

# **2023 EU-wide Stress Test**

<b>Bank Name</b>	Caixa Geral de Depósitos, SA
LEI Code	TO822O0VT80V06K0FH57
<b>Country Code</b>	PT



# **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	1,440	2,485	2,558	2,510	1,433	1,426	1,420
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	80	80	80	88	60	60
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-83	228	-247	-221	-686	-629	-487
Profit or (-) loss for the year	918	1,816	1,498	1,470	-203	228	353
Coverage ratio: non-performing exposure (%)	76.57%	74.18%	68.37%	64.16%	76.25%	69.65%	66.38%
Common Equity Tier 1 capital	8,121	9,126	9,851	10,393	7,520	7,733	7,816
Total Risk exposure amount (all transitional adjustments included)	43,363	43,620	43,557	43,526	43,364	43,381	43,491
Common Equity Tier 1 ratio, %	18.73%	20.92%	22.62%	23.88%	17.34%	17.83%	17.97%
Fully loaded Common Equity Tier 1 ratio, %	18.73%	20.92%	22.62%	23.88%	17.34%	17.83%	17.97%
Tier 1 capital	8,126	9,131	9,857	10,398	7,526	7,739	7,822
Total leverage ratio exposures	105,213	105,213	105,213	105,213	105,213	105,213	105,213
Leverage ratio, %	7.72%	8.68%	9.37%	9.88%	7.15%	7.36%	7.43%
Fully loaded leverage ratio, %	7.72%	8.68%	9.37%	9.88%	7.15%	7.36%	7.43%
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. %	18.70%						

IFRS 9 transitional arrangements?	No



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									Actual 31/12/2022*							
			Exposu	ire values			Risk expo	ure amounts								
		А	-IRB	F	IRB	A	-IRB	F	-IRB	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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks (min EUR, %	0			0	0				0					0 0	-
	Central governments Institutions			0	0	0				0					0 0	) - ) -
	Corporates - Of Which: Specialized Lending	- 9	-		0			9					9		0 0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail				0	0	· ·								0 0	
	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			i i	0	0				i i					0 0	-
Caixa Geral de Depósitos, SA	Retail - Socured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving				0	Ö	Ċ						-		0 0	-
	Retail - Other Retail  Retail - Other Retail - Of Which: SME				0	Ö	· ·	9		0 0	)		9		0 0	
	Retail - Other Retail - Of Which: non-SME				0	0	(			0					0 0	-
	Equity Securitisation Other non-credit obliqation assets					0	(								0 0	) -
	Other non-credit obligation assets IRB TOTAL	0		0	0	0		0				0	0		0 0	-
									Actual							
									Actual 31/12/2022*							
		Α.	-IRB	ire values	IRB		Risk expo:	ure amounts	-IRB				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 Rati Stage 3 exposure
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	exposure
	Central banks Central governments			0	0	0				0					0 0	-
	Institutions Corporates	0		0	0	0				0		0 0			0 0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0				0					0 0	) - ) -
	Retail - Secured on real estate property			0	0	0				0					0 0	) - ) -
PORTUGAL	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	
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	Ċ	j	i i	0	0	,		j	i i					0 0	-
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME				0	0				0					0 0	-
	Retail - Other Retail - Of Which: non-SME Equity Securitieshion					0		,							0 0	-
	Other non-credit obligation assets IRB TOTAL	0				0		0		0			0	-	0 0	-
				ire values	irb			oure amounts	Actual 31/12/2022*			6	Stock of	Stock of	Stock of	Coverage Ratio
	Control Sensity (min EUR, N)		Exposi	ire values	IRB Defaulted		Risk expo	oure 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 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	A	Exposi -IRB	ire values		A	Risk expo:	ure amounts	Actual 31/12/2022* -IRB Defaulted	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ration Stage 3 exposure
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FRANCE	Central season Contral deveraments Corporates - Of Wach: Specialized Landing Earli - Specialized Contral property Real - Special - Specialized Contral property Real - Specialized Contral property - Of Wach: One-Stell Real - Specialized Contral property - Of Wach: One-Stell Real - Contral property - Of	Non-defaulted  Non-defaulted	Exposs  Defaulted  () () () () () () () () () () () () ()	ire values		A	Risk expo:	oure amounts F Non-defaulted	Actual 31/12/2022* -IRB Defaulted	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	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ration Stage 3 exposure
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FRANCE	Central seasons Central governments Corporates Of Which: Specialised Landing Corporates Of Which: Specialised Landing Corporates Of Which: Specialised Landing Read Specialised Landing Read Specialised Landing Read Specialised Landing property Read Specialised Landing property Of Which: SME Read Specialised Landing Landing Landing Read Of Other Read Read Other Read Of Which: DMR Read Other Landing Read Other Read Other Land	Non-defaulted  Non-defaulted	Exposi IRB Defauted  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	ire values		A	Risk expo:	oure amounts F Non-defaulted	Actual 31/12/2022* -IRB Defaulted	0   0   0   0   0   0   0   0   0   0	Stage 2 exposure	Stage 3 exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio
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FRANCE	Central assistance Central governments Institutions Corporates Of Which Sonotiated Landing Corporates Of Which Sonotiated Landing Corporates Of Which Sonotiated Landing Retail - Socured on real estable property Of Which One SHE Retail - South Socured on real estable property Of Which One SHE Retail - One Re	A Non-defaulted C C C C C C C C C C C C C C C C C C C	Exposited  Defaulted  C C C C C C C C C C C C C C C C C C C	ire values		A	Risk expo:	oure amounts F Non-defaulted	Actual     31/12/2022*	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio
FRANCE	Central assistance Central governments Institutions Corporates Of Which Sonotiated Landing Corporates Of Which Sonotiated Landing Corporates Of Which Sonotiated Landing Retail - Socured on real estable property Of Which One SHE Retail - South Socured on real estable property Of Which One SHE Retail - One Re	A Non-defaulted C C C C C C C C C C C C C C C C C C C	Exposition  Defaulted  (	ire values		A	Risk exposed  Defaulted  Control of the control of	Non-defaulted  Non-defaulted  C  C  C  C  C  C  C  C  C  C  C  C  C	Actual 31/12/2022* -IRB Defaulted	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  O C C C C C C C C C C C C C C C C C C	provisions for Stage 1 exposure  C C C C C C C C C C C C C C C C C C	provisions for Stage 2 exposure	provisions for Stage 3 exposure 5	Coverage Ratio
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FRANCE	Central socials  Contral social  Contral social  Contral social  Contral social  Contral social  Retail Contral social social social social social  Contral social  Retail Contral social socia	A Non-defaulted C C C C C C C C C C C C C C C C C C C	Exposs	re values  F  Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Defaulted	A Non-defaulted	Risk expolists  Defaulted  ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Non-defaulted  F Non-defaulted  G G G G G G G G G G G G G G G G G G	Archal 33/15/2022* SRB Defaulted Defaulted Communication C	exposure  C C C C C C C C C C C C C C C C C C	Stage 2 exposure		provisions for Stage 1 exposure Composure Comp	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
FRANCE	Central severaments Corporates - Of Which Spoolshed Landing Read - Spoolshed Landing Read - Spoolshed Landing Read - Spoolshed Landing Landing Landing Read - Spoolshed Landing Landing Landing Read - Spoolshed Landing Landing Landing Read - Other Read - Of Which Landing Read - Other Read - Other Landing Read - Other Read - Other Landing Read - Other Landing Read - Other Read - Other Landing Read - Other Landin	Non-defaulted  C C C C C C C C C C C C C C C C C C	Exposs	re values  F  Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Defaulted	A Non-defaulted	Risk expolists  Defaulted  ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Archal 33/15/2022* SRB Defaulted Defaulted Communication C	exposure  C C C C C C C C C C C C C C C C C C C	Stage 2 exposure		provisions for Stage 1 exposure Composure Comp	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
FRANCE MACAO	Central severaments Corporates - Of Which Sproutined Landing Retail - Sprout of on self-state property Betail - Sprout of on self-state property Betail - Sprout of on self-state property - Of Which one Office Retail - Of their Retail Betail - Office Retail - Office Sproutine - Office Retail Betail - Office Retail - Office Retail Betail - Office Retail - Office Retail - Office Retail Corporates - Office Retail - Office Retail - Office Retail Betail - Sprout on one datable property - Of Which - Self-Betail - Sprout on one datable property - Office -	Non-defaulted  C C C C C C C C C C C C C C C C C C	Exposs	re values  F  Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Defaulted	A Non-defaulted	Risk expolists  Defaulted  ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Archal 33/15/2022* SRB Defaulted Defaulted Communication C	exposure  C C C C C C C C C C C C C C C C C C C	Stage 2 exposure		provisions for Stage 1 exposure Composure Comp	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
	Central service control of the contr	Non-defaulted  C C C C C C C C C C C C C C C C C C	Exposs	re values  F  Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Defaulted	A Non-defaulted	Risk expolists  Defaulted  ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Archal 33/15/2022* SRB Defaulted Defaulted Communication C	exposure  C C C C C C C C C C C C C C C C C C C	Steps 2 exposure		provisions for Stage 1 exposure Composure Comp	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
	Central severaments Corporates - Of Wach: Sproutined Landing Retail - Sproutined Sproutined Landing Retail - Of Market - Of Wach: Sproutined Landing Retail - Of Market - Of Wach: Sproutined Landing Retail - Of Market - Of Wach: Sproutined Landing Retail - Of Wach: Sproutined Landing Retail - Of Wach: Sproutined Landing Retail - Of Wach: Sproutined Landing Corporates - Of Wach: Sproutined Landing Corporates - Of Wach: Sproutined Landing Retail - Sproutine - Of Wach: Sproutined Landing Retail - Sproutine - Of Wach: Sproutin	Non-defaulted  C C C C C C C C C C C C C C C C C C	Exposs	re values  F  Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Defaulted	A Non-defaulted	Risk expolists  Defaulted  ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Archal 33/15/2022* SRB Defaulted Defaulted Communication C	exposure  Company Comp	Steps 2 exposure		provisions for Stage 1 exposure Composure Comp	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
	Central severaments Corporates Of Which Sponsished Landing Corporates Of Which Sponsished Landing Corporates Of Which Sponsished Landing Corporates Of Which SP  Retail Socrate on real entate property Retail Socrate on real entate property of Which SPE Retail Socrate on real entate property of Which condition Retail Of Other Retail Retail Of Other Retail Retail Of Other Retail Retail Other Retail Retail Other Retail	Non-defaulted  C C C C C C C C C C C C C C C C C C	Exposited	re values  F  Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Defaulted	A Non-defaulted	Risk expolists  Defaulted  ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Archal 33/15/2022* SRB Defaulted Defaulted Communication C	exposure  Company Comp	Stage 2 exposure		provisions for Stage 1 exposure Composure Comp	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
	Central sealed Contral contracts Corporate: Of Which Specialized Landing Corporate: Of Which Specialized Landing Corporate: Of Which Specialized Landing East Secret on real statute property Rest Secret S	A Non-defaulted	Exposi-	re values  F  Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Defaulted	A Non-defaulted	Risk expolists  Defaulted  ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Non-defaulted  G  G  G  G  G  G  G  G  G  G  G  G  G	Archal 33/15/2022* SRB Defaulted Defaulted Communication C	exposure  G G G G G G G G G G G G G G G G G G	Stage 2 exposure		provisions for Stage 1 exposure Composure Comp	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio

						Caixa G	eral de Depó	sitos, SA							
								Actual							
								31/12/2022*							
		Exposu	re values			Risk expos	ure amounts								
	A-	IRB	H	IRB	A-	IRB	E	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		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
al banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
al governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
utions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
prates	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	l-
	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	l-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	l-
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	-
y	0	0			0	0			0	0	0	0	0	0	-
itisation															
non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
OTAL	0		0	0	0	0	0		0	0	0	0	0	0	-

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

									Actual 31/12/2022*							
			Exposu	re values			Risk expos	ure amounts	,,							
		A	IRB	FI	IRB	A-	RB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-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	-
	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	
	Retail - Secured on real estate property	0	0	0		0	0	0		0			0		0	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0		0			0		0	
LUXLI-IDUURG	Retail - Secured on real estate property - Of Which; non-SME	0	0	0	0	0	0	0	0	0			0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0			0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0			0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0			0	0	0	-
	Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0	0	0	0			0	0	0	-
	Equity	0	0			0	0						0	0	- 0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0			0	0	0	-

									Actual 31/12/2022*							
			Exposu	re values			Risk expos	ure amounts	31/11/1011							
		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 ELIR, %	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	
	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	-
	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	-
ANGOLA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0	0	0	-
ANGODA	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		
	Retail - Other Retail	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		
	Retail - Other Retail - Of Which: non-SME	0		0	0	0		0		0	0		0	0		
	Equity	0				0				0	0		0	0		
	Securitisation															
	Other non-credit obligation assets	0	0			0				0	0	0	0	0	0	-



Part I							Caixa G	eral de Depo	ósitos, SA							
									Actual							
									31/12/2022*							
			Exposu	ire values			Risk expos	ure amounts								
		А	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 ELR, 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-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		-
	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	-
	Corporates - Of Which: Specialised Lending			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	<u> </u>
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0		0	0	0	<u> </u>
IRELAND	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	0	0	0	0	0	0		0	0	0	ŀ
INCLAIND	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	<u> </u>
	Retail - Other Retail		0	0	0	0	0	0	0	0	0		0	0	0	<u> </u>
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0		0	0	0	<u> </u>
	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	-
	Securitisation															
	Other non-credit obligation assets		0			0	0			0	0	- 0	0	0	0	
	TRR TOTAL				0	0	0	0		9	9		0	0	-	

									Actual 31/12/2022*							
			Exposu	ire values			Risk expos	ure amounts	31/12/2022-							
		4	-IRB		IRB	A-	IRB		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	70)	0		0	0	0	0	0	0	0	0	0	0		J -
	Central governments		0	0	0	0	0	0	0	0	0	0	0	0		á -
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0		j -
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0		j -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0		3 -
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0		a -
	Retail		0	0	0	0	0	0	0	0	0	0	0	0		a -
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0		a -
CAPE VERDE	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0		a -
CAFL VERDE	Retail - Secured on real estate property - Of Which; non-SME		0	0	0	0	0	0	0	0	0	0	0	0		a -
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0		a -
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0		a -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0		a -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0		J -
	Equity		0			0	0			0	0	0	0	0		- د
	Securitisation															
	Other non-credit obligation assets		0			0	0				0	0	0	0		- 14
	TOR TOTAL															

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		Α-	IRB	F-	IRB	A-	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
										Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	exposure	exposure	exposure	exposure
	(min EUR, %)															
	Central banks	0	0	0	0	0	0	0	0	0	0		0	0	0	j -
	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		J -
	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		a -
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0	0	0	a -
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0	0	a -
TIALI	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		٠ -
	Retail - Other Retail - Of Which: non-SME	0		0	0	0		0	0	0	0	- 0	0	0		٠ -
	Equity	0				0				0	0	- 0	0	0		٠- اد
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0		0	0		) -
	IRB TOTAL	0		0	0	0		0	0	0	0		0	0		JI-

<sup>\*</sup> 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.



												Baseline Scenario										
					31/12/2023			1				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 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
	(min EUR, %)				exposure	exposure	exposure	Скризинс				exposure	exposure	exposure	Схрожне				exposure	exposure	exposure	Схрозис
	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 0	0	0	0 0	) - ) -		0	0	0	0	0	<u> </u>	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		) - ) .
	Retail Retail - Secured on real estate property		0 0	0	0	0		-		0	0	0	0	0	-	0	0		0 0	0		
Caixa Geral de Depósitos, SA	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	Ó	0 0	0		
	Retail - Secured on real estate property - Or Which: non-side  Retail - Qualifying Revolving		0 0	0 0	0	0		) -		0	0	0	0	0		0	0	)	0 0	0 0		
	Retail - Qualifying Revolving Retail - Other Retail Retai - Other Retail - Of Which: 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		0 0	0 0	0	0	0 0	) - ) -		0	0	0	0	0	<u> </u>	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		
	IRB TOTAL		0 0	0	Ō	ō	0	i-		Ō	ō	ō	Ō	ō	i- I	ō	0		0	i o	0	-
												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1	Stana 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stano 2	Stana 2	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stano 2	Stano 2	Stock of	Stock of	Stock of	Coverage Ratio
		Stage 1 exposure	Stage 2 exposure	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	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	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
	(min EUR, %)				exposure	exposore	exposure					exposore	exposure	exposure					- exposure	- exposure	exposure	
	Central banks Central banks Institutions		0 0		0	0		-		0	0	0	0	0	-	0	0	Ó	0 0	0		-
	Corporates		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	<u> </u>	0	0		0 0	0 0	0 0	) - ) -
	Retail 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	) - ) -
PORTUGAL	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		
	Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	· ·	-	Ċ	0	0	0	0	0		0	0	Ó	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 Equity		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		0 0		0	0		) -			0	0	0	0		0	0		0 0	0		
					-	0		·  -		0		0	0	0					-	0		-1
					31/12/2023							Baseline Scenario 31/12/2024		0					31/12/2025	,		
		Stage 1	Stage 2	Stage 3	31/12/2023							Baseline Scenario 31/12/2024				Stage 1	Stage 2		31/12/2025		Stock of provisions for	Coverage Ratio - Stage 3
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure				Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025	Stack of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks (ntin EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	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	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central panels Central governments Institutions Corporates Corporates Corporates - Of Which: Socialised Lending Corporates - Of Which: Socialised Lending	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	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0 0 0	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central Albania Central governments Forestrations Companies of Which: Seculated Landau Companies - Of Which: Seculated Landau 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	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
FRANCE	Central Albania Central governments Forestrations Companies of Which: Seculated Landau Companies - Of Which: Seculated Landau 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	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stape 3 exposure
FRANCE	Contral banks Central governments Institutions Corporates of Which Securious Londing Corporates of Which Securious Londing Corporates of Which Securious Londing Retail Securious on real estate property Based Securious on real estate property of Which 1995 Retail Contral Securious on real estate property of Which 1995 Retail Contral Securious on real estate property of Which 1995 Retail Contral Securious Contral Estate property of Which 1995 Retail Contral Securious Contral Estate property of Which 1995 Retail Contral Securious Contral Estate property of Which 1995 Retail Contral Securious Contral Estate property of Which 1995 Retail Contral Securious Contral Estate property of Which 1995 Retail Contral Securious Contral Estate property of Which 1995 Retail Contral Securious Contral Estate property of Which 1995 Retail Contral Securious Contral Estate property Contral Estate propert	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	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stape 3 exposure
FRANCE	Contral banks Central governments Institutions Comprehens Comprehens Comprehens Retail Secured on real estate property of Withol: SME Retail Secured on real estate property of Withol: SME Retail Secured on real estate property of Withol: SME Retail Secured On real estate property of Withol: SME Retail One Retail Of Withol: SME Retail One Retail Of Withol: SME	Stage 1 exposure	Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		Stock of Provisions of Stock of Provisions of Stock of Provisions of Stock	Coverage Ratio Stage 3 exposure  2 2 3 3 3 3 3 3 -
FRANCE	Central Alonics Central governments Corporates - Of Which: Securitieal sanding Corporates - Of Which: Securitieal sanding Corporates - Of Which: SHE Read - Corporates - Of Which: SHE Read - Corporates - Of Which: SHE Read - Corporate - Of Which: SHE Read - Corpora	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	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	Stape 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1		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
FRANCE	Central sharies Central governments Trestfucione Companies of Which Specialized Landing Companies of Which Specialized Landing Companies of Which Specialized Landing Retail - Secured on real seates property Retail - Secured on real seates property on Which code Secure - Secured on real seates property of Which code Secured On Real Secured On Real Secured On the Secured On t	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 cryoture 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	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		31/12/2025 Stock of provisions for Stage 1		Stock of provisions 5 exposure 6	Coverage Ratio Stage 3 exposure
FRANCE	Central Alonics Central governments Corporates - Of Which: Securitieal sanding Corporates - Of Which: Securitieal sanding Corporates - Of Which: SHE Read - Corporates - Of Which: SHE Read - Corporates - Of Which: SHE Read - Corporate - Of Which: SHE Read - Corpora	Stage 1 exposure	Stape 2 caposiare 0	Stage 3 exposure	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario   31/12/2024  Stock of provisions for Stock of provisions for Stock of provisions for Stock of provisions for Stock of O O O O O O O O O O O O O O O O O O			Coverage Ratio - Stage 3	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 of the control of t		31/12/2025 Stock of provisions for Stage 1		Stack of provisions for Stages 3 exposure control of the control o	Coverage Ratio Stage 3 exposure  2 2 2 3 3 4 5 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
FRANCE	Central Alonics Central governments Corporates - Of Which: Securitieal survival Corporates - Of Which: Securitieal survival Research Corporates - Of Which: SHE Research Corpo	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	31/12/2023			Coverage Ratio - Stage 3				Baseline Scenario 31/12/2024			Coverage Ratio - Stage 3	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		31/12/2025 Stock of provisions for Stage 1		Stack of provided to the provi	Coverage Ratio Stage 3 exposure exposure
FRANCE	Central Alonics Central governments Corporates - Of Which: Securitieal survival Corporates - Of Which: Securitieal survival Research Corporates - Of Which: SHE Research Corpo	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Sock of provisions for Stage it exposure expos	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025  Stock of providens for Stage 1 exposure  0	Stock of provisions for Stages are 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
FRANCE	Central Alonics Central governments Corporates - Of Which: Securitieal survival Corporates - Of Which: Securitieal survival Research Corporates - Of Which: SHE Research Corpo	Stage 1 exposure	Stage 2 capiture 6 0	Stage 3 exposure   Stage 3   Stage 3	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure				Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	Stage I 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		31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provision for Stage 2 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
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FRANCE	Central disonance Central disonancements Corporates - Of Whech: Securitized Laureling Corporates - Of Whech: Securitized Laureling Corporates - Of Whech: Securitized Laureling Retail - Corporate - Of Whech: Securitized Laureling Retail - Corporates - Of Whech: Security - Of Whech	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provision for Stage 2 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Central showle Central governments Testinology Central governments Testinology Corporates of Which: Specialized Landelg Corporates of Which: Specialized Landelg Corporates of Which: Specialized Landelg Extral Secured on real entate property of Which: SPE Secure Secured on real entate property of Which: SPE Secure Secured on real entate property of Which: SPE Secure Secured on real entate property of Which: SPE Secure Secured on real entate property of Which: SPE Secure Secured on real entate property of Which: SPE Secure Secured on real entate property of Which: SPE Secure Secured on real entate property of Which: SPE Secure Secured on real entate property of Which: SPE Secure Secured on Real of Which: SPE Secure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provision for Stage 2 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Central Above:  Control approximates  Corporates  Corp	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provision for Stage 2 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Central showle Central governments Certification Composition Compo	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provision for Stage 2 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
FRANCE	Central showle Central governments Certification Composition Compo	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provisions for Stages are 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Assaults Central approximates Comprosters of Whitch's Specialized Landing Comprosters of Market Specialized Landing Research Comprosters of Landing Landing Landing Research Coulderfore Research Comprosters of Whitch's Specialized Research Coulderfore Research College Market Coulderfore Research Coulderfore Research College Research Coulderfore Research College Research Coulderfore Research College Research Coulderfore Research College Research Col	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provisions for Stages are 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 powerments Comprosites of Which: Secondard Landing Record Comprosites of Which: Secondard Landing Record Comprosites of Landing Landing Record Comprosites of Landing Landing Record Comprosites of Landing La	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provisions for Stages are 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 abovenements Certification of Which: Specialized Landers Corporates: Of Which: Specialized Landers Corporates: Of Which: Specialized Landers Corporates: Of Which: Specialized Landers Extent Corporates: Of Which: Specialized Landers Corporates: Of	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provisions for Stages are 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 blooks Control (1997) Contro	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	31/12/2023 Stock of provisions for Stage 1 4sponus 4 4sponus 4 4sponus 4 4sponus 5 4sp	Stock of provision of provision of provision of provision of provision of the provision of	Stock of provision	Coverage Ratio Stage 3 exposure	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	Baseline Scenario 31/11/2/2024 Stock of Stock of Stock of O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure of st	Coverage Ratio - Sage 3 exposure	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	Stage 3 exposure	31/12/2025 Stock of provisions for Stopp 1 cappal 1 cappa	Stock of provisions for Stages are 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

												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 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	Coverage Stag expo
	(min EUR, 9	6)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central banks		0	0	0 0	0	0	-		0	0			0		0			0 0	0	0	0 -
	Central governments Institutions		0	0	0 0	0 0		1-		0	0		0 0	0		0			0 0	0	0	0 -
	Corporates  Corporates - Of Which: Specialised Lending		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		1.	-	0	0	-		0	i I	0			0	0		0 -
	Retail		0	0	0 0	0	Ö		ì	ő	ő		ó	o o		ő	ì		0	ő	0	0 -
	Retail - Secured on real estate property		0	0	0 0	0	0	-		0	0			0	-	0			0	0	0	0 -
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0		-		0	0		5	0		0			0	0	0	0 -
	Retail - Qualifying Revolving		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		0	0	0 0	0 0		1-		0	0		0 0	0		0			0 0	0	0	0 -
			0	0	0 0	0	0		· ·	0	0			0		0			0	0	0	0 -
	Equity Securitisation		0	0	0 0	0	0	1-		0	0		) (	0	-	0	(		0	0		0 -
	Other non-credit obligation assets		0	0 1	0 0	0	0			0	0			0		0			0	0	0	0 -
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												Baseline Scenari	•									
					31/12/2023	,						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	provisions for Stage 3	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	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	Cover
			exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	es
	(min EUR, 9	6)																				
	Central banks Central governments		0	0	0 0	0 0	0	-		0	0		1 0	0	ļ: l	0		_	0 0	0	0	0 -
	Institutions		0	0	0 0	0	0	-	,	ő	ő			0	ŀ	0	ì		0	ő	0	0 -
	Corporates Corporates - Of Which: Specialised Lending		0	0 1	0 0	0		1	- 5		0	1	9	0	t I	0		-	0	0	0	0 -
	Corporates - Of Which: SME		0	0	0 0			il							l 1	0						0 -
	Retail		0	0 1	0 0	0	0	-			0		0	0	ŀ	0		1	0	0	0	0 -
1407114070115	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		3	- 0		0		-	0 0	0		0 -
MOZAMBIQUE	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	-	9	0	-	0			0	0	0	0 -
	Retail - Other Retail  Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0	0 0	0	0	-	ò	0	0	-		0		0	ì		0 0	ő	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0 0	0	0	-		0	0			0		0			0	0	0	0 -
	Equity Securitisation		0	U				1	,		0		,				1					
	Other non-credit obligation assets		0	0	0 0	0	0	-	(	0	0			0	-	0			0	0	0	0 -
	IRB IOIAL		0	0	0 0			-					, ,		•	- 0			<u>, , , , , , , , , , , , , , , , , , , </u>			U -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera St exp
	(min EUR, 9	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Covera St exp
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Covers Si ex
	Central banks Central governments Institutions	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cover S ex
	Central banks Central governments Institutions Corporates	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cover S ex
	Central horids Central governments Institutions Corporates Corporates Corporates Corporates - Of Which Specialized Lending Corporates - Of Which SHE	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0	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	Stage 3 exposure  0 0 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cover 5 e:
	Central banks Central governments Institutions Corporates: Of Whith: Secolated Lending Corporates: Of Whith: Secolated Lending Corporates: Of Whith: SHE	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	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	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cover S ex
	Central banks Central governments Institutions Corporates: Of Whith: Secolated Lending Corporates: Of Whith: Secolated Lending Corporates: Of Whith: SHE	Stage 1 exposure	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 0 0 0 0 0 0 0 0 0 0 0 0	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 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	provisions for Stage 1	provisions for Stage 2	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	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cover S ex
LUXEMBOURG	Central basis Central governments Institutions Corporates Corporates: Of Which: Seconded Lendro Corporates: Of Which: Seconded Lendro Corporates: Of Which: Self Retail Retail - Second on real estate property Selfs - Second on real estate property Selfs - Second on real estate property	Stage 1 exposure	Stage 2 exposure  0	Stage 3 exposure  0   0   0   0   0   0   0   0   0   0	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 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	provisions for Stage 1	provisions for Stage 2	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	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cover 5 ex
LUXEMBOURG	Central basis Central governments Institutions Corporates Corporates: Of Which: Seconded Lendro Corporates: Of Which: Seconded Lendro Corporates: Of Which: Self Retail Retail - Second on real estate property Selfs - Second on real estate property Selfs - Second on real estate property	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	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 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	provisions for Stage 1	provisions for Stage 2	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	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove : e
LUXEMBOURG	Central basis Central governments Institutions Corporates Corporates: Of Which: Seconded Lendro Corporates: Of Which: Seconded Lendro Corporates: Of Which: Self Retail Retail - Second on real estate property Selfs - Second on real estate property Selfs - Second on real estate property	Stage 1 exposure	Stage 2 exposure  0	Stage 3 exposure  0	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	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 1 exposure	provisions for Stage 2 exposure	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	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove
LUXEMBOURG	Control basis Control governments Institutions Cerporates Cerporat	Stage 1 exposure	Stage 2 exposure  0	Stage 3 exposure	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	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 1	provisions for Stage 2 exposure	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	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove : e
LUXEMBOURG	Central Seales Central governments Institutions Carporates—Of Which: Secondard Lending Corporates—Of Which: Secondard Lending Corporates—Of Which: Secondard Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Of Which: SHE Retail - Could'injust property Of Which: SHE Retail - Could - Of Which: SHE	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	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	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for rotations of control	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	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
LUXEMBOURG	Centrel governments Entitletiens Entitletien	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	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	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 1 exposure	provisions for Stage 2 exposure	Stock of provisions for rotage 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	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
LUXEMBOURG	Central Seales Central governments Institutions Carporates—Of Which: Secondard Lending Corporates—Of Which: Secondard Lending Corporates—Of Which: Secondard Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Of Which: SHE Retail - Could'injust property Of Which: SHE Retail - Could - Of Which: SHE	Stage 1 exposure	Stage 2 exposure  0	Stage 3 exposure  0	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	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	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	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove : c c c c c c c c c c c c c c c c c c
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LUXEMBOURG	Centrel severaments Entitylcore Comprise Comments Entitylcore Comprise Comments Comprise Comments Comprise Comments Comprise Comments Comprise Comments Retail Secured on red entity presents Retail Secured on red entity presents Retail Comments Retail Secured on red entity presents Retail Comments Reta	Stage 1 exposure	Stage 2 exposure  0	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 1 exposure 0 C C C C C C C C C C C C C C C C C C	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 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	provision for Stage I exposure	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	Coverage Ratio-Stage 3	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  Stage 3  Stage 3  Stage 3  Stage 3	provisions for Stage 1 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 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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LUXEMBOURG	Central basels Control governments Entitletions Entitletions Corporates - Of Which: Secondard Lending Corporates - Of Which: Selected Lending Corporates - Of Which: Selected on real matter property Retal - Second on real matter property - Of Which: one-SME Retal - Second on real matter property - Of Which: one-SME Retal - Other Retal - Of Which: SME Retal - Other Retal - Other Retal - Of Which: SME Retal - Other Retal - Other Retal - Of Which: SME Retal - Other Retal	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provision for Stops 1 (1975) (	provisions for Stage 2 disposure  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			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for State of the Control o	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	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			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  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
LUXEMBOURG	Central banks Control governments Entitletions Comparison Comparis	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provisions for Stage 1 exposure 1	provisions for Stage 2 disposure  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			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for State of the Control o	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	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			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  0 0 0 0 0 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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	Central Seales Control governments Distriction Composition of Which Specialised Lending Retail Control of Lending Composition of Which Specialised Lending Retail Control Specialised Lending Retail Control of Lending Control of Lending	Stage I	0   0   0   0   0   0   0   0   0   0	0	provision for Stops 1 (1975) (	provisions for statement of the statemen	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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for State of the Control o	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	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure		provident for Stope 1		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 -
	Centrel severaments Factivities Comprehence Of Which: Specialized Linding Retail - Security on my destination of the Comprehence Of Which: Specialized Retail - Specialized Comprehence Of Which: Specialized Retail - Comprehence Of Which: Specialized Destination of Specialized Linding Destination of Specialized Destination of Specialized Linding Destination of Specialized Destination of Specialized Linding Destination of Specialized L	Stage 1 caphoure	0   0   0   0   0   0   0   0   0   0	Stage 3  Stage 3  Stage 3  CO C	provision for September   provision for September	provision for Stage 2 of Stage 2	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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for State of the Control o	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	exposure	\$ Stage 1 expessive	Stage 2 exposure		provident for Stope 1		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 -
	Central basels  Comprehenses  Textifications  Comprehenses Of Which: Secondard Lending  Comprehenses Of Which: Secondard Lending  Comprehenses Of Which: Secondard on real matter property  Restal - Secondard on real matter property  Restal - Secondard on real matter property  Restal - Secondard on real matter property Of Which: non-SME  Restal - Secondard on real matter property Of Which: non-SME  Restal - Other Restal - Of Which: SME  Comprehenses  Comprehenses  Comprehenses  Comprehenses  Comprehenses  Comprehenses  Comprehenses  Comprehenses  Comprehenses  Restal - Other Restal - Of Which: Smeaked Lending  Comprehenses  Restal - Other Restal - Other Restal - Of Which: SME  Restal - Observed on real entitle property  Restal - Observed on real entitle property  Restal - Observed on real entitle property  Restal - Observed on real entitle property - Of Which: SME  Restal - Observed on real entitle property - Of Which: SME  Restal - Observed Restal - Of Which: SME  Restal - Other Restal - Of Which: SME	Stage 1 caphoure	0   0   0   0   0   0   0   0   0   0	Stage 3  caponare  Stage 3  caponare  Stage 3  caponare  Caponare	provision for Super 1	provision for Stage 2 of Stage 2	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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for State of the Control o	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	exposure	\$ 100 \$ 100	Stage 2 exposure	Stage 3 exposure	provident for Stope 1		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 -
	Centrel severaments Factivities Comprehence Of Which: Specialized Linding Retail - Security on my destination of the Comprehence Of Which: Specialized Retail - Specialized Comprehence Of Which: Specialized Retail - Comprehence Of Which: Specialized Destination of Specialized Linding Destination of Specialized Destination of Specialized Linding Destination of Specialized Destination of Specialized Linding Destination of Specialized L	Stage 1 caphoure	0   0   0   0   0   0   0   0   0   0	Stage 3  caponare  Stage 3  caponare  Stage 3  caponare  Caponare	provision for Super 1	provision for Stage 2 of Stage 2	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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for State of the Control o	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	exposure	\$ 100 \$ 100	Stage 2 exposure	Stage 3 exposure	provident for Stope 1		provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cove : e



												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	Covers St ex
	Central banks	0	0	1	0	1	0	0 -	0	0					-	0	0		0			1 -
	Central governments	0		)	0	n	0	0 -	0	0						0	0		0			1 -
	Institutions	0		)	0	n	0	0 -	0	0						0	0		0			1 -
	Corporates	0		)	0	n	0	0 -	0	0						0	0		0			1 -
	Corporates - Of Which: Specialised Lending	0		)	0	n	0	0 -	0	0						0	0		0			1 -
	Corporates - Of Which: SME	0		)	0	n	0	0 -	0	0						0	0		0			1 -
	Retail	0		)	0	n	0	0 -	0	0						0	0		0			1 -
	Retail - Secured on real estate property	0		)	0	n	0	0 -	0	0						0	0		0			1 -
IRELAND	Retail - Secured on real estate property - Of Which: SME	0		)	0	0	0	0 -	0	0		0	0			0	Ö		0			-
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	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			
	IRB TOTAL	0	0		0	)	0	0 -	0	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 Rati Stage 3 exposure
	Central banks		0 0					-	0	0		0	0		-	0		0			0	-
	Central governments		0 (	_	)	_		-	0	0		0	0	_	-	0	_	0		) (	. 0	-
	Institutions		0 0		) (			-	0	0		0	0		-	0		0		) (	. 0	-
	Corporates		0 0		) (			-	0	0		0	0		-	0		0		) (	. 0	-
	Corporates - Of Which: Specialised Lending		0 0		) (			-	0	0		0	0		-	0		0		) (	. 0	-
	Corporates - Of Which: SME		0 0		) (			-	0	0		0	0		-	0		0		) (	. 0	-
	Retail		0 0		) (			-	0	0		0	0		-	0		0		) (	. 0	-
	Retail - Secured on real estate property		0 0		) (			-	0	0		0	0		-	0		0		) (	. 0	-
CAPE VERDE	Retail - Secured on real estate property - Of Which: SME		0 0	)	)				0	0		0	0			0		0		) (		-
CAPE VERDE	Retail - Secured on real estate property - Of Which: non-SME		0 0	)	)				0	0		0	0			0		0		) (		-
	Retail - Qualifying Revolving		0 0	)	)				0	0		0	0			0		0		) (		-
	Retail - Other Retail		0 0	)	)				0	0		0	0			0		0		) (		-
	Retail - Other Retail - Of Which: SME		0 0	)	)				0	0		0	0			0		0		) (		-
	Retail - Other Retail - Of Which: non-SME		0 0				1	-	- 0	0		0	0		) -	0		0		0		l-
	Equity		0 0		) (			) -		0		0	0		) -	0		0		) (		-
	Securitisation																					
	Other non-credit obligation assets		0 0		) (			-	0	0		0	0		-	0		0		) (	. 0	-
	IRR TOTAL		ol o	1 .		1 0	1	) l -		0	1 0	0		1 0	) l-	0	1 0	ol o		ol c		-

												Baseline Scenario									1	
					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		) -
	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		) -
	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	0	0	0		) -
	Retail - Secured on real estate property	0	0	0	0	(			0	0		0	0	0	-	0	0	0	0	0		) -
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0		0			-	0	0	0	0 0	0	0			0	0	0	0	0	) -
TIMEI	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		) -
	Retail - Qualifying Revolving	0	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	0		) -
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	l-	0	0	0	0 0	0	0	-	0	0	0	0	0	r	) -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0		0	0	0	0 0	0	0		0	0	0	0	0	r	-
	Equity	0	0	0	0		0		0	0	0	0 0	0	0		0	0	0	0	0	r	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0		0		0	0	0	0 0	0	0		0	0	0	0	0	r	-
	IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0		-

<sup>\*</sup> 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	)									
			1	1	31/12/2023		I			ı		31/12/2024	I		1			1	31/12/2025	1		
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure		, i	·	exposure	exposure	exposure	exposure			·	exposure	exposure	exposure	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	
	Institutions Corporates		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	
Caixa Geral de Depósitos, SA	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: pon-SME		0 0	0	0	0	0			0	0	0	0	0		0	0		0 0	0	0	-
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		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	
	Equity Securitisation		0 0	o o	0	0	0		Ò	0	0	Č	0	0		0	0		i i	0	0	-
	Securitisation  One of the securitisation assets  IBR TOTAL		0 0		0	0	0	-		0	0	0	0	0		0	0			0	0	-
	INS IUIAL		U U	, ,				11*							l*1	U			,, ,			11*
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
					Stock of							Stock of							Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		0 0	0	0	0			(		0	c	0	0		0	0			0	0	
	Central governments Institutions		0 0	0 0	0 0	0	0	-	(		0	0	0	0	-	0	0		0 0	0 0	0	-
	Corporates Corporates - Of Which: Specialised Lending		0 0	0 0	0 0	0	0	<u> </u>		0	0	0	0	0	<u> </u>	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	
	Patrill - Secured on real artate property		0 0	0	0	0	0			0	0		0	0		0	0			0	0	
PORTUGAL	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: SME  Retail - Soured on real estate property - Of Which: non-SME  Retail - Oualifying Revolving		0 0	0	0	0	0		Ċ		0	Ö	0	0		0	0			0	0	
	Retail - Other Retail		0 0	0	0	0	0	-		0	0		0	0		0	0			0	0	-
	Retall - Other Retall - Of Which: SME Retall - Other Retall - Of Which: non-SME		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		-
	Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0	0			0	0	0	0	0		0	0			0 0	0	
												Adverse Scenario										
	(de NE 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	Adverse 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	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 (min EUR, %)	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	Stage 1 exposure	Stage 2 exposure				Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	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	Stage 1 exposure	Stage 2 exposure				Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 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	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	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	Stock of	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 0 0 0				Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  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	Coverage Ratio Stage 3 exposure
	Central parks Central governments Institutions Corporates: Of Which: Specialised Lending Corporates: Of Which: Seed	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	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure  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	Stage 1 exposure	Stage 2 exposure  0 0 0 0 0 0 0	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 Ratio Stage 3 exposure
FALLER	Central lawks Central governments Fastinchione Compriles	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	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	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	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 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  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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
FRANCE	Central lawks Central governments Fastinchione Compriles	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	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	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	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	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 0 0 0 0 0 0 0 0 0	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
FRANCE	Central basis Central operaments Institutions Corporates Of Whith Specialised Lending Retail Secured on real estate property Retail Secured on real estate property Retail Special Secured on real estate property Of Whith SPEC Retail Control Secured on real estate property Of Whith SPEC Retail Control Secured on real estate property Of Whith SPEC Retail Control Secured on real estate property Of Whith SPEC Retail Control Secured on real estate property Of Whith SPEC Retail Control Secured on real estate property Of Whith SPEC Retail Control Secured on real estate property Of Whith SPEC Retail Control Secured On Property O	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	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 0 0 0 0 0 0 0 0 0	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	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 0	Coverage Ratio - Stage 3 exposure	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	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 Ratio Stage 3 exposure
FRANCE	Central basis Central approximants Institutions Comprehas Comprehas Comprehas Comprehas Comprehas Comprehas Retail Secured on real estate property Of Which 1945 Retail Secured on real estate property Of Which 1945 Retail Secured on real estate property Of Which 1945 Retail Comprehasion Comp	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	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 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  ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	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 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  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	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
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	IRR TOTAL				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -				Adverse Scenari 31/12/2024 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2025 Stock of	Stock of	Stock of	Coverage
	TERR TOTAL	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	Coverag Stag expo
	TRE TOTAL  Central banks (nth EUR, No.			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	0	0		31/12/2024 Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 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
	TERS TOTAL  (min EUR. %			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		0		31/12/2024 Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure			Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coveraç Sta exp
	Central blocks (nin EUR, %) Central blocks (nin EUR, %) Central blocks Central blocks Central blocks			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	0	0		31/12/2024 Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure  0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure			Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0	Coverage State exp
	Control Stands Control Stands Control Stands Control Speciments Contro			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	0	0		31/12/2024 Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure  0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure			Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage St exp
	Central blanks Central blanks Central povernments Testfactions Companies 10f Which: Specialised Lending Corporation 10f Which: SPEE Retail			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	0	0		31/12/2024 Stock of	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure			Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Covera St: exp
IIIVEMBOIIDG	Central blanks Central blanks Central povernments Testfactions Companies 10f Which: Specialised Lending Corporation 10f Which: SPEE Retail			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	0	0		31/12/2024 Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure  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			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 St exp
LUXEMBOURG	Central lambs Central lambs Central governments Institutions Corporates: VI Which: Secondard Lendors Edital - Socondard Lendors Edital - Edital - Socondard Lendors Edital -			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	0	0		31/12/2024 Stock of	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	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			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	Covera 55 exp
LUXEMBOURG	Central banks Central banks Central banks Central povernments Central governments Cent			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	0	0		31/12/2024 Stock of	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	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			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 Stags a exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Covera 58 exp
LUXEMBOURG	Central banks Central banks Central banks Central povernments Central governments Cent			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	0	0		31/12/2024 Stock of	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	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			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	Coverage exp
LUXEMBOURG	Central lavaks Central governments Central governments Institutions Corporates: VI White: Securities Lavaks Retail - Securit of a real estate property  Retail - Securities Corporates Lavaks Retail - Securities Corporates Lavaks Retail - Securities Corporates Retail - Country Retail Retail - Securities Corporates VI White: Securities Retail - Country Retail Retail - Countr			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	Coverage Ratio - Stage 3 exposure	0	0		31/12/2024 Stock of	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	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			Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  O	Stock of provisions for Stages of Carposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Covera St exp
LUXEMBOURG	Central banks Central banks Central povernments Central governments Companies - Of White: Secondand Lending Corporates - Of White: Secondand Lending Extent Secondand on real estate property Retal - Secondand on real estate property Retal - Office and or estate property Retal - Office Retal - Off White: SPE Retal - Office Retal -			Stage 3 exposure	Stock of provisions for Stage 1	Stock of provision for provision for provision for stage 2 exposure	Stock of provision for provision for a cap cap cap cap cap cap cap cap cap c	Coverage Ratio - Stage 3 exposure - Coverage Ratio - Coverage Ratio - Coverage - Coverag	0	0		31/12/2024 Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3 expensive	Coverage Eatio - 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			Stock of provisions for Stage 1	Stock of provisions of the stock of provisions of the stock of the sto	Stock of provisions of the stock of provisions of the stock of the sto	Covers 51 exp 0 0 0 0 0 0 0 0 -
LUXEMBOURG	Central lavaks Central governments Central governments Institutions Corporates: VI White: Securities Lavaks Retail - Securit of a real estate property  Retail - Securities Corporates Lavaks Retail - Securities Corporates Lavaks Retail - Securities Corporates Retail - Country Retail Retail - Securities Corporates VI White: Securities Retail - Country Retail Retail - Countr			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  1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0		31/12/2024 Stock of	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	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			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	Covers Si ex ex Si ex Ex ex Si ex Ex ex Si ex Ex ex Si ex
LUXEMBOURG	Central banks Central banks Central povernments Central governments Companies - Of White: Secondand Lending Corporates - Of White: Secondand Lending Extent Secondand on real estate property Retal - Secondand on real estate property Retal - Office and or estate property Retal - Office Retal - Off White: SPE Retal - Office Retal -			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 control of the stage	Coverage Ratio Stage 3 exposure	0	0		331/12/2024 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	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			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	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	Covers
LUXEMBOURG	Central banks Central banks Central povernments Central governments Companies - Of White: Secondand Lending Corporates - Of White: Secondand Lending Extent Secondand on real estate property Retal - Secondand on real estate property Retal - Office and or estate property Retal - Office Retal - Off White: SPE Retal - Office Retal -			Stage 3 exposure	Stock of provisions for provisions for stops in exposure of the provision	provision for Stage 2 cxyposture	provisions for Stage 3 exposure	Coverage Ratio Steps 3 exposure  2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0	0		33/12/2024 Stock of Provisions for Stage 1 exposure caposure (Control of Control of Cont	Stock of protect for the protect of	provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	\$1270 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 1 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	Covers 51
LUXEMBOURG	Central banks Central banks Central povernments Central governments Companies - Of White: Secondand Lending Corporates - Of White: Secondand Lending Extent Secondand on real estate property Retal - Secondand on real estate property Retal - Office and or estate property Retal - Office Retal - Off White: SPE Retal - Office Retal -	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		Stock of provisions for Stock of provisions for Stock of Cappeners (Stock of Cappeners) (Stoc	provision for Stage 2 exposure	provision 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage II of Control	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0
LUXEMBOURG	Central banks Central banks Central povernments Central governments Companies - Of White: Secondand Lending Corporates - Of White: Secondand Lending Extent Secondand on real estate property Retal - Secondand on real estate property Retal - Office and or estate property Retal - Office Retal - Off White: SPE Retal - Office Retal -			Stage 3 exposure	Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision for Stage 3 exposure		0	0		33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	provisions for Stage 3 exposure		Stays 1 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	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0
LUXEMBOURG	Central banks Central banks Central povernments Central governments Companies - Of White: Secondand Lending Corporates - Of White: Secondand Lending Extent Secondand on real estate property Retal - Secondand on real estate property Retal - Office and or estate property Retal - Office Retal - Off White: SPE Retal - Office Retal -	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		Stock of provisions for Stock of provisions for Stock of Cappeners (Stock of Cappeners) (Stoc	provision for Stage 2 cxyposture	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure  1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	331/12/2024 Stock of	Stock of protect for the protect of	provisions for Stage 3 exposure	Coverage fation of the popular of th	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 II of Control	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
LUXEMBOURG	Control banks Control banks Control banks Control banks Control povernments Control po	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
LUXEMBOURG	Control Samels  Retail - Society on year district property  Control Samels  (note DAP, %  Control Samels  (note DAP, %  Control Samels  Control Samels  (note DAP, %  Control Samels  Control	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
LUXEMBOURG	Central banks Central banks Central banks Central processments Central processments Central processments Constrained Constrain	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
LUXEMBOURG	Control Stands Retail - Stan	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
LUXEMBOURG	Central banks Central banks Central governments Corporates - of White-Securities Lending Corporates - of White-Securities Central Corporates - of White-Securities Corporates - of White-Securities Corporates - of White-Securities Corporates - of White-Securities Restal - Owner Central Corporates - of White-Securities Companies Companies Corporates - of White-Securities Corporat	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
	Control Stands Contro	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
LUXEMBOURG	Control Stands Contro	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision 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	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
	Central blocks  Extended on an extended control called property  Maria Sourced on real called property  Maria College Real Colleges  Real Colleges  Real Colleges  Real Colleges  Maria Sourced Colleges	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision for Stage 3 exposure		61ape 1 61ape	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
	Central blocks  Extended on an extended control called property  Maria Sourced on real called property  Maria College Real Colleges  Real Colleges  Real Colleges  Real Colleges  Maria Sourced Colleges	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision for Stage 3 exposure		0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
	Control banks Control banks Control banks Control banks Control processes Control banks Control processes Control processes Control processes Control banks Control processes	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		Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	provision for Stage 2 exposure	provision for Stage 3 exposure		61ape 1 61ape	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stops 2 deposits of C	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 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	provisions for Stage 3 exposure	0
	Central blanks Centra	Stage 1 exposure	Stage 2 exposure   Stage 2 expos	Stage 3 exposure	Stack of providence for providence	Stock of program 2 stock of prog	provision for Stage 3 exposure		0	\$1298 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/204 Stock of provisions for Stage 1 Gaystate  Applications  Adverse Science  Stock of provisions for provisions for provisions for exposure  exposure	Stock of provisions for Stage 2 dispenses of Stage	Provision of   Prov		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	Sec. of previous of the prev	Pocksions for   Stock of   Pocksions   Pocksions for   Stock of   Pocksions	provisions for Stage 3 exposure	0
	Control banks Control banks Control banks Control banks Control processes Control banks Control processes Control processes Control processes Control banks Control processes	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	Stock of provision for provision for provision for exposure of the provision for Stock of provisions for Stock of provided provisions for Stock of Pro	Stock of program 2 stock of prog	provision for Stage 3 exposure		61ape 1 61ape	\$1298 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2024 Stock of S	Stock of provisions for Stage 2 dispenses of Stage	Provision of   Prov		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 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	Pocksions for   Stock of   Pocksions   Pocksions for   Stock of   Pocksions	provisions for Stage 3 exposure	0



#### 2023 EU-wide Stress Test: Credit risk IRB

												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		1-			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	
	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		-
	Corporates - Of Which: SME		0 0	0	0	0	0		0	0	0	0	0		1-		0 0	0 1	0 0	0	0	<u> </u>
	Retail		0 0	0	0	0	0		0	0	0	0	0		1 -		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	0	0	0		1	- 5	9	0 1	0 0	0		<u>+</u>
IRELAND	Retail - Secured on real estate property - Of Which: non-SME		0 0		0	0			0	0		0	0	-			1	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	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	0	0	0		1 -		) (	0 1	0 0	0	0	-
	Equity		0 0	0	0	0	0		0	0	0	0	0		-		) (	0 1	0 0	0	0	<u> </u>
	Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0	0	0	0		0	0			0	-	1			0	0 0	0		£
	INSTOTAL																	,	'			
												Adverse Scenario	•								1	
					31/12/2023							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 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
	(min EUR, %)									0												
	Central panks Central governments		0 (		0	0			0	0		0	0	-				0		0		<u> </u>
	Institutions		0 0		0	0			0	0			0					0	0 0	0		£
	Corporates		0 0		0	0			0	0	0	o o	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		0	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		1 -		) (	0 1	0 0	0	0	-
	Retail - Secured on real estate property		0 0	0	0	0	0		0	0	0	0	0		1-		0 0	0 1	0 0	0	0	-
CAPE VERDE	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		1		) (	0	0 0	0	0	<del> </del>
	Retail - Qualifying Revolving		0 (		0	0	0	•	0	0		0		-	-	-		0	0 0		0	<i></i>
	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				1 (	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	
	Equity		0	0	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		1 -			0	0 0	0		-
	INS TOTAL		, ,															, ,	, ,	, ,		
	i											Adverse Scenario	0								1	
					31/12/2023							31/12/2024							31/12/2025		1	
					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 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	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks		1		0	0			0	0					1-		,	n	0 4	0		-
	Central governments		0		0	0			0	0		0	0		1.		1	0	0	0	0	1
	Institutions		0 0		0	0			0	0	0	o o	0		il-			0	ol o	0	0	ıl-
	Corporates		0 0			0					0		0		ıl			0	0 0	0	0	.F
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	0		0	0	0	0	0		-		) (	0 1	0 (	0	0	ŀ
	Corporates - Of Which: SME		0 0	0	0	0	0		0	0	0	0	0		ıl-		) (	0	0 0	0	0	<u> </u>
	Retail		0 0	0	0	0	0	-	0	0		0	0		1		) (	0	0 0	0	0	<u> </u>
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0	0	0	0	-	0	0	0	0	0		<u> </u>		1 .	0	9	0	0	£
ITALY	Ketali * Secured dil real estate property - Ur Wnich: SME		oj t	9 0		U		-	U	U			4 0		97		4 .	uj l			- 0	

<sup>\*</sup> 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



АЛТНОВІТУ		2023	Caixa	Geral de Depo		uitiisk	SIA			
					Actual 31/12/202					
		Exposure values	Risk exposure amounts				Stock of	Stock of	Stock of	
	(min EUR. %)	Non-defaulted Defaulted	Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	23.448 19.736	0 2.418 0 3.223	0 23.344 0 15.927			0 13	0	0	0.009
	Regional governments or local authorities Public sector entities	1.322 2.072 2	3 300 6 704	4 1.317 37 1.687	6 366	7 57	2	1 17	3	38.78% 14.32%
	Multilateral Development Banks International Organisations	1217	0 0	0 0	0	0		. 0	0	0.00%
	Institutions Corporates	3.116 11.983 22		0 2.372 360 11.325	1 976	1.066	3 166	0 285		19.72% 81.80%
	of which: SME Retail	4,940 7 5,342 7.	1 4,390 2 3,493	86 4.545 85 5,026	734 615	565 466	78	195 1 149	500 412	88.54% 88.50%
Caixa Geral de Depósitos, SA	of which: SME Secured by mortgages on immovable property	2,829 5 28.400 16	4 1,608 6 9.996 1	65 2,588 166 27.051	438 1.612	368 431	42 8£	109	331 265	90.15%
	of which: SME  Thoms associated with narticularly high risk	1,834 10 1,132 2	5 640 1 5 1,698	105 1,526 37 1.007	375 172	216 81	8	56 24	111 56	51.48% 70.06%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	21	0 2	0 0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	895 769	0 854 0 1,430	0 1	0	0	0	0	0	0.00%
	Securitisation		0 970	0						
	Other exposores Standardised Total	1,670 101,674 513	3 37,296 S	89 89,515	3,791	2,112	352	640	1,617	34.26% 76.57%
					Actual 31/12/202	je.				
			Risk exposure amounts	Stage 1	Stane 2	Stage 3	Stock of	Stock of provisions for	Stock of	Coverage Ratio -
	(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 Central overnments Regional governments or local authorities	20.551 9.277 1,276	0 0 0 2.101 3 255	0 20.541 0 7.417 4 1,268	0	0	0	0	0	0.00% 100.00% 38.78%
	Public sector entities	1.575	3 255 2 522	4 1,268 1 1.254	278	27	ů	3	3 5	18,38%
	Multilateral Development Banks International Organisations	0 22	0 0	0 0	0	0	0	. 0	0	0.00% 0.00% 19.71%
	Institutions Corporates	469 8.403 14	0 123 5 7.896 1	0 287 171 7.966	769	S 851	137	273	731	
	of which: SME	2.974 1: 3.131 2	6 2.490 7 2.019	18 2.791 32 2.896	542 457	424	65	183	411	96.97% 95.72%
PORTUGAL	of which: SME Secured by mortgages on immovable property	1,795 2 23,800 11	6 1,017	31 1,614 117 22,647	345 1.394	280 355	37	102	267 238	95.26%
	of which: SME	1,540 8	7 526	87 1,287	314	186	7	53	100	67.16% 53.67%
	Covered bonds	809 2 13	0 1,213 0 1	29 742 0 0	111	70	9	0	51 0	72.78% 0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	777	0 0 0 736	0 0	0	0	0	. 0	0	0.00%
	Equity Securitisation	682	0 1,343	0 0			-	0	0	0.00%
	Other exposures Standardised Total	993 71,777 31:	0 709 3 25,268 3	0 0 54 65,041	3,014	1,647	273	587	1,346	0.00% 81.73%
					Actual					
		Exposure values	Risk exposure amounts		31/12/202		Stock of	Stock of	Stock of	
	(mh EJR, %)	Non-defaulted Defaulted	Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central procurements	213 1,007	0 0	0 213 0 988	0	0	-	0	0	0.00%
	Regional governments or local authorities Public sector entities	0 382	0 0	0 0 369	0	0	0	0	0	0.00%
	Multilateral Development Banks Toternational Organisations	0	0 0	0 0	0	0		0	0	0.01% 0.00% 0.00%
	International Grantsauchs Institutions	340	0 118	0 129	0	0	, i	0	0	0.00%
	Corporates of which: SME	470 1: 402 1:	6 369 5 315	20 441 19 366	47	27		1 4	16	59.83% 74.93%
FRANCE	Netall Of which: SME Secured by mortnages on immovable property	1,081 1: 743 1:	9 678 6 424	23 1,041 20 705	53	47	2	4	40 35	75.10%
	of which: SME	1.017 1 53	2 354 2 16	2 48	39 5	17	0	0	5	31.35% 40.15%
	Items associated with particularly high risk Covered bonds	264	4 396 0 0	6 211 0 0	56 0	6	0	0	2	37.74% 0.00%
	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%
	Equity Securitisation	0	0 0	0 0			0		0	0.00%
	Other exposures Standardised Total	60 4,835 50	0 29 0 1,959	0 0 61 4,378	0 214	109	0 11	0 12	0 65	0.00% 59.56%
					Actual					
		Exposure values	Risk exposure amounts		31/12/202		Stock of	Stock of	Stock of	
		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 Central parks	876 1,337	0 0	0 876	0	0	0	0	0	0.00%
	Regional governments or local authorities Public sector entities	0	0 0	0 0	0		-	0	0	0.00%
	Multilateral Development Banks International Organisations	ŏ	0 0	0 0	0	0	ļ	Š	0	0.00%
	Institutions	180	0 0 0 43	0 174	0					0.00%
	of which: SME	1.201 555	1 1.186 0 539	1 1.177 0 525	43	15 8	6	2	14 8	93.69% 91.93%
MACAO	Retail of which: SME	190 23	2 139 0 13	2 181 0 19	16 6	9	0	0	7	78.39% 88.50%
	Secured by mortgages on immovable property of which: SME	2.025 1 118	2 746 2 52	12 1.949 2 98	80 21	18 2	0	1	6	32.59% 11.44%
	Items associated with particularly high risk Covered bonds	0	0 0	0 0	0	0	0	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%
	Equity Securitisation	9	9	0 0	0			-	0	0.00%
	Other exposures	228	0 44	0		- 0			0	0.00%

EBA BANKING

алтновиту			2023	EU-WI		eral de Depó		uit iisk	SIA			
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	Coverage Ratio
	(min BUR, %)	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	Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.009
	Central governments	3,910		0	0	3,753	0	0	0	0	0	0.009
	Regional governments or local authorities	9		0	0	9	0	0	0	0	0	0.009
	Public sector entities	0		0	0	0	0	0	0	0	0	0.009
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.009
	International Organisations	0		0	0	0	0	0	0	0	0	0.009
	Institutions	230		80	0	155	1	0	0	0	0	0.009
	Corporates	205		201	8	177	27	18	2	2	10	55.059
	of which: SME	71		67	8	47	27	18	0	2	10	55.059
	Retail	7		4	0	5	2	1	0	- 1		93,669
SPAIN	of which: SME	6		3	0	5	2	0	0	- 1	0	98,429
	Secured by mortgages on immovable property	51	5	18	5	37	15	7	0	- 1		37,769
	of which: SME	1	3		3	0	1	- 4	0	0	2	37,689
	Items associated with particularly high risk	2		4	0	1	2	0	0	0	0	0.009
	Covered bonds	0			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	0.009
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.009
	Equity	2		2	0	0	0	0	0	0		0.00%
	Securitisation											
	Other exposures	0			0	0	0	0	0	0	0	0.009
	Standardised Total	4,416	13	308	13	4,137	47	27	2	4	14	51.45%
							Actual 31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	Countries Patie

								31/12/202	2*				
			Exposur	e values	Risk expos	ure 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
- 1		Central banks	1,22		1,833		1,127		0	0	0	0	0.00%
		Central governments	27.		404		259	0		4			0.009
		Regional governments or local authorities	1		22		16	0		1			0.009
		Public sector entities	11	24	169	35	65	77	27	1	13	3	11.76%
		Multilateral Development Banks			0	0	0	0		0			0.009
		International Organisations			0	0	0	0		0			0.009
		Institutions	24		109		246			0			100.009
		Corporates	22		339		245		36	3		32	89.879
		of which: SME	18		277		203		36	3		32	89.879
		Retail	49		352		488	38	32	21	6	25	77.739
	MOZAMBIQUE	of which: SME	8		50		86	9	19	2	1	16	84.979
		Secured by mortgages on immovable property	6		3 20	8	57	6	14	0		7	46.839
		of which: SME	2		8	6	27	3	- 11	0		5	46.77%
		Items associated with particularly high risk			0	0		0		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			0.00%
		Collective investments undertakings (CIU)			0	0	0	0		0			0.00%
		Equity			0	0	0	0	0	0	0	0	0.00%
		Securitisation											
		Other exposures	24		91					0	0		0.00%
- 1		Standardised Total	2.893	47	3,339	55	2.504	133	109	31	20	67	61.48%

							Actual					
							31/12/202	2*				
		Exposur	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	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		0.00%
	Central governments											0.00%
	Regional governments or local authorities											0.00%
	Public sector entities											0.00%
	Multilateral Development Banks	1.217			0	0	0		0	0	0	0.00%
	International Organisations	529			0	434	0			0	0	0.00%
	Institutions	12	-	2	0	12	0		0	0	0	0.00%
	Corporates	51		43	0	47		1		0		88,15%
	of which: SME	3		3	0					0		0.00%
	Retail	8		6	3	8	0	7		0	- 4	57.42%
LUXEMBOURG	of which: SME	0			0	0	0	1	0	0		80.63%
	Secured by mortgages on immovable property	69		24	3	65	5	4	0	0		29.50%
	of which: SME	0			1	0	0	1	0	0	0	22.85%
	Items associated with particularly high risk	0			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										0.00%
	Collective investments undertakings (CIU)	115		110								0.00%
	Equity	- 11		- 11								0.00%
	Securitisation											
	Other exposures	0			0	0	0		0	0	0	0.00%
	Standardised Total	2,013		197	6	566	5	12	1 1		6	51.48%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		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	302		302	0	302	0		0	0	0	0.00%
	Central governments	529		529	0	505	24		7	0	0	0.00%
	Regional governments or local authorities	0			0	0	0		0	0	0	0.00%
	Public sector entities	0			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	0		0	0	0	0		0	0	0	0.00%
	Corporates	213	28	208	36			45	1	0	18	39.15%
	of which: SME	203	28	198	36			45	1	0	18	39.15%
	Retail	107	5	67	6	95		12	0	1	6	55.16%
ANGOLA	of which: SME	73	3	42	4	63	11	6	0	0	3	44.05%
	Secured by mortgages on immovable property	68		24	0	66	3	0	0	0	0	22.74%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	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	44		28	0	0	0	0	0	0	0	0.00%
	Standardised Total	1,264	32	1,159	43	1,135	90	57	8	1	24	42.35%



					Caixa Ge	eral de Depo	ositos, SA					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	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	0	0	0.00
	Central governments	1,140		0	0	1,039	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	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	0		0	0	0	0		0	0	0	0.009
	Corporates	1		1	0	2	0		0	0	0	0.00
	of which: SME	0		0	0	0	0		0	0	0	0.009
	Retail	0		0	0	0	0		0	0	0	50.739
IRELAND	of which: SME	0		0	0	0	0		0	0	0	0.009
	Secured by mortgages on immovable property	15		5	0	14	0		0	0	0	0.129
	of which: SME	1		0	0	1	0		0	0	0	0.009
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.009
	Covered bonds	0		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	0.009
	Collective investments undertakings (CIU)	0		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	0.009
	Standardised Total	1,157	0	6	0	1,056	1	0	0	0	0	6.30%

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		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	272		272	0	272	0		0			0.00%
	Central governments	186		186		187			1			0.00%
	Regional governments or local authorities	24		24		24						0.00%
	Public sector entities	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	1		1	0	1			0	0	0	0.00%
	Corporates	81		73	1	70	12	- 4	1	1	3	81.68%
	of which: SME	49		41	1	38	12	- 4	1	1	3	81.68%
	Retail	245		169	9	232	23	16	2	2	8	51.26%
CAPE VERDE	of which: SME	82	4	47	5	76	- 11	9	1	1	5	55.29%
	Secured by mortoages on immovable property	88	7	30		79	- 11	- 11		1	3	31.78%
	of which: SME	25	- 6	- 8	- 6			9	0	1	3	32.96%
	Items associated with particularly high risk	30		45	2	28	2	5		0	3	71.34%
	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	7		7	0	0	0				0	0.00%
	Securitisation											
	Other exposures	81		59	0	0						34.26%
	Standardised Total	1,012	17	866	19	892	48	35	4	4	18	51.00%

							Actual					
							31/12/202	2*				
		Exposure	: values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(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	Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.00%
	Central governments	879		0	0	860	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	0		0	0	0	0	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	89		18	0	89	0	0	0	0	0	0.00%
	Corporates	11		9	0	5	0	0	0	0	0	0.00%
	of which: SME	11		9	0	5	0	0	0	0	0	0.00%
<del></del>	Retail	3		2	0	3	0	0	0	0	0	47.82%
ITALY	of which: SME	2		1	0	2	0	0	0	0	0	100.00%
	Secured by mortgages on immovable property	5		2	0	5	0	0	0	0	0	70.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0			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%
	Equity	0			0				0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0	0	0	0	0	0.00%
	Standardised Total	987	0	31	0	963	•	0	0	0	0	52.89%

<sup>\*</sup> 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.

					31/12/2023							seline 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 p	Stock of 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
	(min EUR, %) Central banks	23,344		0	exposure 0	exposure 0	exposure	0.00%	23.344	0	0	exposure 0	exposure 0	exposure	0.00%	23.344		0	exposure	exposure 0	exposure 0	0 0.00°
	Central governments Regional governments or local authorities	15,768 1,304	90	111 18	34 3	4 0	7	40.00% 40.00%	15,649 1,295	121 10	200 25	34 3	6	80 10	40.00% 40.00%	15,536 1,286	11	293	32	7	117	3 40.009
	Public sector entities Multilateral Development Banks	1.677 0	356	77 0	4 0	15 0	31	40.07% 0.00%	1.667 0	348 0	96 0	4 0	14 0	38	40.11% 0.00%	1.657 0		112		12	45 0	5 40.13° 0 0.00°
	International Organisations Institutions	455 2,307	7 34	38	0 12	0 2	15	40,00% 40,00%	454 2.254	1 52	71	9	3	29	40,00% 40,00%	453 2,216	60			7 3	1 41	1 40.00° 1 40.00° 3 80.78°
	Corporates of which: SME	10,844 4,295	923	626	39 14	128 97	1,009	86.13% 86.15% 85.92%	10.532 4.191	1.544 953	1,291 700	36 12	165 100	1,072	83,03% 81,73%	10,194 4,042	1.036	766	35	192	1.133	3 80.789
Caixa Geral de Depósitos, SA	Retail of which: SME	4,827 2,438	531	424	17	78 59	471 373		4,686 2,337	781 567	640 489	16 12	7S 57	523 412	81.64% 84.29%	4,572 2,255	586	552	15	65 1 50	573 450	3 78.719 3 78.479 0 81.559
	Secured to mortoaces on immovable property of which: SME	26,685 1,443	429	564 245	9	73 20	306 127	54.13% 51.81%	26,313 1,385	2,058 457	722 276	9	76 20	339 138	46.95% 50.12%	25,964 1,329	484	303		76	374 148	4 41.95° 8 48.82° 2 56.87°
	Tenns associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	923 0	241	96 0	0	13 0	64	66.14% 0.00%	885 0	263 0	112 0	2 0	14	68	60.87% 0.00%	859 0	273	127	i	15	72 0	2 56.879 0 0.009 0 0.009
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0	0	0	- 6	6.10%	0	0	0	0	0	0	6.10%	0		0 0		0 0	0	0 0.009
	Equity Securitisation	3	0	0	0		-	6.09%	3	0	0	0	0		6.09%	3		0			0	0 6.10 <sup>5</sup> 0 6.09 <sup>5</sup>
	Other exposures Standardised Total	88,136	0 4,657	0 2,625	0 120	0 313	1,947	34.26% <b>74.18</b> %	0 87,082	5,177	0 3,158	0 114	0 353	2,159	34.26% 68.37%	86,085	5,641	3,692	108	371	2,369	0 34.269 64.169
					31/12/2023						Ba:	iseline 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 p	Stock of 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
	(min EUR, %) Central banks	20,541		0	0	0		0.00%	20,541	0	0	0	0		0.00%	20.541					0	0.00
	Central governments Regional governments or local authorities	7,371 1,261	6	46 15	12	0	18 6	40.01% 40.00%	7,342 1,256	6	75 20	15 3	0	30	40.00% 40.00%	7,305 1,249		112	15	0	45 11	5 40.00°
	Public sector entities Multilateral Development Banks	1,250	279	30 0	1 0	4 0	12	40.03% 0.00%	1,246 0	281 0	33 0	1	4 0	13	40.05%	1.242	280	35		4 0	14	4 40.08° 0 0.00° 0 40.00°
	International Organisations Institutions	22 286	0	0 5	0	0		40.00%	21 286	0 1	0	0	0	0	40.00%	21 285	1	0 6		0	0	0 40.00° 3 40.00°
	Corporates of which: SME	7,677 2,713	584	931 460	36 11	116 86	855 437	91.84% 95.05%	7,410 2,634	1.161	1.015 501	34 10	154 91	908 461	89,41% 91,96%	7,163 2,558	656	543	33	181	962 485	3 40.00 <sup>5</sup> 2 87.39 <sup>6</sup> 5 89.36 <sup>6</sup>
PORTUGAL	Retail of which: SME	2,774 1,513	532 8 410	378 317	11 9	56 45	351 295	92.84% 93.25%	2,684 1,445	567 435	433 359	11 9	53 42	388 327	89.71% 90.92%	2,613 1,393	588 446	5 486 5 400	10	) 46 ) 37	424 356	5 89.369 4 87.259 6 89.119
1 OKTOONE	Secured by mortgages on immovable property of which: SME	22,386 1,228	1,550	460	7	60	268	58.37% 53.20%	22,089 1,184	1,717 368	589 226	8	63	296	50.24% 51.67%	21,801 1,143	1,866	730		64	325	5 44.53° 1 50.48° 9 63.23°
	Items associated with particularly high risk Covered bonds	722	123	77	1	11	55	70.57% 0.00%	704	134	85	1	12	57	66.63% 0.00%	686	143	93		13	59	9 63.239
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTII)	0	0	0	0	0	- 5	0.00%	0	0	0	0	0	0	0.00%	0	j	0			0	0 0.009
	Equity Securitisation	ò	0	0	ő	0	- 2	6.10%	Ô	0	ő	0	Ö	0	6.10%	0	ì	0		i i	0	0 6.10 <sup>4</sup> 0 6.10 <sup>4</sup>
	Other exposures	64,291	3,469	1,943	0	0 247	1,567	0.00% 80.69%	0 63,579	0 3,868	0 2,256	0 72	0 286	1,702	0.00% 75.45%	62,907	4,207	2,588	70	308	1,841	0.00° 1 71.13°
	(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		31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of	S				31/12/2025 Stock of		Stock of	
	Central banks Central covernments Recional covernments or local authorities	213	0			exposure	exposure			exposure	exposure	orovisions for Stage 1 exposure	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	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
·			7 0	0	0	0	exposure	0.00% 40.00%	213 987	exposure 0 0	exposure 0	Stage 1 exposure 0	Stage 2 exposure 0	Stage 3 exposure	0.00% 40.00%	Stage 1 exposure 213 986		Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0 0.009
	Public sector entities	0 368	0 0	0 0 0 3	0 0 0	0 0	exposure	0.00% 40.00% 0.00% 40.01%	213	0 0 0	exposure 0 1 0 3	Stage 1 exposure 0 0 0	Stage 2 exposure 0 0 0	Stage 3 exposure	0.00% 40.00% 0.00% 40.03%	213	0	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  0 0 0 0	provisions for Stage 3 exposure	0 0.00° 1 40.00° 0 0.00°
	Public sector entities Multilateral Development Banks International Organisations	0 368 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 0	0 0 0 0 0	0 0 0 0	exposure	0.00% 40.00% 0.00% 40.01% 0.00% 0.00%	213 987 0	0 0 0 11 0 0	0 1 0 3 0	Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure 0 0 0 0	Stage 3 exposure	0.00% 40.00% 0.00% 40.03% 0.00%	213 986 0 368 0	11	Stage 3 exposure  0 0 1 1 1 0 0 1 1 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	0 0.009 1 40.009 0 0.009 1 40.049 0 0.009
	Public sector entities Multilateral Development Banks Internation Oreanisations Institutions	0 368 0 0 129 426	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 0 3	0 0 0 0 0	0 0 0 0 0 0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 40.01% 0.00% 40.00% 40.00% 57.65%	213 987 0	0 0 0 0 11 0 0 0 0 0	0 1 0 3 0 0 0 0	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 40.00% 0.00% 40.03% 0.00% 40.00%	213 986 0 368 0 0 128	11 11 11 11 11 11 11 11	Stage 3 exposure  1 0 1 1 0 0 1 3 0 0 1 0 1 0 1 46	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	provisions for Stage 3 exposure  0 1 0 1 0 2 23	0 0.009 1 40.009 0 0.009 1 40.049 0 0.009
FDANCE	Public sector entities  Wittilizated Pociologoral Banks  International Organizations  Entithetions  Conference of the Co	0 368 0 0 129 426 351 1,017	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 0 0 0 34 32 63	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 4 4	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.096 40.096 0.096 40.016 0.096 40.096 40.096 57.656 58.766	213 987 0	0 0 0 0 11 11 0 0 0 65 65	0 1 0 3 0 0 0 0 40 38 73	Stage 1 exposure  0 0 0 0 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1	Stage 2 exposure  0 0 0 0 0 0 0 5 5 2 2	provisions for Stage 3 exposure  0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 40.03% 0.00% 40.00% 52.61% 53.40% 62.20%	213 986 0 368 0 0 128 399 325	11 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stage 3 exposure  1 0 1 1 2 0 3 1 46 444 84	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	9 provisions for Stage 3 exposure 0 1 1 0 0 0 0 0 0 23 222 49	0 0.009 1 40.009 0 0.009 1 40.049 0 0.009
FRANCE	Public sector entities  Militaria Divortoment Banks  International Presidentina  Forthetions  Grandina Steel	0 368 0 0 129 426 351 1,017 686	64	0 0 0 3 0 0 0 0 34 32 63 56	0 0 0 0 0 0 0 0 0 0 0 0 1 1 1	0 0 0 0 0 0 0 0 4 4 4 2 2	exposure  0 0 0 0 1 0 0 0 0 1 1 0 0 0 0 0 0 0 0	0.09% 40.09% 0.09% 40.01% 0.09% 0.09% 57.65% 58.76% 70.61% 20.17%	213 987 0 368 0 0 128 412 337	0 0 0 0 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 3 0 0 0 0 40 38 73 65 27	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 5 5 2 2 1	provisions for Stage 3 exposure  0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 40.03% 0.00% 0.00% 52.61% 53.40% 63.39% 62.70% 27.77%	213 986 0 368 0 0 128 399	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stage 3 exposure  1 0 1 1 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2   exposure	provisions for Stage 3 exposure 0 1 1 0 0 0 0 0 0 23 3 222 49 43 8 8	0 0.009 1 40.009 0 0.009 1 40.049 0 0.009
FRANCE	Public sector entities Huilitaria Devicion enti Enrika Huilitaria Devicion enti Enrika Enrikation E	686	64	0 0 3 0 0 0 34 32 63 56 22 24	0 0 0 0 0 0 0 0 0 0 1 1 1 0 0	0 0 0 0 0 0 0 0 0 4 4 4 2 2 2	exposure  0 0 0 1 1 0 0 0 2 1 1 1 1 1 1 1 1 1 1	0.09% 40.09% 0.09% 40.01% 0.09% 0.09% 40.09% 57.65% 70.61% 70.61% 40.19% 40.19% 40.19%	213 987 0 368 0 0 128 412 337	exposure 0 0 0 0 11 0 0 0 0 0 0 0 15 16 0 0 0 65 65 83 70 58 14 121	0 1 0 3 0 0 0 0 0 0 40 38 73 65 27 65	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1	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	0.00% 40.00% 0.00% 40.03% 0.00% 0.00% 40.00% 52.61% 63.39% 62.77% 31.83% 31.83%	213 996 0 0 368 0 0 128 339 335 982 655	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stage 3 exposure  0 1 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2   exposure	provisions for Stage 3 exposure 0 1 1 0 0 0 1 1 1 0 0 0 0 0 0 2 3 2 2 2 4 9 9 4 3 8 8 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.000 1 40.001 0 0.005 0 0.005 0 0.005 0 0.005 0 0.005 0 0.005 3 48.981 2 49.995 2 49.995 3 52.293 3 52.295 8 25.072 2 27.177
FRANCE	Author control entities  Militaria of local consent data's  Militaria of local control control  Companion  of select SHE  Militaria  of select SHE  Record No manifesses on immension present  of select SHE  Record No manifesses on immension present  of select SHE  Control SHE  C	686	64	0 0 0 0 0 0 0 0 34 32 22 63 55 52 22 4 14 0 0	0 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 4 4 4 2 2 2 1 1 0 0 0	exposure	0.00% 40.00% 0.00% 40.01% 0.00% 40.00% 40.00% 57.65% 70.61% 70.17% 40.19% 40.19% 40.59% 0.00%	213 987 0 368 0 0 128 412 337	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 3 3 0 0 0 0 0 40 38 37 73 65 27 27 6 6	Stage 1	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	0.00% 40.00% 40.00% 40.03% 40.03% 40.00% 52.61% 53.40% 63.39% 62.79% 31.83% 37.12% 0.00%	213 996 0 0 368 0 0 128 339 335 982 655	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stage 3 exposure  0 0 1 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2   exposure	provisions for Stage 3 craposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00° 1 40.00° 1 40.00° 1 1 40.00° 0 0 0.00° 0 40.00° 0 40.00° 3 48.98° 2 45.59° 3 57.29° 8 25.07° 2 27.17° 0 35.52°
FRANCE	while serve writtes  International Constitution  Internati	686	64	0 0 0 3 3 0 0 0 3 4 4 2 2 2 2 2 2 2 4 3 4 4 0 0 3 3 4 6 3 6 3 3 2 6 6 3 2 6 3 6 6 3 6 3 6 6 3 6 6 6 7 2 6 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7	0 0 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 4 4 4 4 2 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0.09% 40.09% 0.09% 40.01% 0.09% 40.01% 0.09% 0.09% 0.09% 40.01% 0.09% 40.09% 0.09% 40.09% 0.09%	213 987 0 368 0 0 128 412 337	0 0 0 0 0 111 11 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	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	0.00% 40.00% 0.00% 40.03% 0.00% 40.03% 52.61% 53.40% 63.39% 62.70% 31.83% 37.12% 0.00% 0.00%	213 996 0 0 368 0 0 128 339 335 982 655	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stage 3 exposure  1 0 1 1 1 1 0 0 1 3 3 0 0 0 0 1 464 44 45 75 2 32 7 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2   Cappe 2   Cappe 3	provisions for Stage 3 cryposure cryposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00° 1 40.00° 1 40.00° 1 40.00° 0 0.00° 0 0.00° 0 40.00° 0 40.00° 3 49.59° 2 49.59° 3 57.39° 2 22.0.7° 2 27.17° 0 0.00° 0 0.00°
FRANCE	Author sector untiles  Williams of Vereinforce  Institution  Institution  Companies  Grandellottes  Grandellott	686 969 39 148 0 0 0	6 64 9 52 9 14 10 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0 0 3 3 2 2 2 2 2 4 4 0 0 0 0 3 3 4 6 3 3 5 6 3 2 2 2 2 2 2 2 2 2 2 2 3 3 3 4 6 3 3 5 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 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	0.09% 40.09% 0.09% 40.01% 0.09% 40.01% 0.09% 0.09% 0.09% 40.01% 0.09% 40.09% 0.09% 40.09% 0.09%	213 987 0 368 0 0 128 412 337 998 669 959 37 130 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1   exposure	0 0 0 0 0 0 0 0 0 5 5 2 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 2 2 2 4 7 4 7 2 2 3 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 40.03% 0.00% 40.03% 52.61% 53.40% 63.39% 62.70% 31.83% 37.12% 0.00% 0.00%	213 986 0 0 3888 0 0 128 399 325 982 555 988 123 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 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	provisions for Stage 3	0 0.00° 1 40.00° 1 40.00° 1 40.00° 0 0.00° 0 0.00° 0 40.00° 0 40.00° 3 49.59° 2 49.59° 3 57.39° 2 22.0.7° 2 27.17° 0 0.00° 0 0.00°
FRANCE	Author sort woman  Millioter of Eventoment Bards  Millioter of Eventoment Bards  Institution  Organization  Organization  of each SHE  SHE  SHE SHE SHE  SHE SHE SHE SHE SHE SHE SHE SHE SHE SHE	686	6 64 9 52 9 14 10 0 0 0 0 0 0 0	0 0 0 0 0 3 3 0 0 0 0 24 22 63 55 56 22 22 4 4 14 16 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	exposure	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 40.09% 57.65% 58.76% 70.17% 40.19% 40.19% 0.09% 0.09%	213 987 0 368 0 0 128 412 337	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps   Carposure   Carposur	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 1 1 0 0 0 2 2 2 4 7 4 7 2 2 3 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 40.00% 52.61% 53.40% 62.70% 27.77% 31.83% 0.00% 0.00%	213 996 0 0 368 0 0 128 339 335 982 655	C C C C C C C C C C C C C C C C C C C	0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 Stage 1 exposure	Stock of provisions for Stage and Control of Stage	provisions for Stage 3 exposure exposure 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00° 1 40.00° 1 40.00° 1 1 40.00° 0 0 0.00° 0 40.00° 0 40.00° 3 48.98° 2 45.59° 3 57.29° 8 25.07° 2 27.17° 0 35.52°
FRANCE	Author service working  Millioter of Eventoment Ranks  Institution  Composition  of each SHE  SECOND SHE  SHE  SHE  SHE  SHE  SHE  SHE  SHE	686 969 39 148 0 0 0	6 64 9 52 9 14 10 0 0 0 0 0 0 0	0 0 0 0 3 3 0 0 0 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0.09% 40.09% 0.09% 40.01% 0.09% 40.01% 0.09% 0.09% 0.09% 40.01% 0.09% 40.09% 0.09% 40.09% 0.09%	213 987 0 368 0 0 128 412 337 998 669 959 37 130 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 5 5 2 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 2 2 2 4 7 4 7 2 2 3 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 40.03% 0.00% 40.03% 52.61% 53.40% 63.39% 62.70% 31.83% 37.12% 0.00% 0.00%	213 986 0 0 3888 0 0 128 399 325 982 555 988 123 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 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Scoke of   Provision   Pro	provisions for Stage 3	0 0.00° 1 40.00° 1 40.00° 1 40.00° 0 0.00° 0 0.00° 0 40.00° 0 40.00° 3 49.59° 2 49.59° 3 57.39° 2 22.0.7° 2 27.17° 0 0.00° 0 0.00°
FRANCE	white serve working  International Constitution  Executions  Executions  Constitution  Constitution  Execution  Constitution  Execution  Constitution  Execution  Constitution  Constitu	686 969 39 148 0 0 0	6 64 9 52 9 14 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 0 0 0 0 0 0 0	exposure  C C C C C C C C C C C C C C C C C C C	0.09% 40.09% 0.09% 40.01% 0.09% 40.01% 0.09%	213 987 0 368 0 0 128 412 337 998 669 959 37 130 0 0	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps   cappoint   c	0 0 0 0 0 0 0 0 0 5 5 2 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 2 2 2 4 7 4 7 2 2 3 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 40.03% 0.00% 40.03% 52.61% 53.40% 63.39% 62.70% 31.83% 37.12% 0.00% 0.00%	213 986 0 0 3888 0 0 128 399 325 982 555 988 123 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 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	Stock of Stock of	Provisions for Stage 3	0 0.00° 1 40.00° 1 40.00° 1 40.00° 0 0.00° 0 0.00° 0 40.00° 0 40.00° 3 49.59° 2 49.59° 3 57.39° 2 22.0.7° 2 27.17° 0 0.00° 0 0.00°
FRANCE	white source entities international Contentions international Contenti	686 969 39 148 0 0 0 0 4,257	64 52 14 11 10 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	C C C C C C C C C C C C C C C C C C C	\$0.00%. \$0.00%. \$0.00%. \$0.00%. \$0.00%. \$0.00%. \$0.00%. \$0.00%. \$1.56%. \$1.56%. \$2.16%. \$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%.	213 982 982 982 982 982 982 982 982 982 982	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	213 986 986 986 986 986 986 986 986 986 986	C C C C Stage 2 explosure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00°0 1 0
FRANCE	white source entities international Contentions international Contenti	686 969 39 148 0 0 0 0 4,257	64 52 14 11 10 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	C C C C C C C C C C C C C C C C C C C	0.00% 0.00%	213 987 987 987 987 987 988 989 989 989 999 99	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.60%   0.60%	211 211 211 211 211 211 211 211 211 211	C C C C Stage 2 explosure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00°0 1 0
FRANCE	white source entities international development (Link) international development international d	686 969 39 148 0 0 0 0 4,257	64 52 14 11 10 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	C C C C C C C C C C C C C C C C C C C	4,00% 4,00%	213 987 987 987 987 987 988 989 989 989 999 99	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	211 211 211 211 211 211 211 211 211 211	C C C C Stage 2 explosure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.50° 0.50
FRANCE	white searce entities international Contentions international Contentions international Contentions international Contentions international in	666 9999 14684 0 0 0 0 0 0 4,237   Stage 1 exposure 0 0 0 0 0 1714	64   64   64   64   64   64   64   64	Stage 3 exposure 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	C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	213 927 927 929 929 920 0 0 0 124 125 125 125 125 125 125 125 125 125 125	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	213 956 956 957 957 957 957 957 957 957 957 957 957	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 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Constraint Rational R
FRANCE	Audit control entities International Consentations Interna	686 969 39 148 0 0 0 0 4,257	64   52   52   52   52   52   52   52   5	Stage 3 exposure  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	C C C C C C C C C C C C C C C C C C C	8.00% 6.00%	213 987 987 987 987 987 988 989 989 989 999 99	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%   0.00%	211 212 212 212 212 212 212 212 212 212	Stage 2 exposure	1	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Constraint Rational R
FRANCE  MACAO	white serve within the server	G666	64   52   52   52   52   52   52   52   5	Stage 3 exposure  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	C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	213 962 962 963 963 963 963 963 963 963 963 963 963	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	213 213 213 213 213 213 213 213 213 213	C   C   C   C   C   C   C   C   C   C	Stage 3 stypoture   100 cm   1	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ceverage Ratio
	which service within a service	G66   G66	64   52   52   52   52   52   52   52   5	Stage 3 exposure  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	C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	213 962 962 963 964 965 965 966 966 966 966 966 966 966 966	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.00%	211 212 212 212 212 212 212 212 212 212	\$5000.2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 stypoture   100 cm   1	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Caverage Ratio  Coverage Ratio
	Audit cuttor entities International Consentations International Consentational Consentational Consentations International Consentational	G666	64   52   52   52   52   52   52   52   5	Stage 3 exposure  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	C C C C C C C C C C C C C C C C C C C	6,00%, 6,	213 962 962 963 963 963 963 963 963 963 963 963 963	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,000%, 6,000%	213 986 986 986 986 986 986 986 986 986 986	\$5000.2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 stypoture   100 cm   1	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Centering Ratio  Converge Rati
	which cannot written in the cannot be cannot b	G666	64   52   52   52   52   52   52   52   5	Stage 3 exposure  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	C C C C C C C C C C C C C C C C C C C	8.00%	213 962 962 963 963 963 963 963 963 963 963 963 963	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	213 986 986 986 986 986 986 986 986 986 986	\$5000.2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 stypoture   100 cm   1	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	CSCAPPE ECOLOR  - 0.0000  - 0.000  - 0.000  - 0.000  - 0.000  - 0.000  - 0.000  - 0.0000  - 0.000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.00000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.0000  - 0.00000  - 0.00000  - 0.00000  - 0.000000  - 0.0000000000
	which service within the continued to th	G666	64   52   52   52   52   52   52   52   5	Stage 3 exposure  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	C C C C C C C C C C C C C C C C C C C	4.00%. 4.00%. 4.00%. 5.00%. 5.00%. 5.00%. 5.00%. 5.00%. 5.10%. 5.	213 962 962 963 963 963 963 963 963 963 963 963 963	0 0 0 0 0 0 0 0 0 65 65 65 83 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	213 986 986 986 986 986 986 986 986 986 986	\$5000.2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 stypoture   100 cm   1	provisions for Stage 1 exposure	provisions for Stage 2 depoints.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Centering Ratio  Converge Rati

EE	BA EUROPEAN MUTHICESTY									202	3 EU-w		ress Te		dit risk	STA							
						31/12/2023							31/12/2024							31/12/2025			
_		(min EUR, <sup>5</sup>	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	3,745		0 8	0	- 6	3	0.00% 40.00%	0 3.736	0	0 17	0 3	0	0 7	0.00% 40.00%	3,728		0 25	0 3	0	0 10	0.00% 40.00%
		Regional governments or local authorities Public sector entities	- 5		0	0	- 6	0	40.00%	9	0	0	0	0	0	40.00%	9		0	0	0	0	40.00%
		Multilateral Development Banks International Organisations			0	0			0.00%	0	0		0	0	0	0.00%	0		0	0	0	0	0.00%
		Institutions Corporates	154 172		1 0	0		0 10	40.00% 54.42%	154 171	1 77	0	0	0	0	40.00% 53.79%	153 168	7	1 19	0	0	0	0.00% 40.00% 53.19%
		of which: SME Retail	44	25	19	0		10	54.82% 89.42%	46	27	19	0	0	10	54.58% 86.60%	45	25	19	0	0	10	54.35% 84.67%
	SPAIN	of which: SME Secured by mortgages on immovable property	31		1 1	0			98.35% 36.03%	4 26	2 22	- 1	0	0	1	98.31% 33.50%	4	27	14	0	0	1 5	98.25% 31.60%
		of which: SME Items associated with particularly high risk			4	0	-	2	37.67% 6.10%	0	1 2	4	0	0	2	37.66% 6.10%	0		4	0	0	2	37.65% 6.10%
		Covered bonds			0 0	0	-		0.00%	0	0	0	0	0	0	0.00%	0		0	0	0	0	0.00%
		Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Eouity			0	0			0.00%	0	0	0	0	0	0	0.00%	0		0	0	0	0	0.00%
		Securitisation Other exposures											0	0	0	0.00%		,					0.00% 42.95%
		Standardised Total	4,116	57	37	4	3	18	0.00% 47.45%	4,102	60	49	4	3	22	44.76%	4,086	64	61	4	3	26	42.95%
						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	
		(min EUR, 9	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	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Central banks Central overments Perional governments Central governments or local authorities	1,127	3	32	10	3	13	0.00% 40.00% 40.00%	1,127 151	48	60	7	5	24	0.00% 40.00% 40.00%	1,127 119	55	85	6	6	34	0.00% 40.00%
		Regional dovernments or local authorities Public sector entities Multilateral Development Banks	12 55	61	44	3	- 11	18	40.10%	53	56	60	3	9	24	40.14%	48	46	73	2	8	29	40.00% 40.17%
		Mutuateral Development Banks Institutional Organisations Institutions	185		0	0			0.00%	0	0	0	0	0	0	0.00%	0		0	0	0	0	0.00%
		Institutions Corporates of which: SME	201	SI	31	0	- 1	1 35	40.00% 97.49%	227	29	37	0	3	36	40.00% 97.21%	103 207	53 50 46	37	0	2	36 36	40.00% 96.89%
	MOZAMBIQUE	Retail	159 468		7 43	3	5	33	97.59% 74.31%	185 455	48	54	2	5	36 37	97.42% 69.41%	164 447	40	64	2	4	36 42	97.20% 66.43%
	MOZAMBIQUE	of which: SME Secured by mortrages on immovable property of which: SME	57 22	i i	5 15	0	- 1	1 16	80.08% 63.18% 65.23%	/4 56	5	26 16	0	1	10	76.64% 62.24% 65.21%	71 56	19	17	0	1	10	74.17% 61.57%
		or WRED: SME Items associated with earticularly high risk Covered bonds	- 2/		0 0	0		6	0.00% 0.00%	0	0	11 0	0	0	0	0.00% 0.00%	0	Ċ	0	0	0	- 6	65.28% 0.00% 0.00% 0.00%
		Collective investments undertakings (CIU)			0	0			0.00%	0	0	0	0	0	0	0.00%	0		0	0	0	0	0.00%
		Coulty Securitisation			0	0	Č		0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	0.00%
		Standardised Total	2 304	225	0 0	0	24	121	0.00% 59.25%	2.216	0	202	0	0	0	0.00% 53.84%	0 2.114	761	0	0	0	190	0.00% 51.23%
_		Junuar disco Total										***				22,04 %	****						24.42.70
						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	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 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Central banks	b)			exposure	exposure	exposure	exposure 0.00%	0	0		exposure	exposure	exposure	exposure 0.00%	0			exposure	exposure	exposure	exposure 0.00%
		Central overnments Regional governments or local authorities			0 0	0	-		0.00%	0	0	0	0	0	0	0.00%	0	,	0			0	0.00%
		Public sector entities Multilateral Development Banks			0	0	- 6	0	0.00%	0	0	0	0	0	0	0.00%	0		0	0	0	0	0.00%
		International Organisations Institutions	433 12		0	0			40.00% 40.00%	432 12	1	1 0	0	0	0	40,00% 40,00%	431 12	1	1 0	0 0	0	1 0	40.00% 40.00%
		Corporates of which: SME	47		1 0	0		1 0	84,62% 0,00% 87,65%	47 0	0	1 0	0	0	1 0	81,57% 0,00% 87,38%	47 0		1 0	0	0	1 0	
	LUXEMBOURG	Retail of which: SME	7		7	0		1 6	99.75%	7 0	1 0	7	0	0	6	99.44%	7 0		7	0	0	6	87.07% 99.18%
		Secured by mortgages on immovable property of which: SME	64		1 1	0		1 1	30.62% 36.46%	64 0	6	4	0	0	1 0	28.94% 36.44%	63 0		5	0	0	1 0	0.00% 87.07% 99.18% 27.32% 36.43%
		Items associated with particularly high risk Covered bonds			0 0	0			6.10% 0.00%	0	0	0	0	0	0	6.10%	0		0	0	0	0	0.00%
		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0	0			0.00%	0	0	0	0	0	0	0.00%	0		0	0 0	0	0	0.00%
		Equity Securitisation	-		0	0		-	0.00%	0	0		0	0	0	0.00%	0		0	٥	۰	0	0.00%
		Other exposures Standardised Total	564		13	0	0	9	0.00% 68.05%	0 562	0	13	0	0	9	0.00% 65.57%	0 560	9	0 14	0	0	9	0.00% 63.25%
_																							
						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	
		(min El R)	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

												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	302	0	0	- 0	- 0		0.00%	302	0		0	0	0	0.00%	302	0	0	0	0	0	0.00%
	Central governments	481	35	13	5		5	40,00%	459	45	2	15 4	1	10	40.00%	437	54	38	- 4		15	40.00%
	Regional governments or local authorities		0	0	0			40,00%				0 0	0	0	40.00%		0		0			40.00%
	Public sector entities		0	0	0			0.00%				0 0	0	0	0.00%		0		0			0.00%
	Multilateral Development Banks		0	0	0			0.00%				0 0	0	0	0.00%		0		0			0.00%
	International Organisations	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		0	0.00%
	Institutions	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		0	0.00%
	Corporates	162	54	45	0		19	40.84%	157	58	4	16 0	0	19	40.69%	153	62	46	0		19	40.54%
	of which: SME	153	52	45	0		19	40.85%	149	57	4	16 0	0	19	40.71%	145	60	46	0	0	19	40.57%
	Retail	86	18	17			- 11	66.32%	79	19	2	3 1	9	14	61.58%	73	19	29		7	17	58.79%
ANGOLA	of which: SME	55	15	11	0		7	64.24%	49	16	1	.6 0	8	9	58.44%	43	16	21	0	- 6	12	55.45%
	Secured by mortgages on immovable property	65	3	0	0			12.53%	65	3		1 0	0	0	10.09%	65	3		0		0	9.00%
	of which: SME	0	0	0	0			0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		0	0.00%
	Items associated with particularly high risk	0	0	0	0			6.09%		0	-	0 0	0	0	6.09%	0	0	0	0		0	6.09%
	Covered bonds	0	0	0	0			0.00%		0	-	0 0	0	0	0.00%	0	0	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	0.00%	0	0	0	0		0	0.00%
	Collective investments undertakings (CIU)	0	0	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	4 0	0.00%		0		0			0.00%
	Securitisation						_															
	Other exposures	1.096	110	0	0			0.00% 46,25%	1.062	126		0 0	0		0.00%	1 020	120	112	0			0.00% 44,77%
	Standardised Total	1,096	110	76	5	10	35	46.25%	1,062	126	9	5 5	10	1 43	45.36%	1,030	139	113	5	8	51	44.77%

											Cuina Ci	eral de Depó Baseline Scenario	310037 071									
					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 Ra Stage 3 exposure
	Central banks		0	0	0		)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	2 4
	Central governments	1,038	0	2	1		)	1 40.00%	1,036	0	3	1	0	1	40.00%	1,035	0	5		0	2	
	Regional governments or local authorities		0	0	0		)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0 0.
	Public sector entities		0	0	0		)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0 0.
	Multilateral Development Banks		0	0	0		)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0 0.
	International Organisations		0	0	0		)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0 0.
	Institutions		0	0	0		)	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	O. O.
	Corporates	2	0	0	0		)	0 6.08%	2	0		0	0	0	6.08%	1	0	0		0	0	0 6.1
	of which: SME		0	0	0		)	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0 0.
	Retail		0	0	0	_	)	0 34.41%	0	0		0	0	0	28.13%	0	0	0		0	0	0 23.
IRELAND	of which: SME		0	0	0	_	)	0 6.08%	0	0		0	0	0	6.09%	0	0	0		0	0	0 6.
	Secured by mortgages on immovable property	14	0	0	0	_	)	6.00%	14	0	1	. 0	0	0	6.00%	14	0	1		0	0	0 6.1 0 6.1
	of which: SME		0	0	0	_	)	6.00%	1	0		0	0	0	6.00%	1	0	0		0	0	0 6.1
	Items associated with particularly high risk		0	0	0	_	)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0 0.
	Covered bonds		0	0	0	_	)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0 0.
	Claims on institutions and corporates with a ST credit assessment		0	0	0	_	)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	
	Collective investments undertakings (CIU)		0	0	0	_	)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0.0
	Equity		0	0	0	_	)	0.00%	0	0		0	0	0	0.00%	0	0	0		0	0	0.0
	Securitisation																					
	Other exposures		0	0	0		)	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.0
	Standardised Total	1.054	0	2	- 1			1 32.63%	1.052		4	. 1		1	34.33%	1.051	0	5	1	0	2	2 35.2

												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	Coverage Ratio - Stage 3 exposure
	Central banks	272		0	0			0.00%	272	0		0	0		0.00%	272			0	0		0.00%
	Central governments	178		5	2		0	40,00%	170	9		9 7	0	- 4	40,00%	162	12		4 2			5 40.00%
	Regional governments or local authorities	23		1			0	40,00%	22			1 (	0		40,00%	21	2		2			1 40.00%
	Public sector entities			) (			0	40,29%	0			0 0	0		40,29%							0 40.28%
	Multilateral Development Banks	0	- 1	0	0		0	0.00%	0	0	1	0 0	0		0.00%	0	0			0		0.00%
	International Organisations	0	- 1	0	0		0	0.00%	0	0	1	0 0	0		0.00%	0	0			0		0.00%
	Institutions	1	- 1	0	0		0	40.00%	0	0	1	0 0	0		40.00%	0	0			0		0 40.00%
	Corporates	55	2	7 4	0			94.68%	60	21		4 0	0	-	92.91%	61	21		4	0		4 91.19% 4 93.26%
	of which: SME	23	2	7 4	0			95.42%	29	21		4 0	0	-	94.34%	29	21		4	0		93.26%
	Retail	228	2	3 20	0		1 1	53.05%	226	21	2	3 0	1	11	47.82%	224	21	2	6	1	12	2 44.26% 7 50.59%
CAPE VERDE	of which: SME	73	13	3 11	0		1	60.95%	72	12	1	2 (	1	- 7	54.97%	70	12	1	4	1		/ 50.59%
	Secured by mortoages on immovable property	78	-	5 19	0		1	33.84%	77	5	1	7 (	0		32.12%	76	5	1	9 0	0		6 30.59% 5 30.95%
	of which: SME	17		13	0		1	34.57%	16	- 4	1	.5	0		32.63%	14	4	1	7 0	0		
	Items associated with particularly high risk	28		2 5	0		0	70.62%	28	2		5 (	0	- 3	68.17%	28	2		5 0	0		3 65.92%
	Covered bonds	0	- 1	0	0		0	0.00%	0	0		0 0	0		0.00%	0	0			0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	- 1	0	0		0	0.00%	0	0		0 0	0		0.00%	0	0			0		0.00%
	Collective investments undertakinos (CIU)	0	- 1	0	0		0	0.00%	0	0	1	0 0	0		0.00%	0	0			0		0.00%
	Equity	0	-	1 0			0	0.00%	0		1	0 0	0		0.00%	0				0		0.00%
	Securitisation																					
	Other exposures	0	-		0		0	34.26%	0	0	1	0 0	0		34.26%	0	0			0		0 34.26% L 43.83%
	Standardised Total	863	64	49	. 2		2 25	50.70%	856	60	6	0 2	2	28	46.53%	843	63	71	) 2	2	31	. 43.83%

												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 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	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	857	0		4 1			40.00%	853	0	7	7 1	0 3	40.00%	850	0	10	1	0	- 4	40.00%
	Regional governments or local authorities	0	0		0 0			0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Public sector entities	0	0		0 0			0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Multilateral Development Banks	0	0	-	0 0			0.00%	0	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	0.00%	0	0	0	0	0		0.00%
	Institutions	88	1		1 (			40.00%	86	1	2	2 0	0 1	40.00%	85	2	2	0	0	1	40.00%
	Corporates	5	0		0			6.12%	5	0		0 0	0 0	6.12%	5	0	0	0	0		6.12%
	of which: SME	5	0		0 0			6.12%	5	0		0 0	0 0	6.12%	5		0	0	0		6.12%
	Retail	3	0		0 0			47.05%	3	0		0 0	0 0	46.29%	3		0	0	0		45.51%
ITALY	of which: SME	2	0		0 0			48.38%	2	0		0 0	0 0	33.61%	2		0	0	0		26.45%
	Secured by mortgages on immovable property	5	0		0 0			64.98%	5	0		0 0	0 0	59.43%	5		0	0	0		54.00%
	of which: SME		0		0			0.00%				0 0	0 0	0.00%	0				0	0	0.00%
	Items associated with particularly high risk		0		0			6.10%				0 0	0 0	6,10%	0				0	0	6.10%
	Covered bonds		0		0			0.00%				0 0	0 0	0.00%	0				0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		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			0.00%	- 0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Equity		0		0 0			0.00%	- 0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Securitisation																				
	Other exposures		0		0 0			0.00%	- 0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Standardised Total	958	1		1 2	- 0	- 2	40.52%	953	2	- 9	9 2	0 4	40.21%	948	2	13	2	0	. 5	40.10%

<sup>\*</sup> State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

					31/12/2023							Adverse Scenark 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 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 opveraments	23.344 15.726	14 Q	1 0	0 42	0 4	61	0.00%	23.344 15.585	0 121	0 263	0	0 6	105	0.00%	23,344 15,462	140	0 0	3	0 0	147	0 0.005
	Central dovernments of local authorities Public sector entities Multilateral Development Banks	1,298 1,660	18 8 i0 357	24	1 4	0 22	16 47	40.00%	1,286 1,633	10 350	34 127	4	1 0	16	40.00%	1,276 1,615	344	1 43 4 152		3 0 5 12	17 75	7 40.009 5 49.159 0 0.009
	Multilateral Development Banks International Organisations	455 2.283	0 0 S 0	1 1				0.00% 40.00% 46.00%	454 2.207	1	1	0	0		0.00% 40.00% 46.00%	453 2.165		1 2			1	0 0.00° 1 40.00° 0 46.00° 8 80.31°
	Corporates of which: SME	10,352 4,044	2 1.720		127	305 241	1.130 597	87.22% 86.14% 87.07%	9.358 3.553	2.399 1.411	1,611 879	76 27	438 279	1.332	2 82,70% 79,99%	8.793 3.323	2,705 1,483	9 1.866	6 2	2 3 3 493 2 292		8 80.319 8 76.929
Caixa Geral de Depósitos, SA	Retail of which: SME	4,570 2,224	0 916 4 688	621	1 50	197 161		7 88.88%	4,184 1,927	1,091	832 640	34 25	1 226	680 538	81.75%	3,976 1,778	1,103	3 1,028 8 787	2	8 220 0 191	812 643	2 91 720
	out which sees of immovable property of which SNE Thoms accordand with particularly high risk	26,425 1,357 881	7 492	2 268	4 33 6 4	62	384 174 26	61.01% 64.80% 69.32%	25,641 1,207 804	2,529 578 311	923 331 145	22	195 72 73	488 205 88	5 52.60% 5 61.91% 6 61.06%	25,212 1,126 759	605	5 386	-	0 191 2 75 4 20	233	5 48.859 3 60.399 9 56.689
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0 0	0	0	0.00%	0	0	0	0	0 0	(	0.00%	0	0	0 0		0 0	0	0 0.009
	Collective investments undertakings (CIU) Equity Securitisation		1 0 3 0	0 0	0 0	0		9.00%	1 3	0	0	0	0 0		9.00%	1		0 0		0 0		0 9.00° 0 9.00°
	Securiosation Other crossures Standardised Total	86,996	0 0 6 5.440	2.982	293	727	2,274	44.21% 76.25%	84,501	6.869	4.048	199	905	2.819	44.21%	83.056	7,400	4.961	161	0 0	3,293	0 44.219 3 66.389
					31/12/2023							Adverse Scenario	•						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 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
	(min EUR, %)	20.541			exposure	exposure	exposure	0.00%	20.541			exposure	exposure	exposure	0.00%	20.541			exposure	exposure	exposure	0 0.009
	Central overnments Regional governments or local authorities	7,335 1,254	4 6	82	1 18	0	33	40.00%	7,290 1,247	0	127 29	17	0	51	40.00%	7,247 1,239		0 170 5 36	1	7 0 3 0	68 15	8 40.009 5 40.009
	Public sector entities Multilateral Development Banks	1,243	3 282	34	0 0	4 0	17 0	50.47%	1,229	286 0	44 0	3	4 0	22	2 50.05%	1,219	290	0 51		2 4	25	5 49.845 0 0.005 0 40.005
	International Organisations International Organisations Companies	286 7,231		1 6	1 112	0 238	3	92.02% 92.02%	21 283 6,471	2 1840	8 1.276	1	0 0	1176	0 40.00% 4 46.00% 5 88.28%	21 280 6.002	1 2	2 10 2 1.483	6	0 0 1 0 0 426	1.275	5 46.005 5 96.005
	Cornorates of which: SHE Retail	2,504 2,580	14 745 10 685	5 509 5 420	39	177		93.87% 93.80%	2,208 2,303	921 831	628 550	24 21	1 217	556 494	9 89.01% 4 89.86%	2,049 2,169	965	5 743	2		638 589	
PORTUGAL	of which: SME Secured by mortgages on immovable property	22,163	3 1,721		29 28	132 148	335 332	94.25% 64.98% 67.08%	1,097 21,503	676 2,135	467 757	18 19	161		90.90% 9 55.33% 4 64.08%	995 21,150	2,275	9 967	1 1	4 159 6 159		8 88.879 4 51.099
	of which: SME Items associated with particularly high risk Covered bonds	1,148 696	8 411 6 141	1 229	1 4	54 13	154	67.08% 73.95% 0.00%	1,018 644	483 171	287 107	3	2 62 3 15	184	1 64.08% 1 65.90% 0 0.00%	953 607	496 185	8 336 9 126		2 65	211	4 51.09 1 62.64 7 61.22
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0	0 0	0	0		0.00%	0	0	0	0	0 0		0.00%	0		0 0		0 0		0 0.00° 0 0.00°
	Equity Securitisation	(	0 0	0	0	0	6	9.00%	0	0	0	0	0	(	9.00%	0	(	0 0		0 0	(	0 9.00° 0 9.00°
	Other exposures Standardised Total	63,359	0 0 9 4,149	2,194	207	553	1,802	0.00% 82.12%	61,533	5,271	2,898	138	733	2,198	0.00% 75.84%	60,476	5,709	3,517	111	0 0 9 781	2,548	0 0.009 8 72.449
												Adverse Scenario	•									
					31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -				Adverse Scenario 31/12/2024 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2025 Stock of	Stock of	Stock of	Coverage Ratio
	(min ELR, %)	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		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 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central anyerments	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%	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%	Stage 1 exposure		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.009
	Central banks	Stage 1 exposure 213 967 6 356	Stage 2 exposure  3 0 7 0 0 0 8 111 0 0 0 0	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% 51.20% 0.00%	213	Stage 2 exposure	Stage 3 exposure 0 1 0 3 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 2 51.00%	213	0	Stage 3 exposure 0 0 0 0 0 0 1 0 0 1 1 1 4 4 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° 1 40.00° 0 0.00° 2 50.86°
	Control basis Cultural coverments Rational operaments Rational operaments in local authorities Public sector authorities Multilateral Devotoment Basis Rational Control Control Control Rational Control Control Rational Control Control Rational Control Rational Control Rational Rational Control Rational Rational Control Rational Rational Control Rational	Stage 1 exposure 213 983 0 368 0 128	Stage 2 exposure 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0.00% 51.20% 0 0.00% 1 0.00%	213 987 0	Stage 2 exposure  0 0 0 11 0 0 0 11 0 0 0	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% 2 51.00% 0 0.00% 0 0.00%	213 986 0 367 0	11 0	Stage 3 exposure 0 0 0 2 0 0 2 1 4 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 stage 3 exposure	0 0.009 1 40.009 0 0.009 2 50.869 0 0.009
	Control basis Control documents of local authorities Recision of conversances or local authorities Recision of conversances or local authorities Recision of local authorities Index recision of local authorities Index recision of local authorities Compress of local authorities Recision of local authorities of local authorit	Stage 1 exposure 213 987 0 0 368 0 0 128 445 344	3 0 0 77 0 0 0 0 88 111 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  1 0 1 1 0 0 3 3 0 0 0 0 1 33 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 7 7	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 51.20% 0.00% 0.00% 46.00% 64.30% 65.21% 65.21%	213 987 0	Stage 2 exposure  0 0 0 111 0 0 711 101	Stage 3 exposure  0 11 0 3 0 0 0 48 485	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% 0.00% 0.00% 0.00% 0.55,00%	213 986 0 367 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 Stage 2   exposure	Stock of provisions for Stage 3 exposure	0 0.009 1 40.009 0 0.009 2 50.869 0 0.009
FRANCE	Comin de Mentes Coming de commentes de la best de la be	213 987 0 368 0 0 1288 419 344	3 0 0 77 0 0 0 0 88 111 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  1 0 0 1 1 1 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 7 7 7 8 8	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 51.20% 0.00% 0.00% 64.00% 64.30% 65.21% 72.91% 71.89% 0.14%	213 987 0 368 0 0 128 398 324	Stage 2 exposure  0 0 0 111 0 0 71 71 101 85	Stage 3 exposure 0 1 0 0 0 0 45 46 89 80	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% 2 51.00% 0 0.00% 0 0.00% 0 0.00% 0 57.51% 5 57.51% 6 62.89% 6 1.73% 1 35.49%	213 986 0 367 0 0 128 331 307	72 72 72 73 74 75 75 76 76 76 77	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 0.009 1 40.009 0 0.009 2 50.869 0 0.009
FRANCE	Comin de hance Cambrid descrimental Recorde de commental Recorde de comm	213 987 0 368 0 0 1288 419 344	3 0 0 77 0 0 0 0 88 111 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 0 0 3 3 0 0 0 0 2 3 3 5 5 6 6 2 2 6 6 1 9	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 7 7 8 8 3 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure exposure control of contr	0.09% 40.00% 0.00% 51.20% 0.00% 0.00% 64.30% 65.21% 72.91% 40.14% 45.45% 47.11%	213 987 0 368 0 0 128 398 324	Stage 2 exposure  0 0 0 111 0 0 2 121 121 155 61 160	Stage 3 exposure  0 1 1 0 0 3 0 0 0 48 89 89 30 5 82 32	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 51.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 55.99% 5 57.61% 62.89% 1 33.44% 1 37.28%	213 986 0 0 367 0 128 331 307 941 617	72 72 72 73 74 75 75 76 76 76 77	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of providens for Stock of providens for Stock of 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 0.000 1 40.000 0 0.000 2 50.860 0 0.000 0 0.000 0 0.000 0 52.800 0 53.270 1 57.040 4 55.922 2 32.780 3 33.277 8 42.560
FRANCE	Comin de bases Cantral descriptions de la Cantral de Ca	213 987 0 368 0 0 1288 419 344	3 0 0 77 0 0 0 0 88 111 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 9 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 6 c c c c c c c c c c c c c c c c c c	0.09% 40.09% 51.29% 0.09% 64.39% 64.39% 65.21% 72.91% 45.49% 45.45% 45.45% 45.45% 47.14%	213 987 0 368 0 0 128 398 324	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 11 10 0 3 3 0 0 0 45 89 89 30 30 8 32 0 0 0	Stock of	Stock of   provisions for   Stage 2   exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00%	213 986 0 0 367 0 128 331 307 941 617	72 72 72 73 74 75 75 76 76 76 77	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 states of a contract of the contract o	Stock of provisions for Stage 3 exposure	0 0.0001 1 40.001 0 0.0001 0 0.0001 0 0.0001 0 0.0001 0 46.0001 0 52.801 1 57.904 4 55.922 2 32.788 3 33.327 8 42.545 0 0.000
FRANCE	Control shows  Control down-mounts or local softworks  Recolour arrangement or local softworks  Recolour arrangement or local softworks  Recolour arrangement or local  Recolour arrangement to local  Recolour arrangement or local  Recolour arrangement  Recolour	213 987 0 368 0 0 1288 419 344	3 0 0 77 0 0 0 0 88 111 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 stayeoure 1	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 of provisions of stock of provisions of stage 3 exposure C.	0.00% 0.00%	213 987 0 368 0 0 128 398 344 966 560 999 33 1111 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 1 1 1 3 3 3 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 stages a exposure	0.00% 0.00%	213 986 0 367 0 0 128 381 381 391 617 991 910 0 0 0	72 72 72 73 74 75 75 76 76 76 77	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   provisions for   Stock of	Stock of provisions for stage 3 exposure 5 cc. 5	0 0.00° 1 40.00° 2 50.86° 0 0.00° 0 0.00° 0 46.00° 0 52.80° 1 57.0
FRANCE	Commit inherine Control constructions of the last administration Public sector entitles Public sector entitles Recommitted Constructions Intelligence Constr	213 987 0 368 0 0 1288 419 344	3 0 0 77 0 0 0 0 0 0 0 0 0 0 0 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	Stock of providing for ordings of the providing for ordinary	provisions for Stage 3 exposure 6	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 64.30% 65.21% 72.91% 9.00% 45.45% 0.00% 0.00%	213 987 0 368 0 0 128 398 344 966 560 999 33 1111 0 0	0 0 0 11 0 0 0 0 71 71 101 85 63 15 0 0	Stage 3 exposure   0   0   0   0   0   0   0   0   0	Stock of	Stock of provisions for Stage 2 depoints for Stage	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 61.73% 0 61.73% 0 37.28% 0 37.28% 0 0.00% 0 0.00%	213 986 0 367 0 0 128 381 381 391 617 991 910 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	Stock of	Stock of   provisions for   Stock of	Stock of provisions for Stopes	0 0.00° 1 40.00° 2 50.95° 0 0.00° 0 0.00° 0 0.00° 0 1.00° 0 1.00° 0 52.90° 0 52.90° 1 52.90°
FRANCE	Control shows  Control down-mounts or local softworks  Recolour arrangement or local softworks  Recolour arrangement or local softworks  Recolour arrangement or local  Recolour arrangement to local  Recolour arrangement or local  Recolour arrangement  Recolour	213 967 6 366 6 0 128 415 344 1,000 673 966 93 32 134 145 15 15 15 15 15 15 15 15 15 15 15 15 15	3 0 0 77 0 0 0 0 0 0 0 0 0 0 0 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 Stock of provisions for Stock of sto	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 6	0.00% 0.00%	213 987 0 368 0 0 128 398 344 966 560 999 33 1111 0 0	0 0 0 11 0 0 0 0 71 1101 85 61 15 15 0 0	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for 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	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0.00% 0.00%	213 986 0 367 0 0 128 381 381 391 617 991 910 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	Stock of provisions for stocks of a provisions for stocks of a stock of the stock o	provisions for Stage 2 exposure 1	provisions for Stage 3 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0 0.00° 1 40.00° 2 50.86° 0 0.00° 0 0.00° 0 46.00° 0 52.80° 1 57.0
FRANCE	Control shows  Control down-mounts or local softworks  Recolour arrangement or local softworks  Recolour arrangement or local softworks  Recolour arrangement or local  Recolour arrangement to local  Recolour arrangement or local  Recolour arrangement  Recolour	213 967 6 366 6 0 128 415 344 1,000 673 966 93 32 134 145 15 15 15 15 15 15 15 15 15 15 15 15 15	3 0 0 77 0 0 0 0 0 0 0 0 0 0 0 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 Stock of provisions for Stock of exposure of the stock of	provision for Stage 2 expanse	provision for Stage 3 exposure	0.09% 46.00% 46.	213 987 0 368 0 0 128 398 344 966 560 999 33 1111 0 0	0 0 0 11 0 0 0 0 71 1101 85 61 15 15 0 0	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	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	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	2 0.50% 1 0.50	213 986 0 367 0 0 128 381 381 391 617 991 910 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	Stock of provisions for provisions for automatical statement of the provision of the provis	provident for Stope 2 superiors for Stope 2 superiors for Stope 2 superiors for Stope 2 superiors for superiors fo	provident for State 3 exposure 1	0 0.00°00 1 1 1 40.00°0 1 1 1 40.00°0 1 1 1 40.00°0 1 1 1 40.00°0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
FRANCE	Control shows  Control down-mounts or local softworks  Recolour arrangement or local softworks  Recolour arrangement or local softworks  Recolour arrangement or local  Recolour arrangement to local  Recolour arrangement or local  Recolour arrangement  Recolour	213 967 6 366 6 0 128 415 344 1,000 673 966 93 32 134 145 15 15 15 15 15 15 15 15 15 15 15 15 15	3 0 0 77 0 0 0 0 0 0 0 0 0 0 0 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 Stock of provisions for Stock of sto	provision for Stage 2 depains 100 mg	provisions for Stage 3 exposure 6	0.00% 0.00%	213 987 0 368 0 0 128 398 344 966 560 999 33 1111 0 0	0 0 0 11 0 0 0 0 71 1101 85 61 15 15 0 0	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for 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	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0.00% 0.00%	213 986 0 367 0 0 128 381 381 391 617 991 910 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	Stock of provisions for stocks of a provisions for stocks of a stock of the stock o	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0 0.000 п 0.0
FRANCE	Control bosons Canifel down-removable of the Canifel down-removabl	213 96 96 96 96 96 96 96 96 96 96 96 96 96	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of providents for providents for provident for stops in stop	provision for Stage 2 depains 100 mg	provisions for Stage 3 exposure (	0.00% 6.00%	211 997 987 987 987 987 987 987 987 987 987	0 0 0 0 1 1 1 1 1 0 0 0 0 0 7 1 1 1 1 1	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	0.00% 0.00%	213 986 986 986 986 986 986 986 986 986 986	C C C 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 provisions for provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	0 0.000 п 0.0
FRANCE	Control bosons Canifel down-removable of the Canifel down-removabl	213 96 96 96 96 96 96 96 96 96 96 96 96 96	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of providents for providents for provident for stops in stop	provision for Stage 2 depains 100 mg	provisions for Stage 3 exposure (	\$5.00% \$0.00% \$1.00% \$1.00% \$0.00%	211 927 927 927 927 927 927 927 927 927 927	0 0 0 0 1 1 1 1 1 0 0 0 0 0 7 1 1 1 1 1	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	8.00% 6.00% 1.00%	211 9860 9860 9860 9860 9860 9860 9860 9860	C C C 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 provisions for provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	0 0.50°00 0.50
FRANCE	Comit of bosons Cannot deversemental Table Canno	211 957 957 957 957 957 957 957 957 957 957	33 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of providents for providents for provident for stops in stop	provision for Stage 2 depains 100 mg	provisions for Stage 3 exposure (	8.00% 8.00% 9.00%	211 927 927 927 927 927 927 927 927 927 927	0 0 0 0 1 1 1 1 1 0 0 0 0 0 7 1 1 1 1 1	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	8.00%   6.00%	211 211 211 211 211 211 211 211 211 211	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 provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	Coverage Ratios
FRANCE	Coming Assess Control decommended and an analysis of the Control decommended and analysis of the Control decommended analysis of the	213 96 96 96 96 96 96 96 96 96 96 96 96 96	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0	Stock of providents for providents for stops in	provision for Stage 2 depains 100 mg	provisions for Stage 3 exposure (	0.00% 0.00%	211 927 927 927 927 927 927 927 927 927 927	0 0 0 0 1 1 1 1 1 0 0 0 0 0 7 1 1 1 1 1	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	2,00% 4,000% 5,00% 5,00% 5,00% 5,00% 6,00%	211 20 20 20 20 20 20 20 20 20 20 20 20 20	Stage 2 exposure	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	0
FRANCE MACAO	Coming Assessment Control constructions Control constructions Control constructions Control Co	211 922 923 924 925 925 925 925 925 925 925 925 925 925	Stage 2  Sta	0	Stock of providents for providents for stops in	provision for Stage 2 depains 100 mg	provisions for Stage 3 exposure (	6,00%, 6,	211 987 987 987 988 989 989 989 989 989 989	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	0.00% 0.00%	211 996 996 996 996 996 996 996 996 996 9	C   C   C   C   C   C   C   C   C   C	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	Creerage Raffic Stage 3 co. 0.000 co
	Control bases Control descriptions Control descriptions Public social extension Public social Public s	211 957 957 957 957 957 957 957 957 957 957	Stage 2  Sta	0	Stock of providents for providents for stops in	provision for Stage 2 depains 100 mg	provisions for Stage 3 exposure (	6.00% 6.00%	211 927 927 927 927 927 927 927 927 927 927	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	0.00% 0.00%	211 20 20 20 20 20 20 20 20 20 20 20 20 20	C   C   C   C   C   C   C   C   C   C	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	Crearage Ratio Coverage Ratio Covera
	Comin de bosos Control descriptions de la Control de Co	211 922 923 924 925 925 925 925 925 925 925 925 925 925	Stage 2  Sta	0	Stock of providents for providents for stops in	provision for Stage 2 depains 100 mg	provisions for Stage 3 exposure (	4.007A. 4.007A. 4.007A. 5.007A. 5.007A. 6.007A.	211 987 987 987 988 989 989 989 989 989 989	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 2 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	4,000% 4,000% 1,	211 996 996 996 996 996 996 996 996 996 9	C   C   C   C   C   C   C   C   C   C	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	2
	Control bases Control control metals Control	211 922 923 924 925 925 925 925 925 925 925 925 925 925	Stage 2  Sta	0	Stock of providents for providents for stops in	provision for Stage 2 depairs	provisions for Stage 3 exposure (	6,00%, 6,	211 987 987 987 988 989 989 989 989 989 989	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 2 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	0.00% 0.00%	211 996 996 996 996 996 996 996 996 996 9	C   C   C   C   C   C   C   C   C   C	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	Creenge Ratio  Consequence  Con
	Coming abusine Coming abusine Coming abusine National Conference N	211 922 923 924 925 925 925 925 925 925 925 925 925 925	Stage 2  Sta	0	Stock of providents for providents for stops in	provision for Stage 2 depairs	provisions for Stage 3 exposure (	4,000%, 4,000%	211 987 987 987 988 989 989 989 989 989 989	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 3 0 0 0 0 45 45 45 8 8 2 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Sheders of Sheders o	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	0.00%   0.00	211 996 996 996 996 996 996 996 996 996 9	C   C   C   C   C   C   C   C   C   C	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for stopped or the provision of the provisi	provident for Stope 2 expenses   10   10   10   10   10   10   10   1	provisions for Stage 3 depoints	2

EB/	EANNING AUTHORITY									202	3 EU-w	ride Str	ess Te		dit risk	STA							
						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 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
		(min EUR, %) Central banks		0	(	0	0	0	0.00%	0	0	0	0	0	exposure	0.00%		0	0	0	0	0	
		Central governments Regional governments or local authorities Public sector entities	3,742	0	11	5	0	5	40.00% 40.00%	3,730	0	23	5	0	5	9 40.00% 3 40.00%	3,71	0 0	34 0	- 4	0	14 0	0.00% 40.00% 40.00% 0.00% 0.00% 46.00%
		Multilateral Development Banks	-	0 0		0 0	0	0	0.00%	0	0	0	0	0		0.00%		0 0	0	0	0	0	0.00%
		International Organisations Institutions	154			0 0	0	0	0.00% 46.00%	0 153	2	1	0	0		0.00%	15	2 2	2	0	0	1	0.00% 46.00%
		Corporates of which: SME	165 44		15	0	27	13	66.28% 67.74%	165 45	37 28	20 19	0	23	13	63.23% 66.80%	16	1 28	21 19	0	7	13	66.12%
	SPAIN	Retail of which: SME	- 4	1 2			2	1	92,79% 99,90%	4	3	1	0	2		89,73% 98,82%		1 3	- 1	0	- 1	1	88.18% 98.73%
		Secured by mortoaces on immovable procerty of which: SME Items associated with particularly high risk	25	20	10	1 0	- 4	2	45.63% 48.10% 9.22%	22 0	24	14 4	0	4 0		42,30% 48,08% 0 9,22%	,	1 1	18 4	0	4 0	7 2	40.64% 48.06%
		Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0			ů		9.22% 0.00% 0.00%	0	0		0	0		9.22% 0.00% 0.00%		0	0			0	98.19% 98.73% 40.69% 48.06% 9.22% 0.00% 0.00% 0.00%
		Collective investments undertakings (CIU)		0 0		0 0	0	0	0.00%	0	0	0	0	0		0.00%		0 0	0	0	0	0	0.00%
		Securitisation											- 0										
		Other exposures Standardised Total	4,108	61	42	5	33	23	0.00% 54.66%	4,084	67	59	5	30	25	0.00% 49.57%	4,06	72	76	5	12	36	0.00% 47.02%
													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 overnments Regional governments relations of local authorities	1,127 195	32	33	2 10	3	13	0.00% 40.00% 40.00%	1,127 151	0 48	60	7	0 S	24	0.00%	1,12	0 55	0 85	6	6	0 34	0.00% 40.00% 40.00%
		Regional governments or local authorities Public sector entities Multilateral Development Banks	12 45		SE	5	18	28	49.14% 0.00%	36	53	80	3	12	36	1 40.00% 9 48.84% 0 0.00%	2	43	98	2	8	48	48.72%
		International Organisations  International Organisations	165	0 0	45	0 10		0	0.00% 46.00%	0	0	0	0	0	43	0.00%		0 0	0	0	0	0	0.00%
		Corporates of which SME	198	58	30	7 0	9	36	97,40%	214	41	39	0	7	38		20	52	41	0	19	39	95.12% 95.00%
	MOZAMBIQUE	Retail of which SMF	443	60	54	8	15	42	97.71% 76.92% 82.73%	410	67	80	6	13	58	97.02% 3 71.74% 7 79.02%	39	64	103	5	11	72	69.55% 77.61%
		Secured by mortoaces on immovable property of which: SME	56 27	5 5	16	5 0	1	12	82.73% 74.27% 76.42%	54 26	6	17 12	0	1	12	7 79.07% 3 73.10% 9 76.56%	5	5 5	19 12	0	1	14 9	72.42% 76.93%
		Items associated with particularly high risk Covered bonds		0 0		0 0	0	0	76.42% 0.00% 0.00%	0	0	0	0	0		76.56% 0.00% 0.00%		0 0	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	0.00%	0	0	0	0	0		0.00%		0 0	0	0 0	0	0	48.72% 0.00% 0.00% 46.00% 95.12% 95.90% 77.61% 72.42% 0.00% 0.00% 0.00%
		Equity Securitisation		0		0	0		0.00%	0	0	0	0	0	(	0.00%		0	0		0	0	
		Other empoures																					
		Standardised Total	2.245	258	242	42	51	151	0.00% 62.46%	2.102	268	375	28	44	216	0.00% 57.60%	1.99	274	477	21	50	266	0.00% 55.78%
		Standardised Total	2.245	258	242	42	51	151	62.46%	2.102	268	375	28 Adverse Scenario	44	216	57,60%	1.994	274	477	21	50	266	55.78%
		Standardised Total	2.245	258	242	31/12/2023	51	151	62.46%	2.102	268	375	31/12/2024		216	57.60%	1.99	274	477	31/12/2025	50	266	55.78%
		Standardised Total			242 Stage 3	Stock of	Stock of provisions for	Stock of provisions for	62.46%	2.102 Stage 1	268 Stage 2	375	31/12/2024 Stock of		Stock of provisions for				477. Stage 3	Stock of	Stock of provisions for	266 Stock of provisions for	
		Standard float	2.245 Stage 1 exposure	258 Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	62.45%  62.45%  Coverage Ratio - Stage 3 exposure	2.102 Stage 1 exposure	268 Stage 2 exposure	Stage 3 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	274 Stage 2 exposure	477. Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	55.78%  Coverage Ratio - Stage 3 exposure
		Standard Hotal  Combat Sanits  (oth ESA, %)			Stage 3 exposure	Stock of	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 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Central banks Central governments Regional governments or local authorities			Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	62.46%  Coverage Ratio - Stage 3 exposure  0.00% 0.00%	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 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% 0.00%
		Central banks Central governments			Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	62.45%  Coverage Ratio - Stage 3 exposure  0.00% 0.00% 0.00% 0.00%	Stage 1 exposure  0 0 0 0 422	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - 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	Coverage Ratio - Stage 3 exposure 0.00% 0.00%
		Central banks Central conversements or local authorities studie factor method studies factor studies facto			Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	62.46%  Coverage Ratio Stape 3 exposure 0.0%  0.00% 0.00% 0.00% 40.00% 40.00% 85.50%	Stage 1 exposure  0 0 0 0 0 4322 42	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	31/12/2024 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure  0.00% 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 1 1 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00%
		Central basis Central converments Resional occuments or local authorities Resional occuments or local authorities Resional Central Cen			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 0 0 0 0 0 0 0 0 0 0 0 0 0	62.46%  Coverage Ratio - Stage 3 exposure  0.00% 0.00% 0.00% 0.00% 40.00% 40.00% 95.50% 90.00% 95.50% 95.50% 95.50%	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 1 1 0 7	31/12/2024 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure  0 0.00% 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 1 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	Coverage Ratio - Stage 3 exposure 0.00% 0.00%
	LUXEMBOURG	Control leavies Control conversations of treal software control contro			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 0 0 0 0 0 0 0 0 0 0 0 0 0	62.46% Coverage Ratio - Stape 3 exposure 0.09% 0.09% 0.09% 0.09% 0.00% 40.00% 40.00% 91.21% 92.21%	Stage 1 exposure  0 0 0 0 0 4322 12 47 0 0 63	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 1 1 0 7 1 4	31/12/2024 Stock of		Stock of provisions for Stage 3 Stage 2 exposure	Coverage Ratio - Stage 3 exposure 2 0.00%   2 0.00%   2 0.00%   3 0.00%   46.00%   46.00%   78.76%   90.28%   90.23%   42.23%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 1 1 0 88	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%
	LUXEMBOURG	Control lowers Certary Government Certary Government Particle (Control Control			Stage 3 exposure	Stock of	Stock of previsions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	62.46%.  Coverage Ratio - Stape 3 exposure - 0.00%.	2102 2102 Stage 1 exposure  0 0 0 0 1 12 12 77 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		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure - 0.00% - 0.	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 1 1 0 8 1 1 1 0 0 8 1 1 1 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%
	LUXEMBOURG	Control basis Centrol decommendation of solid principal control commendation Pacific source articles Pacific source articles Pacific source articles Controlles Of solid principal constitution Controlles Of solid principal controlles Of solid principal controlles Of solid principal controlles Controlles Of solid principal controlles Of solid principal controlles Of solid principal controlles Controlles Of solid principal controlles Controlles Of solid principal controlles Of solid p			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 0 0 0 0 0 0 0 0 0 0 0 0 0	62.46%.  Coverage Ratio - Stage 3 exposure - 0.05%.  0.05%. 0.05%. 0.05%. 40.05%. 85.56%. 0.05%. 95.25%. 95.35%. 95.35%. 0.05%.	2102 2102 Stape 1 exposure  0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	5tays 2 exposure	\$126 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		Stock of provident for a stock of provident for a stock of provident for stock of the stock of t	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	5tage 3 exposure  0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for stage 2 expressive 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.
	LUXEMBOURG	Control levies Control over-reconstructive to and softwarfees Politic secure continues Politic secure continues Politic secure continues Institution of levies Institution of levies Institution Insti			Stage 3 explosure	Stock of	Stock of provisions for Stage 2 cappions 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	62.46%.  Coverage Ratio - Stape 3 exposure - 0.00%.	\$102 \$102 \$102 \$102 \$102 \$102 \$103 \$103 \$103 \$103 \$103 \$103 \$103 \$103	5tage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$12ge 3 exposure  0 0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of		Stock of provident for a stock of provident for a stock of provident for a stock of the stock of	Coverage Ratio - Stage 3 exposure - 0.00% - 0.	Stage 1 exposure	Stage 2 exposure	\$12ge 3 exposure	Stock of	Stock of provisions for Steps 2 carposuse 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%
	LUXEMBOURG	Control lowers Control converments Control converments Paties over an invalidation of the Control converments Paties over entities Paties entities Paties entities entities Paties entities Paties entities Paties entities Paties entities Paties Patie			Stage 3 exposure	Stock of	Stank 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	62.46%)  Coverage Ratio-Stope 3 expound  6.00%,  6.00%	\$1002 \$102 \$1	\$12ge 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	375 Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	\$1296 3 exposure	Stock of	Stock of provisions for Stage 2 caposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 carponare 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Sage 3 exposure ( 0.00%) 0.00%
	LUXEMBOURG	Control lower memorial or lower formation of the Control of Contro			\$498 appear	Stock of	Stank of provisions for Stank of provisions for Stank of approximation for Stank of	Stock of   provision for Step   Stock of   provision for Step   Stock of   provision for Step   Stock of   S	62.46%   Coverage Ratio - Stage 3   Cryonine   Coverage Ratio - Stage 3   Cryonine   Copie   C	\$1002 21002 21002 51ape 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$12963 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		Start of provisions for a support of the support of	Coverage Ratio	Stage 1 exposure	Stage 2 exposure	5tage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stack of providing for stages of the providing for stages	266  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
	LUXEMBOURG	Control lower memorial or lower formation of the Control of Contro			\$492 \$1993 \$	Stock of	Stock of provision for Stops 2 express 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	101   101	62.46%)  Coverage Ratio-Stope 3 expound  6.00%,  6.00%	2102  Stape 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5246 2  5246 2  exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	372 372 372 372 372 372 372 372 372 372	31/12/2024 Stock of		Start tell provisions for a support of the support	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	5206 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stack of providing for stages of the stage o	Stock of provisions for Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Sage 3 exposure ( 0.00%) 0.00%
	LUXEMBOURG	Control lower memorial or lower formation of the Control of Contro	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		Stock of provisions for provisions for stops 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	0.44%   Covering Ratio Steps 3	0 0 0 0 0 0 0 122 122 17 77 77 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 explanars	Stock of provisions for Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 of the	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Coverage Ratio Sept 3 septiments of the Coverage Ratio Septiment Septiments Septiment	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	Stock of   Provisions for   Stock of   Provisions for   Stock of   Provisions for   Stock of   St	provision for Stoge 2 exposure   0	provisions for Stage 3 exposure 1	Coverage Ratio - Stage 3 exposure (Coverage Ratio - Stage 3 exposure (Coverage Coverage Cover
	Luxembourg	Control lowers  Control conversations of total softwares  Patilities access entitles  Patilities  Patiliti			Stage 3 suppose	Stock of provisions for provisions for Stope 1 cxpoints for Stope 1 cxpoints for 0 cxpoints for	Stock of process of the stock o	Stock of   Provisions for Stage 3   expresse	62.46%)  Coverage Ratio-Stope 3 expound  6.00%,  6.00%	\$100 \$ \$100 \$ \$ \$100 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	268  Stage 2  supplies  0  0  0  0  0  0  0  0  0  0  0  0  0	375 Stage 3 exposure  0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2024  Slock of previsions for constant of the constant o		Stack of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 1 1 1 0 0 0 1 1 1 1 1 1 1	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 deposits of 10 depo	Coverage Ratio - Sage 3 exposure ( 0.00%) 0.00%
	LUXEMBOURG	Control service management of trail entherrises  Paths excess extension of trail entherrises  Paths excess extension of trail entherrises  Paths excess extension of trail entherrises  Institution  Control of trail  Radial of trail  Column on mathetics and consorts with 61 Could assessment  Column on mathetics and consorts with 61 Could assessment  Column on mathetics and consorts with 61 Could assessment  Column on mathetics and consorts with 61 Could assessment  Column on mathetics and consorts with 61 Could assessment  Column on mathetics and consorts with 61 Could assessment  Column on mathetics and consorts with 61 Could assessment  Column on mathetics and consorts with 61 Could assessment  Column on mathetics and column on 61 Could assessment  Colu	Stage 1 exposure	Stage 2 expenses  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 stops 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	\$3.46%, Coverage Ratio-Step 3 expounts \$1.00%, 0.00	0 0 0 0 0 0 0 122 122 17 77 77 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 explanars	Stock of provisions for Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 of the	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Coverage Ratio - Separation - Coverage Ratio - Coverage R	Stage 1 exposure	Stage 2 appointed to 100 appointed to 10	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   Provisions for   Stock of   St	provision for Stoge 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3
	LUXEMBOURG	Control lowers Control conversations Control conversations Page of the control control control Page of the control control Page of the control control Page of the con	Stage 1 exposure	Stage 2 expenses  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 stops 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	\$2.40%, Covering Easts. Sept al. Sept a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 explanars	Stock of provisions for Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 of the	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Coverage Ratio	Stage 1 Exposure  43 4 6 6 559 Stage 1 exposure	Stage 2 appointed to 100 appointed to 10	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   Provisions for   Stock of   St	provision for Stoge 2 exposure	provisions for Stage 3 exposure	Coverage Ratio
	LUXEMBOURG	Control basines  Control basines  Public sector entitions  Control basines	Stage 1 exposure	Stage 2 expenses  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 stops 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	0.46%) Converage Ratio Steps 3 expension 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 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stope 1 explanars	Stock of provisions for Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 of the	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Coverage Ratio	Stage 1 Exposure  43 4 6 6 559 Stage 1 exposure	Stage 2 appointed to 100 appointed to 10	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   Provisions for   Stock of   St	provision for Stoge 2 exposure	provisions for Stage 3 exposure	Coverage Ratio
	LUXEMBOURG	Control services makes to the Collection of the	Stage 1 exposure	Stage 2 expenses  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 stops 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	\$2.46%  Coverage Ratio- Steps 3  4.00%  6.00%	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 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stope 1 explanars	Stock of provisions for Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 of the	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Constraint Ratio 1	Stage 1 Exposure  43 4 6 6 559 Stage 1 exposure	Stage 2 Stage	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   Provisions for   Stock of   St	provision for Stoge 2 exposure	provisions for Stage 3 exposure	Coverage Ratio
		Control leaves Control conversations of solid substitute Relief sector entities Relief sect	Stage 1 exposure	Stage 2 expenses  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 stops 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	\$2.46%1  Coverage Ratio-Step 3  4 (2) (2) (3) (4) (3) (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 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Stope 1 explanars	Stock of provisions for Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 of the	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Coverage Ratio	Steps 1 caposure 4 4 5 5 5 5 5 5 5 6 6 6 6 6 6 6 6 6 6 6	Stage 2 Stage	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   Provisions for   Stock of   St	provision for Stoge 2 exposure	provisions for Stage 3 exposure	Coverage Ratio
	LUXEMBOURG	Control basis:  Control basis:  Public sector entities:  Public sector	Stage 1 exposure	Stage 2 expenses  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 stops 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	\$3.40%   Coverage Ratio-Steps 3 expension (Coverage Ratio-Steps 3 expensio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Stope 1 explanars	Stock of provisions for Stage 2 exposure of the stage 2 exposure of the stage 2 exposure of the stage 2 of the	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Constage Sales   Consta	Stage 1 spoure s	Stage 2 Stage	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	provision for Stoge 2 exposure	provisions for Stage 3 exposure	Coverage Ratio
		Control lowers control lowers (CAR)	Stage 1 exposure	Stage 2 expenses  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 stops 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	\$2.40%  Coverage Ratio Steps 3  4.00%  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 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stope 1 explanars	Stock of provisions for Stage 2 exposure of the stage	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Coverage Ratio	Stage 1 spoure s	Stage 2 Stage	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	provision for Stoge 2 exposure   0	provisions for Stage 3 exposure 1	Coverage Ratio
		Control leavies  Control conversaments or south substitute  Robin sector entities  Robin sector entites  Robin sector entities  Robin sec	Stage 1 exposure	Stage 2 expenses  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 stops 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	\$3.40%   Coverage Ratio-Steps 3 expension (Coverage Ratio-Steps 3 expensio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Stope 1 explanars	Stock of provisions for Stage 2 exposure of the stage	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Constage Sales   Consta	Steps 1 4.1 6.6 5.594 1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.	Stage 2 Stage	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	provision for Stoge 2 exposure   0	provisions for Stage 3 exposure 1	Coverage Ratio - Stage 3

	i										Janu C	eral de Depósil 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	provisions for a	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	Central governments	1,037	0	7	1	0	1	40.00%	1,035	0	5	1	0	2	40.00%	1,033	0	7	1	0	3	3
	Regional governments or local authorities	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	Public sector entities	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	International Organisations	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	Institutions	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	Corporates	2	0		0	0		9.20%	1	0		0	0	0	9.20%	1	0	0	0	0	0	0
	of which: SME	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	Retail	0	0		0	0		42.32%	0	0		0	0	0	31.86%	0	0	0	0	0	0	0
IRELAND	of which: SME	0	0		0	0		12.14%	0	0		0	0	0	12.02%	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	14	0		0	0		11.06%	14	0		. 0	0	0	11.34%	14	0	1	0	0	0	0
	of which: SME	- 1	0		0			16,49%	- 1	0		0	0		16,50%	- 1	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	0	0	0
	Covered bonds	0	0		0			0.00%		0		0	0		0.00%	0	0		0	0		0
	Claims on institutions and corporates with a ST credit assessment	0	0		0			0.00%		0		0	0		0.00%	0	0		0	0		0
	Collective investments undertakings (CIU)	0	0		0			0.00%		0		0	0		0.00%	0	0		0	0		0
	Equity	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	Securitisation																					
	Other exposures	0	0		0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0
	Standardised Total	1.053	0	- 3	- 1	0	1	35,39%	1.051	0	- 5	1		2	36.09%	1.049	0	7	1	0	3	3 3

	i											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	272	0	0	0	0	0	0.00%	272	0		0	0	0	0.00%	272	0		0	0	0	0.00%
	Central governments	178	5	5	2			40,00%	170	9		9 2	0	- 4	40,00%	162	12	11			5	40.00%
	Regional governments or local authorities	23	1	1	0			40,00%	22			1 0	0		40.00%	21	2				1	40.00%
	Public sector entities			0	0			47,90%				0	0		47,94%							47.96%
	Multilateral Development Banks	0	0	0	0	0		0.00%	0	0		0	0	0	0.00%	0	0		0	0		0.00%
	International Organisations			0	0			0.00%	0			0	0	0	0.00%				0	0		0.00%
	Institutions	0	0	0	0	0		46.00%	0	0		0	0	0	46.00%	0	0		0	0	0	46.00%
	Corporates	53	29	4	0	- 11	4	94.32%	56	25		4 0	3	- 4	89.01%	58	23			7	- 4	85.12%
	of which: SME	21	29	4	0	- 11	4	95.46%	25	25		4 0	3	- 4	93.01%	27	23		. 0	7	- 4	90.49%
	Retail	221	25	24	1	3	13	55.18%	212	26	32	2 1	4	15	47.22%	205	27	41	1	4	17	43.12%
CAPE VERDE	of which: SME	69	14	13	1	2	8	59.76%	64	15	17	7 0	3	9	50.82%	59	16	2	0	3	10	46.17% 36.11% 36.53% 64.61%
	Secured by mortgages on immovable property	78	6	16	0	2	7	40.20%	75	6	19	9 0	1	7	38.18%	73	6	2	0	1	8	36.11%
	of which: SME	17	4	14	0	2	6	40.63%	15	4	16	6 0	1	6	38.70%	12	4	11		1	7	36.53%
	Items associated with particularly high risk	27	2	5	0	0	4	74.36%	27	3		5 0	0	- 4	68.72%	26	3		. 0	0	- 4	64.61%
	Covered bonds	0	0	0	0	0		0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	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	0	0	0	0.00%	0	0		0	0	0	0.00%		0		0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0			0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	44.21%	0	0		0 0	0	0	44.21%	0			0	0	0	44.21%
	Standardised Total	853	68	55	3	16	30	53.83%	834	70	71	1 3	8	34	48.00%	816	73	87	2	12	39	44.21% 44.56%

												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 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	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	855	0		5			40.00%	851	0	9	9 2	0	40.00%	846	0	14	2	0	- 6	40.00%
	Regional governments or local authorities	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Public sector entities	0	0		0 0			0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Multilateral Development Banks	0	0		0 0			0.00%	0	0		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 0	0.00%	0	0	0	0	0		0.00%
	Institutions	86	1		2 1			46.00%	82	2	5	5 1	0 2	46.00%	79	3	7	1	0	3	46.00%
	Corporates	5	0		0			9.39%	5	0		0 0	0 0	9.58%	5	0	0	0	0		9.43%
	of which: SME	5	0		0 0			9.39%	5	0		0 0	0 0	9.58%	5		0	0	0		9.43%
	Retail	3	0		0 0			59.78%	3	0		0 0	0 0	57.07%	3		0	0	0		55.24%
ITALY	of which: SME	2	0		0 0			31.84%	2	0		0 0	0 0	20.37%	2		0	0	0		17.34%
	Secured by mortgages on immovable property	5	0		0 0			69.79%	5	0		0 0	0 0	59.13%	5		0	0	0		50.68%
	of which: SME		0		0			0.00%				0 0	0 0	0.00%	0				0	0	0.00%
	Items associated with particularly high risk		0		0			9.00%				0 0	0 0	9.00%	0				0	0	9.00%
	Covered bonds		0		0			0.00%				0 0	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 0	0.00%	0		0	0	0		0.00%
	Collective investments undertakinos (CIU)	0	0		0 0			0.00%	- 0	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	0.00%	0	0	0	0	0		0.00%
	Securitisation																				
	Other exposures	0	0		0 0			0.00%	- 0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Standardised Total	955	1		7 3	- 0	1	42.47%	946	3	14	4 3	0 6	42.22%	938	4	22	3	0	. 9	42.13%

<sup>\*</sup> State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog



								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-IRB	F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Composites - Of Which: Specialized Lordina			- 0	- 0		- 0		- 0			- 0	- 0	- 0	-
	Composition - Of Which: Share I and the Composition - Of Which: SHE			- 0											-
	Patell		0									0	0		-
	Retail - Secured on real estate property	0	ő	ő			ő		ő	ő	ő	o o	o o		
Caixa Geral de	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0	0	-
Depósitos, SA	Retail - Secured on real estate property - Of Which: non-		0	0			0		0	0	0	0	0		
Depositos, SA	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		
	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		1 -
	Coulty														
	Securitisation														+
	Other non-credit obligation assets														
	IRB TOTAL	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 -
	(min EUR, %)	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	Stage 3 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		0					0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
PORTUGAL	Retail - Secured on real estate property - Of Which: SME														
FURTUGAL	Retail - Secured on real estate property - Of Which: non-	٥	0		0	0	0	0	0	0	0	0	0	9	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eoulty														
	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-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 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														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	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														
	Coulty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0		4-

								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, %)	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				٥	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														
MACAO	Retail - Secured on real estate property - Of Which: SME														
INACAO	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														
	IRB TOTAL												0	0	

#### EBA RUNCOPEAN RANCORD

						Caixa Ge	eral de Depo								
									intees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk exposi	ire 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-188		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central hanks														
	Central governments														
	Institutions														4
	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		- 6			0	0	0	0	
	Retail - Secured on real estate property														4
SPAIN	Retail - Secured on real estate property - Of Which: SME														
JI ALIV	Retail - Secured on real estate property - Of Which: non-		0	0	0	0		- 6			0	0	0	0	
	Retail - Qualifying Revolving														4
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														4
	Equity														
	Securitisation														4
	Other non-credit oblination assets														
	IR8 TOTAL		0	0		0	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 -
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central newernments														
	Institutions														
	Corporates	0	0	. 0	0	0				0	0	. 0	0		
	Corporates - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail	٥		0	0	0						0	0		
	Retail - Secured on real estate property														
MOZAMBIQUE	Retail - Secured on real estate property - Of Which: SME														
1-10ZAI-IDIQUE	Retail - Secured on real estate property - Of Which: non-	٥		0	0	0						0	0		
	Retail - Qualifying Revolving														
	Betail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Faulty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	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	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-SRB	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														1
	Corporates	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														1
	Retail	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														1
LOXEIIDOUNG	Retail - Secured on real estate property - Of Which: non-	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	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	

								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	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	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0	0		0			0	0		
	Retail - Secured on real estate property														
ANGOLA	Retail - Secured on real estate property - Of Which: SME														
ANGOLA	Retail - Secured on real estate property - Of Which: non-			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

						Caixa Ge	eral de Depo	ósitos, SA							
								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		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		
	Retail - Secured on real estate property														
IRELAND	Retail - Secured on real estate property - Of Which: SME														
11120 1110	Retail - Secured on real estate property - Of Which: non-			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	

								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														
CAPE VERDE	Retail - Secured on real estate property - Of Which: SME														
Gull Vende	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	-

	i														
								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	Stock of provisions for	Coverage Ratio -
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		٥					- 6			٥	0			
	Corporates - Of Which: Specialised Landing														
	Corporates - Of Which: SME														
	Retail			- 0	- 0	- 0		- 0		0		- 0	- 0	- 0	
	Retail - Secured on real estate property														
ITALY	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	
	Retail - Qualifying Revolving Retail - Other Retail														
	Retail - Other Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Retail - Other Retail - Of Which: non-SME Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL									_					

AMMVIIIIDASI														Caixa Ge	ral de Depósit	os, SA														
															Public guarantees - Ba															
			Stage 1		oe 2	1/12/2023 Stage 3						Stage 1		Stage 2	31/12/20							Stage 1		Stage 2	31/1	2/2025 Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 expo	sure, of Stage 3 sich exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	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	posure, of prov which S saranteed	ock of sions for p age 1 possure	Stock of : crovisions for pro Stage 2 exposure e	Rock of visions for Stace 3	erage Ratio - Stage 3	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	provisions for Stage 3	erage Ratio - Stage 3 exposure
	(min BUR, 9)	(6)	amount	an	ount	amount	exposure	exposure	exposure	ехропае		amount		amount		amount ex	odsure	exposure e	xposure	. rpuisie		amount		amount		amount	exposure	exposure	exposure	exposure
	Central governments Institutions																													
	Corporates Committee - Of Whith: Spanished Lordon Committee - Of Whith: 986								0 -		0				•		0				۰	۰	0		0	-	0 0			
Caixa Geral de	Retail - Secured on real estate property		0 0		0	0 0		0	0 -		6	0		۰	0	0	0	6	0 -		٥	٥	0	0	0		0 0		0 -	
Depósitos, SA	Rutal - Secured on real estate property - Of Which: non-																													
	Retail - Other Retail  Datail - Other Batail - Of Which SMF																													
	Rutal - Other Rutal - Of Which: non-SME Equity																													
	Other non-credit obligation assets IRB TOTAL		0 0						0 -							0			0 -		0		0	0	0				0 -	
<u> </u>															Public guarantees - Ba															
					:	1/12/2023								'	Public guarantees - Bu 31/12/20										31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of	Stage 2 expo exposure W	ge 2 sure, of Stage 3 nich exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 St posure, of prov	ock of sions for a	Stock of : rovisions for pro Stage 2	Stock of visions for Stage 3 exposure	arage Ratio -	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of Cove	erage Ratio
	(min BUR, <sup>5</sup>		exposure, of which guaranteed amount	exposure guar	sure, of Stage 3 sich exposure anteed ount	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	posure, of prov which suranteed ex	ock of sions for p age 1 cosure	Stage 2 exposure e	Stage 3 xposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
	Central banks Central covernments																													
	Institutions Corporates Corporates Corporates - Of Which: Secretained Landing		0 0		0	0 0		٥	0 -		0	0		۰			0	6	0 -		٥	٥		0		-		0	٥.	
	Corporates - Of Which: SME Retail		0 0	0	6	0 0		0	0 -		6	0		۰	0	0	0	6	0 -		٥	٥	0	0			0 0	0		
PORTUGAL	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SMS  Retail - Secured on real estate property - Of Which: non-																													
	Retail - Ocupations Revolving on read estate property - Of Which: non- Retail - Outper Retail  Retail - Other Retail  Retail - Other Statel - Of Which: SME				•		-		- 0 -		۰	۰	•			•	_	•	- 0		•	°	0			·		۰		
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																													
	Equity Securitisation Other page and additional assets																													
	IRB TOTAL		-			_												-							-					
			0						01-		- 0				0	0	•		0 -		٥	•	•			•			0 -	
			0 0	•	U)			u u	9]-		9)	0	٠		Public guarantees - Bo		×I	٥	0]-		٥	•	·				4 .	, ,,	0  -	
			Stage 1	2	os 2	1/12/2023 Stage 3	Seek of	Seek of	Out of		v	Stage 1	·	State 2	31/12/20	4 Stage 3		Sant of	0		٥	Stage 1	0	Stage 2		2/2025 Stage 3		Start of	Street of	
		Stage 1 exposure	Stage 1 exposure, of which guarantised	Stage 2 exposure guar	os 2	State 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	State 2	31/12/20	4 Stage 3	ack of sions for p	Stock of : stock of : stock of pro	Rock of visions for Stage 3	erage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which quaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
	Centrel banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure guara	ge 2	Stage 3	Stock of 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		31/12/20	4 Stage 3	sck of slons for p age 1 sosure	Stock of : reovisions for pro Stage 2 exposure e	itock of visions for Stage 3 xposure	erage 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		erage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guaran	os 2	State 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/20	4 Stage 3	sck of sions for age 1 sosure	Stock of Stock of Stage 2 exposure e	Rtock of visions for Stage 3 xxxxxxxx	erage 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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
	Central banks Central banks Central sow mants Institutions Corporates Corporates - Of Which: Socialised Lendins Corporates - Of Which: Selections Corporates - Of Which: Selecti	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guarant	os 2	State 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of exposure, of exposure, of guaranteed amount	Stage 2 exposure	State 2	31/12/20	4 Stage 3	ock of sions for age 1 cosure	Stock of Stock of Stage 2 exposure e	itock of distincts for Stage 3 e	erage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
	Central banks Central consummants Fraitheties Central consummants Fraitheties Centrales Centrale	(6)	Stage 1 exposure, of which guaranteed amount	Stape 2 exposure guarante	os 2	State 3	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/20	4 Stage 3	sck of sions for page 1 cosure	Stock of revisions for pro	itock of visions for Coverage 3 coverage 3 coverage 3 coverage 3 coverage 4 c	erage 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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Cover Stock of superstates	erage Ratio - Stage 3 exposure
FRANCE	Central services Central consumments Controlled Control		Stage 1 exposure, of which guaranteed emount  0 0 0 0 0	Steps 2 exponers en exponers e	os 2	State 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/20	4 Stage 3	sck of page 1 pa	Stock of provisions for Stape 2 exposure e	Covered Covere	erage 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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Covering S at expansion of Covering S at expansion	erage Ratio - Stage 3 exposure
FRANCE	Control laws: Co		Steps 1 exposure, of which guaranteed emocunt	Stage 2 exposure grant of the control of the contro	os 2	State 3	Stock of products for Bayes of exposure of the products of the	Stock of provisions for Stape 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/20	4 Stage 3	ock of silons for page 1 occurs of 0	Stock of Sto	Covered Coverence Coverence Covered Co	erage 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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of production for Cover 2009 3 exposure	erage Ratio - Stage 3 exposure
FRANCE	Central services Central consumments Controlled Control		Steps 1 exposure, of which guaranteed emocunt  0 0 0	Steps 2 expression gas a service of the service of	os 2	State 3	Stock of provisions for Stock of provisions for Stock of	Specia of provisions for Stage 2 Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Staps 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/20	4 Stage 3	ock of points for page 1 consume	Stack of providing for providi	Direct of Covered States 1 Covered States 2 Covered State	erage Ratio - Stape 3 exposure	Stage 1 exposure	Stage 1 exposure, of which white date of the control of the contro	Stage 2 exposure	Steps 2 exposure, of which control of the control o		Stage 3	Stock of provisions for state of stock of provisions for state of	Stock of provisions for Steps 2 supposure 0	Stock of provisions for Cover Days 3 expansive	urape Ratio - Stage 3 - exposure
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						31/12	1/2023							Cubia GC	ublic guarantees	- Adverse Scenari	,							*1/1	2/2025				
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		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	Stock of provisions for Stage 3 exposure	Ratio - Stage 1	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 Stage 2 exposure 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	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
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			Stage 1	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		Stage 2	31/1	Stage 3	Stock of	Stock of	Stock of	
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040515005	Retail - Secured on real extate property  Butail - Secured on paid extate property - Of Which- State		0		0	0	۰	٥					۰			۰	0	0				۰				0				۰	
CAPE VERDE	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0		0	0	۰	٥	0	0		0	0		۰	٥	0	٥		0		٥			0	0	0	0		0	
	Retail - Other Retail  Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit oblication assets IBR TOTAL		0 1					۰	0	0				0	۰		0				-	0		,		0				0	
	ı															Public guarantees	- Adverse Scenari	rio													
			Stage 1		Stage 2	31/12	2/2023 Stage 3						Stage 1		Stage 2	31/1:	2/2024 Stage 3						Stage 1		Stage 2	31/1	2/2025 Stage 3				
		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 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	esposure	
	Contrations Corporates								0								0									0					
	Corporates - Of Which: Specialised Lendino Corporates - Of Which: SME																														
******	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SHE		0		0	0	۰	٥					۰			۰	0	0				۰				0				۰	
ITALY	Rutali - Secured on real estate property - Of Which: non- Retaili - Qualifying Revolving		0		0	0	۰	٥	0	0		0			۰		0								0	0	0	0		0	
	Retail - Other Retail Rutail - Other Rutail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity Securities																														
	Other non-credit obligation assets IRB TOTAL								0	0							0									0		۰		0	

EBA BURGHAN BANKING AUTHORITY

								intees - Actual					
								2/2022					
			Risk exposure	State 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR. N	Exposure values	Risk exposure amounts	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	Coverage Ratio - Stage 3 exposure
	Central banks	2								exposite	едраше	exposure	
	Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks												
	International Groundsations												
	Enstitutions Corporates	158	135	414	275	108	81	25	15	3	4	6	22%
Caixa Geral de	A which the	123 144	83	326 484	225 368	104 181	76 143	13		2	4 9	5 2	22% 18%
Depósitos, SA	of which SME Servened by mortnesses on immersible connects	144	83	454	365	181	143	13	10	3	9	2 0	18%
	of which non-SME There associated with particularly blob risk	0	0	0	0	0	0	0		0	0	0	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitization												
	Other exposures Standardised Total	1,204	234	905	652	292	226	29	25	6	14	14	35%
							Darbija samus	intees - Actual					
								2/2022					
					Stage 1		Sec. 1	<u> </u>	Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %		amounts	exposure	guaranteed		guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure
	Central banks Central opvernments												
	Regional governments or local authorities  Diablic sector entities												
	Multilateral Development Sanks International Grosnisations												
	International Grounisations Institutions	155											
	of which: SAE	121	99		266 215	103				3	4	5	22% 22% 22%
PORTUGAL	Retail of which: SPE	137 137		439 439	327 327	174	136 136	30		3	9	2 2	22% 22%
	Secured by mortospes on immovable property of which non-SME	0	0	1	0	0	0	0		0	0	0	
	or writter non-one.  Term associated with particularly blob risk  Covered bonds	Ť	Ů	Ů			Ů	Ů	·		·		
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIII) Equity												
	Securitisation Other exposures												
	Standardised Total	927	215	547	599	279	215	35	25		14	11	33%
								intees - Actual					
								2/2022					
					Stage 1		Stage 2 exposure, of which		Stage 3	Stock of	Stock of		
									exposure, or	provisions for	provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	guaranteed	Stage 3 exposure	exposure, of 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 commonweals	Exposure values	amounts	Stage 1 exposure	which guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Sectional covernments or local authorities	Exposure values	amounts	Stage 1 exposure	which guaranteed	exborne 2cride 1	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central operatorisebs Senional operatorisebs Senional operatorisebs Public sector entities Nutritiserant Development Senion	Exposure values	Risk exposure announts	Stage 1 exposure	which guaranteed	exbornue pende t	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Contral lareks Contral sourcements Parisonal measurements or local authorities Parisonal measurements Michielerary Conscionant Santa  Michielerary Conscionant Santa  Santanant	Exposure values	emounts emounts		guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central operatorisebs Senional operatorisebs Senional operatorisebs Public sector entities Nutritiserant Development Senion	Exposure values ) 2 2	emounts amounts	Stage 1 exposure	which guaranteed	stage 2	which guaranteed	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2% 2%
FRANCE	Central states Cartied commentation of their administration Relation and commentation of their administration Relation and Constructions Extensional Constructions Extensional Constructions of administration of	Exposure values ) 2 2 6 6	2 2 2 4		guaranteed	stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2%
FRANCE	Central states Central enveromment to the analysis of Central en	2 2 2 6 6	2 2 2 4	34 11 45	guaranteed	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	which quaranteed	Stage 3 exposum	exposure, or which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2% 2% 2%
FRANCE	Central states Cartied commentation of their administration Relation and commentation of their administration Relation and Constructions Extensional Constructions Extensional Constructions of administration of	2 2 2 6 6	2 2 2 4	34 11 45	guaranteed	2 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	which quaranteed quaranteed 4 4 4 7 7 0 0 0	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2% 2% 2%
FRANCE	Control states  Control of the contr	2 2 2 6 6	2 2 2 4	34 11 45	guaranteed	200 0	which guaranteed	Stage 3 exposum	exposure, or which guaranteed and a second s	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2% 2% 2%
FRANCE	Control states  Control services and control services  Fisher and control	2 2 2 6 6	2 2 2 4	34 11 45	guaranteed	Stege 4 exposure	which guaranteed guaranteed and an analysis of the second	Stage J exposure	exposure, or which government and a contract of the contract o	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2% 2% 2%
FRANCE	Count of the County of the Cou	2 2 2 6 6 0 0	2 2 2 4 4 4 0 0 0	14 111 45 45 2 2	gurrateed ***********************************	5 5 8 8 0	4 4 4 7 7 0 0	1 1 3 3 3 9	1 1 2 2 2 2 2 0	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	provisions for Stage 3 exposure	2% 2% 2%
FRANCE	Control texts  And the control text of texts of	2 2 2 6 6	2 2 2 4 4 4 0 0 0	14 111 45 45 2 2	guaranteed	5 5 8 8 0	4 4 4 7 7 0 0	1 1 3 3 3 9	1 1 2 2 2 2 2 0	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	2% 2% 2% 3%
FRANCE	Count of the County of the Cou	2 2 2 6 6 0 0	2 2 2 4 4 4 0 0 0	14 111 45 45 2 2	gurrateed ***********************************	5 5 8 8 0	guaranteed seasons of the seasons of	1 1 2 3 3 3 3 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 2 2 2 2 0	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	provisions for Stage 3 exposure	2% 2% 2%
FRANCE	Count of the County of the Cou	2 2 2 6 6 0 0	2 2 2 4 4 4 0 0 0	14 111 45 45 2 2	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 0	guaranteed 4 4 4 4 4 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0	1 1 3 3 3 0 0	1 1 1 2 2 2 0 0	provision for Sage 1 exposure	provision for Stape 2 exposure	provisions for Stage 3 september 5 septemb	2% 2% 2%
FRANCE	Count of the County of the Cou	2 2 2 6 6 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	34 11 11 12 12 13 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	12 12 12 12 12 12 12 12 12 12 12 12 12 1	3 5 2 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	4   4   4   7   7   7   7   7   7   7	1 1 3 3 3 3 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	1 1 2 2 2 2 8	provision for Sage 1 exposure exposure of the sage of	provision for State 2 exposure 1 or 1	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
FRANCE	Count of the County of the Cou	2 2 2 2 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 4 4 4 0 0 0	14 111 45 45 2 2	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 0	guaranteed 4 4 4 4 4 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0	1 1 2 3 3 3 3 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 2 2 2 2 8	provision for Sage 1 exposure	provision for Stape 2 exposure	provisions for Stage 3 september 5 septemb	2% 2% 2% 2% 2%
FRANCE	Count of the County of the Cou	2 2 2 2 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 4 4 4 0 0 0 0 119	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 1 2 2 2 0 0	provision for Sage 1 exposure exposure of the sage of	provision for State 2 exposure 1 or 1	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2%
FRANCE	Count of Lorentz County	2 2 2 2 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 4 4 4 0 0 0 0 119	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 8	provision for Sage 1 exposure exposure of the sage of	provision for State 2 exposure 1 or 1	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
FRANCE	Control of the Contro	2 2 2 2 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 4 4 4 0 0 0 0 119	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 8	provision for Sage 1 exposure exposure of the sage of	provision for State 2 exposure 1 or 1	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
FRANCE	Count of Lorentz County	2 2 2 2 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 4 4 4 0 0 0 0 119	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 8	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
FRANCE	Count of the County of the Cou	2 2 2 2 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 4 4 4 0 0 0 0 119	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
	Second Second Control of the Control of Second C	2 2 2 2 5 6 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 2 2 2 2 2 2 2 2 2	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
FRANCE	Committee Commit	2 2 2 4 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
	Committee of the Commit	2 2 2 2 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
	Control March 1997 (Control March 1997) (Control Ma	2 2 2 4 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
	Committee of the Commit	2 2 2 4 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
	Control Contro	2 2 2 4 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%
	Control Contro	2 2 2 4 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	14 45 45 45 45 40 40 40 40 40 40 40 40 40 40 40 40 40	12 12 12 12 12 12 12 12 12 12 12 12 12 1	5 5 8 8 8 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	guir infraed 4 4 4 7 7 0 0 0 11 11 11 11 11 11 11 11 11 11 11	1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Sage 1 exposure exposure of the sage of	provision for State of State o	provisions for Stage 3 superiors  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 2% 2% 2% 2%

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							Public guara	ntees - Actual					
					Stage 1			2/2022	Stage 3	Dark of	Product of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	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	provisions for Stane 3	Coverage Ratio - Stage 3 exposure
	(min ELR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central governments or local authorities												
	Public sector entitles Multilateral Development Banks												
	International Organisations Enstitutions												
	Corporates of which: SPE part which: SPE		0	0	0	0	0	0	0	0	0	0	
SPAIN	Retail  A which OIP  Secured by mortgages on immovable property	0	0	0		0	0	0		0	0		-
	Secured by marcaldes on immovable property of which non-SME  There associated with martinularly blob risk	ő	ő			0	0						
	Covered bonds Claims on institutions and connected with a ST credit assessment												
	Collective investments undertakings (CIU) Equity												
	Securitization Other exposures												
	Standardised Total	0								0			
								ntees - Actual 2/2022					
			<u> </u>		Stage 1				Stage 3	Speck of	Shork of	Shork of	<u> </u>
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 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, %)				guaranteed		amount		guaranteed	exposure	exposure	exposure	exposure
	Central governments Replocal governments or local authorities												
	Public sector entitles Motifisheral Decolorment Earlin												
	International Organisations Institutions												
	Corporates of which: SME	0	0			0	0	0		0			
MOZAMBIQUE	Secured by mortasons on immovable property	· ·	0	0	0	0	0	0		0	0	0	
	of which con-COP  There associated with narricularly birth risk			ō	ő	0	ō	0		0	å	ō	-
	Covered bonds  Claims on institutions and connectes with a ST readit assessment												
	Collective investments undertakings (CIU) Equity												
	Securitization Other exposures												
	Standardized Total												
						0	0				٥		
			0	0	٥	0		ntees - Actual 2/2022	0	0	0	۰	
				0	Stage 1	0	31/12 Shana 7	2/2022	Stage 3	Stock of	Stock of	Stock of	Coversos Ratio
	44.00	Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Shana 7		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
	Central banks (min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	2/2022	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 Section (celes DAF, %)	Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Shana 7	2/2022	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 governments	Esposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Shana 7	2/2022	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 suscenses  Section (systematics  Section (systematics  Section (systematics  Section (systematics  Michigan (systematics  Michigan (systematics  Section (systematics  S	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed services	Stage 2 exposure	31/12 Shana 7	2/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 stage	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central lawies Canisal community or facili authorities Resisted convenients or facili authorities Resisted Convenients or facili authorities Resisted Convenient States International Operated States Convenient Convenient	Exposure values  0 0 0	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guranteed exposure guranteed	Stage 2 exposure	31/12 Shana 7	2/2022	Stage 3 exposure, of which guaranteed exposures and annual exposure and annual exposure and annual exposure an	Stock of provisions for Stage I exposure	Stock of provisions for Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central assemble Central community of the architecture Central community of the architecture Solid com	Exposure values  0 0 0 0 0	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed emouse	Stage 2 exposure	31/12 Shana 7	2/2022	Stage 3 expeases, of which guarateed exercise	Stock of provisions for Stage 1 exposure of the stage	20ck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 expanse
LUXEMBOURG	Control state Control consensation of an absolute Control consensation of an absolute Solution of an absolute Solution of an absolute Solution of an absolute Solution of an absolute Control	Exposure values  0 0 0 0 0 0	Risk exposure amounts	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	31/12 Shana 7	2/2022	Stage 3 exposure, of which guaranteed account of the control of th	Stock of provisions for Stage 1 exposure exposur	20ck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 explasure
LUXEMBOURG	Committee Commit	Exposure values  0 0 0 0 0 0 0	Risk exposure amounts  0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which garanteed annual	Stage 2 exposure	31/12 Shana 7	2/2022	Stage 3 expease, of which guaranteed	Stock of previous for deposits of the previous for deposits of the previous for deposits of the previous for	Deck of provisions for Says of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 - esposure
LUXEMBOURG	Control Control  The Control Control  The Control Control  The Control Control  The	Exposure values  0 0 0 0 0	Eink exposure amounts  0 0 0 0 0 0 0	Stage 1 exposure	Stage I expours, of which garanteed when a control of the control	Stage 2 exposure	31/12 Shana 7	2/2022	Stage 3 expecure, of which guaranteed	Stock of provisions for 2 characters are provisions for 2 characters are provisions and 2 characters are provisions are provisions are provisions are provisional are provisions are provisional are provisional are provisional are provisional are provisional are provisional are provided and are provided are provi	Dank of provinces for provinces for appearance appearance of the provinces	Stock of provisions for Stock of provisions for Stock of	Coverage Batto - Stage 3 - separate - separa
LUXEMBOURG	Committee Commit	Caponara valuas  0 0 0 0 0 2 202	9 9 0 0 0	9 9 9 9	Step 1  supposer, of which guarantee and which guarantee and wasters  2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	31/1: Stage 2 exposure, of gustralized intented intented 0 0 0 0	51tgs 3 exposure exposure of o	exposure, of which guaranteed assessment of the control of the con	435041/4	43psture	Stock of provious for grapes or grap	Coverage Balls Sage 3 expenses
LUXEMBOURG	Control Control  The Control Control  The Control Control  The Control Control  The	Exposure values  0 0 0 0 2 202	Elsk exposure envirts  0 0 0 0 0 0 0	9 9 9	Dings and appears, of exposers, of exposers, of exposers, of exposers, of exposers, of exposers, or exposers,	Stage 2 steposure exposure	31/12 Stage 2 explosurs, of shick control of shick contro	2/2022  Stage 3 exposure  9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 esponse, of granded granded	435041/4	43psture	Stock of provisions for Stage 3 exposure	Coverage Paths Stage 3 exposure
LUXEMBOURG	Committee Commit		9 9 0 0 0	9 9 9	expose, of which guaranteed extension of the control of the contro	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	31/11 Separation of the separa	51tgs 3 exposure exposure of o	espears, of which guaranteed escential escenti	435041/4	43psture	Stock of nor provings 3 expensive and provings 3 expensive and provings 4 expensive and provings	Coverage Ratio Stage 3 exposure
LUXEMBOURG	Committee Commit	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	exposer, of which parameter will be a parameter which paramete	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Sept 2 september of which of which of which of which of september of the september of	Stage 3 exposure  stage 3 exposure  or  or  or  or  or  or  or  or  or	espears, of which guaranteed escential escenti	0 0 0 0	9 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	
LUXEMBOURG	Committee Commit	Exposure values  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 0 0 0	9 9 9	expose, of which guaranteed extension of the control of the contro	Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	31/11 Separation of the separa	Steps 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed assessment of the control of the con	435041/4	43psture	Stock of provision	Coverage Ratio - Sage 3 expenses
LUXEMBOURG	Control backs  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 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	esposers, of which pursualed which pursualed and an analysis of the pursual and the pursual an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Sept 2 september of which of which of which of which of september of the september of	Stage 3 exposure  stage 3 exposure  or  or  or  or  or  or  or  or  or	espents, of which which gas withing a service of the control of th	0 0 0 0	993100 9 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	
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LUXEMBOURG	Control backs  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 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	esposers, of which pursualed which pursualed and an analysis of the pursual and the pursual an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Sept 2 september of which of which of which of which of september of the september of	Stage 3 exposure  stage 3 exposure  or  or  or  or  or  or  or  or  or	espents, of which which gas withing a service of the control of th	0 0 0 0	993100 9 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	
LUXEMBOURG	County I was a second or for an although the county of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	esposers, of which pursualed which pursualed and an analysis of the pursual and the pursual an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Sept 2 september of which of which of which of which of september of the september of	Stage 3 exposure  stage 3 exposure  or  or  or  or  or  or  or  or  or	espents, of which which gas withing a service of the control of th	0 0 0 0	993100 9 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	
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#### EBA SANCING

EBA EARCHS		202	23 EU-\	wide S		est: Cr	edit ris	k COV	ID-19	STA			
							Public guaras	ntees - Actual					
					Stage 1		Stage 2	12022	Stage 3	Stock of	Start of	Stock of	
	(min ELR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of 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 povernments									,			
	Regional agreements or local authorities												
	Public sector entitles  Multilateral Development Banks												
	Enternational Organisations Enstitutions												
	Corporates of which: SMC	0	0	0 0	0		0	0		0	0 0	0 0	
TRELAND	Retail of which Cast		0	0	0	0	0		0	0	0		
	Secured by mortosoes on immovable property	0	0	0	0	0	0	0	0	0	0	0.0	
	Stems associated with nationards binh risk Covered bonds												
	Cisims on institutions and connectors with a ST credit assessment Collective investments undertakings (CIU)												
	Conference investments undertakends (CID)   Conference   Securities												
	Other exposures												
	Standardised Total												
							Public guaras 31/12						
					Stage 1		5tage 2	12022	Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Steen 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %)		announce	шровач	guaranteed	enposase	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure
	Central banks Central ocvernments												
	Replanal governments or local authorities Public sector entities												
	Mobilisteral Devolutement Banks Enternational Organisations												
	Institutions Corporates												
	of which: SME Retail	0	0		0	0	0	0	0	0	0		
CAPE VERDE	of which: SME Secured by mortosous on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SSP  Stems associated with particularly high risk	0	0	0			0	0	0		0	0	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Easity Securitisation												
	Other exposures Standardised Total	0	0	0	0	0	0	0	0	0	0		
							Public guaran	ntees - Actual					
							31/12	/2022					
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of grovisions for	Coverage Ratio -
	(min ELR, %)	Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks				amenus?		*mount		a mount	exposite	esponse	Exposure	
	Central governments Regional governments or local authorities												
	Religional Government or sich authorities  Sublic androg antibies  Multisteral Devicement Banks  Enternational Groundstions												
	Enshibutions												
	Corporates of which: SMC	0	0	0	0	0	0	0	0 0	0	0	00	
ITALY	Retail of which: SME	0	0	0	0	0	0	-	0	0			$\vdash \Box$
	Secured by mortosoes on immovable property of which non-SME		0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly blob risk Covered bonds	Ľ	·		Ů					·			
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII) Equity												
	Securitization Other exposures Standardised Total												
	Standardised Total						0	- 0			0		

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	(min)	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 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	2/2024 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	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Count I was a second or to an advantage of the count of t		2 2	9	0	0	9	0	0	9	5.00%		0	0	0	0	9	0	0	9	6.07%	0	9	0	0	9	0	0	0	0	5.00%
	South Secretarians Secre	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	0 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 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		0 - Baseline Scenari 2/2024 - Stage 3 - exposure, of - which - guaranteed		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	0 31/12 Stage 3 exposure		Stock of provisions for Stage account	Stock of provisions for Stage exposure	Stock of provisions for Stage exposure	Coverage Ratio - Stage 3 exposure
	Control banks Control banks Control overnments  Solid overnments  A bill overnments  Modificated overnments  Modificated Foundations  Modificated Foundations  Solid overnments  Modificated Foundations  Solid overnments  Commontes  Commontes  Commontes  Commontes  Commontes  Commontes	EUR, %)	guaranteed association	0	guaranteed emberet	0	guaranteed services	exposure	exposure	exposure	exposure	C	guaranteed errount	0	guaranteed annouse	0	guaranteed services)	exposure	exposure	exposure	exposure	0	guaranteed errosest	0	guaranteed amouseb	0	guaranteed amousest	o extorns	exposure 0	exposure	exposure
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	Standardised Total		Stage 1		Stage 2		2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1			31/1	- Baseline Scenari 2/2024 Stage 3		Stock of	Stock of			Stage 1		Stage 2	31/12		Stock of	Stock of	Stack of	
	Control sector Section 2012 Control convenients Section 2012 Control convenients Section 2012 Control convenients Section 2012 Control	Stope 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed workersh	Stage 3 exposure	Stage 3 exposure, of which guaranteed servicesh	Stock of 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 except	Stage 2 exposure	Stage 2 exposure, of which guaranteed exposure	Stage 3 exposure	Stage 3 exposure, of which guaranteed emount	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 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed assessab	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Facility 2007 -			0	0	0	0	0	0	0			0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	(rote	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 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		- Baseline Scenari 2/2024 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	31/12 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ANGOLA	Control concernants  Retrond concernation  Retrond concernants  Retrond concernants  Retrond concernation  Retrond concerna		2 0	9	0	0	9	0	0	9		2	9	0	0 0	0	9	0	0	0		0	9	0	0	9	0	0	0	0	
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		Stage 1 exposure in EUR, %)	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	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	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
IRELAND	Control control  Grand of control cont		0 0 0	0 1	0 0	0	9	0	0	9		0	9	\$	0	0	9	0	0	9		0	9	0	0	9	0	0	0 0 0	0	
	Istantastas Inta		-		4 .	·	×	*	ų.	·				,		Public guarantees	- Baseline Scenari	to		·		ų.	•		ų v	•					
				_	Stage 2	31/1	2/2023 Stage 3						Stage 1		Stage 2	31/1	2/2024 Stage 3						B1			31/1	1/2025 Stage 3				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	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	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	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	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
CAPE VERDE	Control contro	in EUR, %)	0 0 0	0 1	0 0 0	0	9	0 0 0	0 0	0 0		0	0 0	G G	0 0 0	0	0 0	0	0 0 0	0		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	0 0	**************************************	0 0 0	0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
						31/1	2/2023								,		- Baseline Scenari 2/2024	to								31/1	1/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3	Stock of 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	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	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
ITALY	Could interest and an analysis of the country of th		0 0	0 1	0 0	0	9 9	0	0	0		0	0	G G	0 0	0	0	0 0	0	0		0	0 0	0	0	0 0	0 0	9	0	0	

															Calxa Ge																
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			State 1		Stene 2	31/12							State 1		Shane 2	31/12							Sana I		Stane 2		12/2025 Stans 3				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	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	exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	overage Ratio -
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	exposure Stage 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks																														
	Regional povernments or local authorities																														
	Multilateral Development Banks																														
	International Organisations Institutions																														
	Corporates  whole task	379	254	124	89	44	33	- 4			9 43,87%	340	5 231	136	97	67	46	3	- 6	27	40,58%	332	223	131	93	85	55	3	4	34	39,62%
Caixa Geral de Depósitos, SA	Retail of which: SHE	441	336	230	161	26	22		12		5 54,63%	401	307	229	15	40	35	2	0	25	51,48%	395	302	218	166	65	53	1 2		33	50.28%
Depósitos, SA	Servered by mortnesses on immousble renearty of which mon-SSP	- 1	0			0	0	0	0		6.00%	Ţ		0	0	0		0	0	0	6.00%	1	0	0		0					6.00%
	Terms associated with particularly blob risk																														
	Claims on institutions and corporates with a ST credit assessment																														
	County																														
	Securitisation Other exposures																														
	Standardised Total	823	596	337	253	73	9	7.1	20	- 49	8 65,67%	746	2 541	369	274	115	85	- 6	16	90	78.23%	730	530	353	262	150	111	1 6	50	125	83.28%
																Public guarantees 31/12	- Adverse Scenark														
			· · · · · ·			31/12	2/2023								floor 1	31/12	/2024 Flore 7								ftee 1	31/1	12/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	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	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	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	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	ехроните	Stage 3 exposure, of which guaranteed arrount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure
	Central hanks Central governments																														
	Regional governments or local authorities																														
	Multilateral Development Banks																														
	International Organisations Institutions																														
	Corporates of which: 345	369	247	117	83	41	29	4		15	9 46,14%	333	7 226	128	90	62	44	3	6	27	43.13%	326	219	122	85	79	9 %	5 3	4	33	41.85%
PORTUGAL	Retail of which: SHE	400	301	199	153	23	35	3	- 11		5 64.87%	365	274	218	166	40	31	2	9	24	60.04%	361	272	207	157	55	5 42	2 2		32	58.29%
	Secured by mortosces on immovable property	- 1	0		0	0		0	0	-	6.00%			0	0			0		0	6.00%	- 1		0	0						6.00%
	Thems associated with particularly high risk																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIII) Equity																														
	Securitisation																														
	Standardised Total	775	553	320	238	55	47	7	20	40	2 64.07%	703	505	350	258	104	75		16	81	77.42%	692	495	333	244	136	99	9 6	5 10	113	82.71%
																Public guarantees	- Adverse Scenaris														
						31/12	2/2023			•					61>	Public guarantees 31/12	- Adverse Scenark /2024	,							/\	31/1	12/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	2/2023 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	Stage 2	Stage 2 exposure, of which	Public guarantees 31/12 Stage 3	- Adverse Scenark /2024 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/1 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
	(min EUR, Yo.)	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 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	Public guarantees 31/12 Stage 3 exposure	- Adverse Scenario /2024 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	12/2025 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
	Central Bandas (refe EUR, %) Central Contrast Section (contrast Section Contrast Sec	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	5/2023 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	Public guarantees 31/12 Stage 3 exposure	- Adverse Scenario /2024 Stage 3 exposure, of exposure, of guarantoed	Stock of 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	31/1 Stage 3 exposure	Stage 3 exposure, of which guarantees	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 Contro	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 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 gurranted	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Pablic guarantees 31/12 Stage 3 exposure	- Adverse Scenaria /2024 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	31/1 Stage 3 exposure	512/2025 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
	Control Station Control Construction Control Con	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 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	Public guarantees 31/12 Stage 3 exposure	- Adverse Scenaria /2024 Stage 3 exposure, of which guarantoed	Stock of 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	31/1 Stage 3 exposure	5tage 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
	Control is bands  (refer SUS, N)  Control in processors	Stage 1 exposure	Stage 1 seponare, of which guaranteed	Stage 2 exposum	Stage 2 Stage 2 of which guaranteed	31/12 Stage 3 exposure	2/2023 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	Public guarantees 31/12 Stage 3 exposure	- Adverse Scenark /2024 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	31/1 Stage 3 exposure	12/2025 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 exposure	overage Ratio - Stage 3 exposure
	Control basis Control College Control of control control college Control of control college Control of control college Control of college Control	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 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	Public guarantees 31/12 Stage 3 exposure	- Adverse Scenarh /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Co-provisions for Espa 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Control from the Control of Contr	Stage 1 exposure	Stage I exposure, of which guszanteed	Stage 2 exposure 77	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 stage 2 exposure	Stock of provisions for Stage 3 supposure	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees 31/12 Stage 3 exposure	- Adverse Scenario /2024 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 exposure 9.12%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 disposure	Stock of provisions for Stage 3 exposure	overage Ratio Stage 3 exposure  9.37% 9.45%
FRANCE	Control brains (col. ECC, N) (	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed 7.7	2 sape 2 supposure 7 7 7 7 7 7 7 0	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 Sepostre, of Which guaranteed guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 supposure	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	Stage 1 exposure, of which guaranted	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees 51/12 Stage 3 exposure	- Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 9.12%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 seposure, 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  9.37% 9.45%
FRANCE	Control States  Control decommends  Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed	2 sape 2 sapesum	Stage 2 exposure, of which guaranteed o	31/12 Stage 3 exposure	Stage 3 Stage 3 Stage 3 Stage 4 Stage 4 Sta	Stock of 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 control of the control	Stage 1 exposure	Stage 1 exposure, of which of gurranteed	Stage 2 exposurs	Stage 2 exposure, of which guaranteed	Public guarantees 51/12 Stage 3 exposure 4	Adverse Scenario /2024 Stage 3 exposure, of which gurranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposure exposure 9.42% 9.57%	Stage 1 exposure 5	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure 6	12/2025 Stage 3 stage 3 stage stage which guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 anyoners	Steck of provisions for Steps 3 exposure	overage Ratio Stage 3 exposure 0.37% 0.47%
FRANCE	Control brain.  Control brain.	Stage 1 exposure	Stage 1 expensive, of which guaranteed second	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 Stage 3 Separate of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of exposure exposure	Coverage Radio - Stage 3 exposure exposure 0 9.55% 1 9.70%	Stage 1 exposure	Stage 1 exposure, of which guranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed years and the stage of the stage o	Public guarantees 31/12 Stage 3 exposure 4	Adverse Scenarius / 2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stack of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 9.42%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which gussanised gussanised	31/1 Stage 3 exposure 6	12/2025 Singe 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Confession of Confes	oversge Ratio - Stage 3 exposure 9.37%
FRANCE	Control fallows  Control fallows  Control of conservation  Control of c	Shape 1 exposure	Stage 1 equation, of ships in the control of the co	Stage 2 exposure	Stage 2 expression, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	Coverage Rado - Stage 2 exposers	Stage 1 exposure	Stage L exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed	Public guerrines 31/12 Slage 3 exposure	Adverse Scenarios //2024 Stape 3 Stape 3 septiments of which guaranteed guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure - 9.47% - 9.57%	Stage 1 exposure	Step 1 exposure of exposure of guaranteed	Singe 2 exposure	Stage 2 exposure, of which guaranteed guaran	31/1 Stage 3 exposure  continues to the	Stage 2 spacer, of which parameter a param	Stock of provisions for Stage 1 supposers	Stock of provision for an armony of the provision for an armony of the provision for a superior of the superio	Stock of processors Co.	overage Ratio - Stage 3 exposure   Stage 3 exposure
FRANCE	Control death  Contro	Stage 1 exposure	Steps 1 appears of which which guernoted guernoted	Stage 2 expense	Steps 2 espates of espa	31/12 Stage 3 exponse	2/2023  Mage 2  esponsor, of which guaranted	Stock of provisions for Steps 1 explanars	Stock of provisions for Stage 2 asymmetric a	Stock of provisions for chapters of chapte	Coverage Ratio Siege 3 seponers  \$ 2006.	Stage 1 exposure	Stage 1 exposure, of which gure softend	Stage 2 exposure	Stage 2 exploy of such a control of the control of	Public guarantees 31/12 Page 3 exposure 4 0 0	Adverse Scenarios (1924 grants of a grants of a grants of a grants of grants of grants of a grant of a gra	Stock of provisions for Stops 1 explanate and the stock of provisions for Stops 1 explanate and the stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 explanates	Coverage 2 min. 2 Mays 3 exposure exposure 0.42% 0.42% 0.42%	Rage 1 exposure	Steps 1 support of sup	Stage 2 exposure	Steps 2 experies of which which guaranteed	31/1 Stage 3 exposure	12/2025 Short 3 experts, of owners, of owners, of owners, of owners, of owners, or owners, owners, or owners,	Stock of provisions for Stops i exposure	Stock of provisions for Step 2   4   4   4   4   4   4   4   4   4	Stock of provisions for Core Stope 3 exposure 1	2.7%
FRANCE	Control home  Control forms  Control conservation  Subdivision of Control control  Subdivision of Cont	Slege 1 exposure	Stage 1 appears, of which which which which which which which of purmished purmished of the stage of the stag	Stage 2 expenses	Steps 2 exposes, of which guestied guestied	31/12 Stage 3 exponse  1 1 7	Singer 3 exposure, of exposure, of guaranteed guarantee	Stock of provisions for Stops 1 supposess of	Stock of provisions for Stops 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 5 exposure exposure	Stage 1 exposure	Steps 1. espiceur, of which which which parameted is a series of the ser	Stage 2 exposure	Stage 2 expirate of of the stage of the stag	Public government  21/12  Stage 3  exposure  4  4  C	Adverse Scenario (2024 Steps 2 de public de pu	Stock of provisions for Stage 1 supports the support of the suppor	Stock of provisions for Stage 2 sapons 0	Stock of provisions for Stops 1 expend a exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Otgo 1 exposers of exposers of guaranteed guaranteed	Stage 2 exposure	Stage 2 exposure, of guaranteed guaranteed	31/1 Stage 3 exposure  6 11 9	12/2025 Shapa 3 exposure, of which which parameted 1	Start of provision for provisi	Speck of provisions for special control of the special control of th	Stock of provisions for Core provisions of Core provisions of a supposers	0011111   Rein   Sape 3   Sape
FRANCE	Control banks  Control banks  Control as con	10 40 5	7 7 25 25 25 25 25 25 25 25 25 25 25 25 25	7 7 20 20 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 9	2 2 4 4 9 9 6 6	0 0	0		0 0.55% 1 0.55% 2 -	Stoge 2 exposure	7 5 31 321 32 32 32 32 32 32 32 32 32 32 32 32 32	21 21 9	7 7 10 5	11 11 21/12 21/12 21/12 21/12 21/12	3 7 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	9	G G	0 0 1	9.42% 9.37%	5 34 0	4 32 9	\$ 11 11 9 9 20	8 8 9 0 0 17	6 11 11 10 10 10 10 10 10 10 10 10 10 10	3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	2 2	0 0	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0.37% 9.45% 75.15%
FRANCE	Control brain Control desiration Control	10 40 5	7 7 25 25 25 25 25 25 25 25 25 25 25 25 25	7 7 20 20 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 9	2 2 4 4 9 9 6 6	0 0	0		0 0.55% 1 0.55% 2 -	3	7 5 31 321 32 32 32 32 32 32 32 32 32 32 32 32 32	21 21 9	7 7 10 5	11 11 21/12 21/12 21/12 21/12 21/12	3 7 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	9	G G	0 0 1	9.42% 9.37%	5 34 0	4 32 9	\$ 11 11 9 9 20	8 8 9 0 0 17	6 11 11 10 10 10 10 10 10 10 10 10 10 10	3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	2 2	0 0	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0.37% 9.45% 75.15%
FRANCE	Control from Control of Control o	10 40 5	7 7 25 25 25 25 25 25 25 25 25 25 25 25 25	7 7 20 20 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 9	2 2 4 4 9 9 6 6	0 0	0		0 0.55% 1 0.55% 2 -	3	7 5 31 321 32 32 32 32 32 32 32 32 32 32 32 32 32	21 21 9	7 7 10 5	11 11 21/12 21/12 21/12 21/12 21/12	3 7 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	9	G G	0 0 1	9.42% 9.37%	5 34 0	4 32 9	\$ 11 11 9 9 20	8 8 9 0 0 17	6 11 11 10 10 10 10 10 10 10 10 10 10 10	3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	2 2	0 0	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	9.37% 9.45% 75.15%
FRANCE	Control brain  Control of management  Control	10 40 5	7 7 25 25 25 25 25 25 25 25 25 25 25 25 25	7 7 20 20 0	6 9 9	3 3 9	2 2 4 4 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0	0		0 0.55% 1 0.55% 2 -	3	Stope 1 stopping of the stoppi	21 21 9	Steps 2 especies, of posts, of guarantees 7 7 11 12 12 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	11 11 21/12 21/12 21/12 21/12 21/12	3 9 9 - Adversa Scenark /2024	9	Stock of provisions for Bage 2 sponsor of Bage 3	0 0 1	9.42% 9.37%	5 34 0	Dage 1 exposer, of guirantee guirantee guirantee 4 4 21 24 24 25 24 25 26 26 27 26 27 28 28 28 28 28 28 28 28 28 28 28 28 28	\$ 11 11 9 9 20	Steps 2 exposure, of public pu	6 11 11 10 10 10 10 10 10 10 10 10 10 10	3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	2 2	0 0	Shock of providence of the state of the stat	0.37% 9.45% 75.15%
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FRANCE	Control from Control of Control o	10 40 5	7 7 25 25 25 25 25 25 25 25 25 25 25 25 25	7 7 20 20 0 0 17 17 17 17 17 17 17 17 17 17 17 17 17	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 9	2 2 4 4 9 9 6 6	0 0	0		0 0.55% 1 0.55% 2 -	3	7 5 31 321 32 32 32 32 32 32 32 32 32 32 32 32 32	21 21 9	7 7 10 5	11 11 21/12 21/12 21/12 21/12 21/12	3 7 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	9	G G	0 0 1	9.42% 9.37%	5 34 0	4 32 9	\$ 11 11 9 9 20	8 8 9 0 0 17	6 11 11 10 10 10 10 10 10 10 10 10 10 10	3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	2 2	0 0	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	9,37% 9,47% 7,515%
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	(min ELF, %)	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	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	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
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	Ober excourse Standard Stati	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2	Public guaranteer 31/1 Stage 3 exposure	2/2024	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	Stage 2 exposure, of which guaranteed		2/2025 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
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	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	52023 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, 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	2/2025 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
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	Other excourses Standardised Total		0	0	0 0		0				0 -			0	0	0	0	0	0			0		0 0		0	0			9	
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# **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	0						
Exposure values	SEC-ERBA	2						
	SEC-IAA	0						
	Total	2						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	2	2	2	2	2	2	2
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	2	2	2	2	2	2	2
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		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
Risk exposure amount for credit risk	37,900	38,156	38,094	38,062	37,900	37,900	37,901
Risk exposure amount for securitisations and re-securitisations	2	2	2	2	2	2	2
Risk exposure amount other credit risk	37,898	38,155	38,092	38,060	37,898	37,898	37,898
Risk exposure amount for market risk	1,869	1,869	1,869	1,869	1,869	1,869	1,869
Risk exposure amount for operational risk	3,595	3,595	3,595	3,595	3,595	3,595	3,595
Other risk exposure amounts	0	0	0	0	0	18	127
Total risk exposure amount	43,363	43,620	43,557	43,526	43,364	43,381	43,491
Total Risk exposure amount (transitional)	43,363	43,620	43,557	43,526	43,364	43,381	43,491
Total Risk exposure amount (fully loaded)	43,363	43,620	43,557	43,526	43,364	43,381	43,491



		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		8,753	9,757	10,483	11,024	8,152	8,365	8,448
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		8,121	9,126	9,851	10,393	7,520	7,733	7,816
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,844	3,844	3,844	3,844	3,844	3,844	3,844
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		5,171	6,128	6,917	7,692	4,986	5,106	5,292
A.1.3	Accumulated other comprehensive income		-224	-224	-224	-224	-421	-421	-421
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		130	130	130	130	-67	-67	-67
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-354	-354	-354	-354	-354	-354	-354
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		0	0	0	0	0	0	0
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		68	68	68	68	65	66	68
A.1.7	Adjustments to CET1 due to prudential filters		-5	-5	-5	-5	-5	-5	-5
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-5	-5	-5	-5	-5	-5	-5
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)		-196	-196	-196	-196	-196	-196	-196
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
A.1.8.2	of which: Software assets (-)		0	-146	-146	-146	-146	-146	-146
A.1.8.3	of which: Other intangible assets (-)		-196	-50	-50	-50	-50	-50	-50
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-67	0	0	0	-154	-60	0
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		-289	-289	-289	-289	-289	-289	-289
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	
		(min 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	-49	-28	-3
	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	-66	-50	-31
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-20	-83	-316	-14	-54	-262
	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		-182	-182	-182	-182	-182	-182	-182
	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)		6	6	6	6	6	6	6
	A.2.1	Additional Tier 1 Capital instruments		6	6	6	6	6	6	6
	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
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,126	9,131	9,857	10,398	7,526	7,739	7,822
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		626	626	626	626	626	626	626
	A.4.1	Tier 2 Capital instruments		626	626	626	626	626	626	626
	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		43,363	43,620	43,557	43,526	43,364	43,381	43,491
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		18.73%	20.92%	22.62%	23.88%	17.34%	17.83%	17.97%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.74%	20.93%	22.63%	23.89%	17.36%	17.84%	17.98%
	C.3	Total Capital ratio		20.18%	22.37%	24.07%	25.33%	18.80%	19.28%	19.42%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,121	9,126	9,851	10,393	7,520	7,733	7,816
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		8,126	9,131	9,857	10,398	7,526	7,739	7,822
	D.3	TOTAL CAPITAL (fully loaded)		8,753	9,757	10,483	11,024	8,152	8,365	8,448



			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		18.73%	20.92%	22.62%	23.88%	17.34%	17.83%	17.97%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		18.74%	20.93%	22.63%	23.89%	17.36%	17.84%	17.98%
	E.3	Total Capital ratio		20.18%	22.37%	24.07%	25.33%	18.80%	19.28%	19.42%
	H.1	Total leverage ratio exposures (transitional)		105,213	105,213	105213	105213	105213	105213	105213
	H.2	Total leverage ratio exposures (fully loaded)		105,213	105,213	105213	105213	105213	105213	105213
Leverage ratios (%)	H.3	Leverage ratio (transitional)		7.72%	8.68%	9.37%	9.88%	7.15%	7.36%	7.43%
	H.4	Leverage ratio (fully loaded)		7.72%	8.68%	9.37%	9.88%	7.15%	7.36%	7.43%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined	P.3	O-SII buffer		1.00%	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%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
	R.1	Pillar 2 capital requirement		2.00%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%
	R.1.1	of which: CET1		1.13%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%
	R.1.2	of which: AT1		0.38%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
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)		10.00%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%
	R.2.1	of which: CET1		5.63%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.50%	13.40%	13.40%	13.40%	13.40%	13.40%	13.40%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.13%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	<b>S.1</b>	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		8,102						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
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		43,316						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		18.70%						



# 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	1,440	2,485	2,558	2,510	1,433	1,426	1,420
Interest income	1,916	3,402	3,415	3,234	4,286	4,351	4,060
Interest expense	-476	-917	-858	-724	-1,915	-1,679	-1,440
Dividend income	2	2	2	2	1	1	1
Net fee and commission income	618	618	618	618	411	479	519
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	81	80	80	80	88	60	60
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					-456		
Other operating income not listed above, net	264	110	107	105	58	84	80
Total operating income, net	2,405	3,295	3,365	3,315	1,536	2,050	2,080
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-83	228	-247	-221	-686	-629	-487
Other income and expenses not listed above, net	-1,135	-961	-979	-994	-1,140	-1,099	-1,115
Profit or (-) loss before tax from continuing operations	1,188	2,563	2,140	2,100	-290	322	478
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)	-270	-747	-642	-630	87	-94	-124
	918	1.816	1,498	1,470	-203	228	353
Profit or (-) loss for the year		,	,	,			
Amount of dividends paid and minority interests after MDA-related adjustments	459	859	709	695	-18	108	167
Attributable to owners of the parent net of estimated dividends	460	957	789	775	-185	120	186
Memo row: Impact of one-off adjustments		245	245	245	245	245	245
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	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	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