

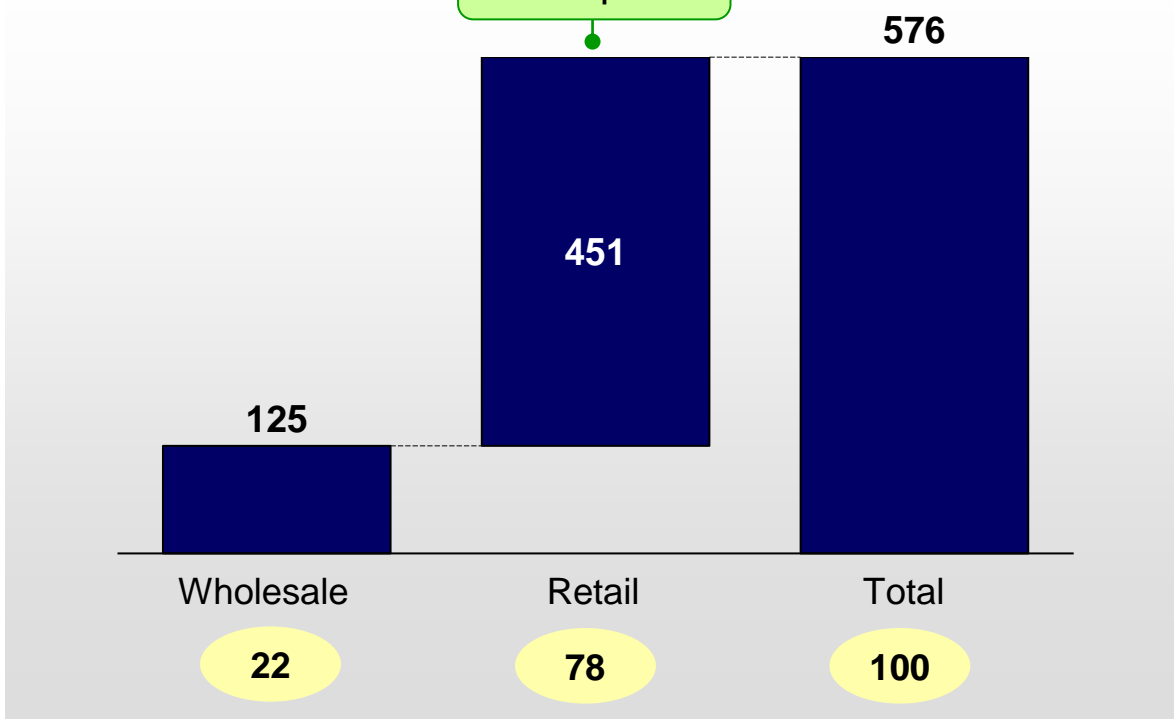
Funding mix

Breakdown of Direct deposits from banking business

€ bn; 31.12.23

~70% Households
~30% Corporates

% Percentage of total



	Wholesale	Retail
Current accounts and deposits	15	393
Repos and securities lending	13	-
Senior bonds ⁽¹⁾	41	8
Covered bonds	29	-
Short-term institutional funding	17 ⁽²⁾	-
Subordinated liabilities	9	4
Other deposits	1	47 ⁽³⁾

Placed with Private Banking clients

- Retail funding represents 78% of Direct deposits from banking business
- 84% of Household deposits are guaranteed by the Deposit Guarantee Scheme (62% including Corporates)
- Very granular deposit base: average deposits ~€12k for Households (~19m clients) and ~€65k for Corporates (~1.8m clients)

Note: figures may not add up exactly due to rounding
 (1) Including Senior non-preferred
 (2) Certificates of deposit + Commercial papers
 (3) Including Certificates