	-
																	- Adverse Scenari	b													
			State 1		Stage 2		2/2023 Stage 3						Stage 1		Stage 2	31/12	2/2024 Stage 3		1				State 1		Stage 2	31/1:	Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure		Stock of provisions for Stage 1 exposure			Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, Central banks	%)	guaranteed	expusion	guaranteed	exposere	guaranteed	exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed		guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	Exposure	guaranteed	***	guaranteed	exposure	exposure	exposure	exposure
	Central governments																														
	Regional governments or local authorities Public sector antities																														
	Multilateral Development Banks International Organisations																														
	Institutions Corporates															0															
	of which: SAC Retail		0 0		0 0	0	0	0					0			0	0		0	0			0		0	0	0		0	0	-
LUXEMBOURG	Secured by mortoaces on immovable property		0 0			0			0							0															
	of which non-SME Thems associated with particularly high risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIII)																														
	Securitisation Other excourses Standardined Total																														



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	30						
Exposure values	SEC-ERBA	606						
	SEC-IAA	0						
	Total	636						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	372	375	379	383	376	437	540
REA	SEC-ERBA	123	145	169	194	149	485	1,058
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	494	520	548	577	525	922	1,598
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	E	Baseline scenario		1	Adverse scenario	
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	56,925	58,192	59,240	60,197	65,948	66,631	67,410
Risk exposure amount for securitisations and re-securitisations	494	520	548	577	525	922	1,598
Risk exposure amount other credit risk	56,431	57,672	58,693	59,620	65,423	65,709	65,812
Risk exposure amount for market risk	40,378	40,378	40,378	40,378	40,378	40,378	40,378
Risk exposure amount for operational risk	7,805	7,805	7,805	7,805	7,805	7,805	7,805
Other risk exposure amounts	2,732	2,732	2,732	2,732	2,874	2,874	2,874
Total risk exposure amount	107,840	109,107	110,155	111,113	117,005	117,688	118,467
Total Risk exposure amount (transitional)	107,840	109,107	110,155	111,113	117,005	117,688	118,467
Total Risk exposure amount (fully loaded)	107,840	109,107	110,155	111,113	117,005	117,688	118,467



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		36,464	37,592	39,089	40,388	31,764	31,780	31,610
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		21,293	22,421	23,918	25,216	16,592	16,609	16,438
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,271	7,271	7,271	7,271	7,271	7,271	7,271
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		1,089	2,283	3,789	5,229	-1,203	-1,187	-1,047
A.1.3	Accumulated other comprehensive income		46	46	46	46	-86	-86	-86
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		47	47	47	47	-12	-12	-12
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-1	-1	-1	-1	-74	-74	-74
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		14,067	14,067	14,067	14,067	14,067	14,067	14,067
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-1,033	-1,033	-1,033	-1,033	-2,332	-2,332	-2,332
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-1,033	-1,033	-1,033	-1,033	-2,332	-2,332	-2,332
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)		-29	-29	-29	-29	-29	-29	-29
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0
A.1.8.3	of which: Other intangible assets (-)		-29	-29	-29	-29	-29	-29	-29
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-982	-973	-887
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		-71	-71	-71	-71	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-46	-113	-121	-263	-113	-122	-518
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	А.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		21,293	22,421	23,918	25,216	16,592	16,609	16,438
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		15,171	15,171	15,171	15,171	15,171	15,171	15,171
	A.4.1	Tier 2 Capital instruments		15,171	15,171	15,171	15,171	15,171	15,171	15,171
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		107,840	109,107	110,155	111,113	117,005	117,688	118,467
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		19.74%	20.55%	21.71%	22.69%	14.18%	14.11%	13.88%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		19.74%	20.55%	21.71%	22.69%	14.18%	14.11%	13.88%
	C.3	Total Capital ratio		33.81%	34.45%	35.49%	36.35%	27.15%	27.00%	26.68%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		21,293	22,421	23,918	25,216	16,592	16,609	16,438
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		21,293	22,421	23,918	25,216	16,592	16,609	16,438
	D.3	TOTAL CAPITAL (fully loaded)		36,464	37,592	39,089	40,388	31,764	31,780	31,610



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		19.74%	20.55%	21.71%	22.69%	14.18%	14.11%	13.88%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		19.74%	20.55%	21.71%	22.69%	14.18%	14.11%	13.88%
	E.3	Total Capital ratio		33.81%	34.45%	35.49%	36.35%	27.15%	27.00%	26.68%
	H.1	Total leverage ratio exposures (transitional)		354,546	354,546	354546	354546	354546	354546	354546
	H.2	Total leverage ratio exposures (fully loaded)		354,546	354,546	354546	354546	354546	354546	354546
Leverage ratios (%)	H.3	Leverage ratio (transitional)		6.01%	6.32%	6.75%	7.11%	4.68%	4.68%	4.64%
	H.4	Leverage ratio (fully loaded)		6.01%	6.32%	6.75%	7.11%	4.68%	4.68%	4.64%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.25%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
Transitional combined	P.3	O-SII buffer		0.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.50%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%
	R.1	Pillar 2 capital requirement		2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	R.1.1	of which: CET1		1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
	R.1.2	of which: AT1		0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
	R.2.1	of which: CET1		6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.25%	14.85%	14.85%	14.85%	14.85%	14.85%	14.85%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.55%	10.15%	10.15%	10.15%	10.15%	10.15%	10.15%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		21,293						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			22,421	23,918	25,216	16,592	16,609	16,438
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		107,840						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			109,107	110,155	111,113	117,005	117,688	118,467
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		19.74%	20.55%	21.71%	22.69%	14.18%	14.11%	13.88%



2023 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	535	1,642	2,251	2,122	653	651	651
Interest income	2,427	10,340	10,947	10,227	13,124	14,247	12,951
Interest expense	-1,892	-8,698	-8,696	-8,105	-11,982	-11,953	-10,913
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	2,616	2,616	2,616	2,616	1,832	1,832	1,832
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,375	1,114	1,114	1,114	-1,402	835	835
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-58		
Other operating income not listed above, net	290	0	0	0	0	0	0
Total operating income, net	4,817	5,372	5,981	5,852	1,024	3,319	3,318
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-61	106	-23	-28	-345	-35	-34
Other income and expenses not listed above, net	-3,013	-3,040	-2,885	-2,885	-3,953	-3,252	-2,998
Profit or (-) loss before tax from continuing operations	1,743	2,439	3,073	2,939	-3,273	32	286
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-505 0	-732	-922	-882	982	-9	-86
Profit or (-) loss for the year	1,238	1,707	2,151	2,057	-2,291	22	200
Amount of dividends paid and minority interests after MDA-related adjustments	0	512	645	617	0	7	60
Attributable to owners of the parent net of estimated dividends	1,238	1,195	1,506	1,440	-2,291	16	140
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	In	npact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)		0
Repayment of CET1 capital, buybacks (-)		0
Conversion to CET1 of hybrid instruments (1)		0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0