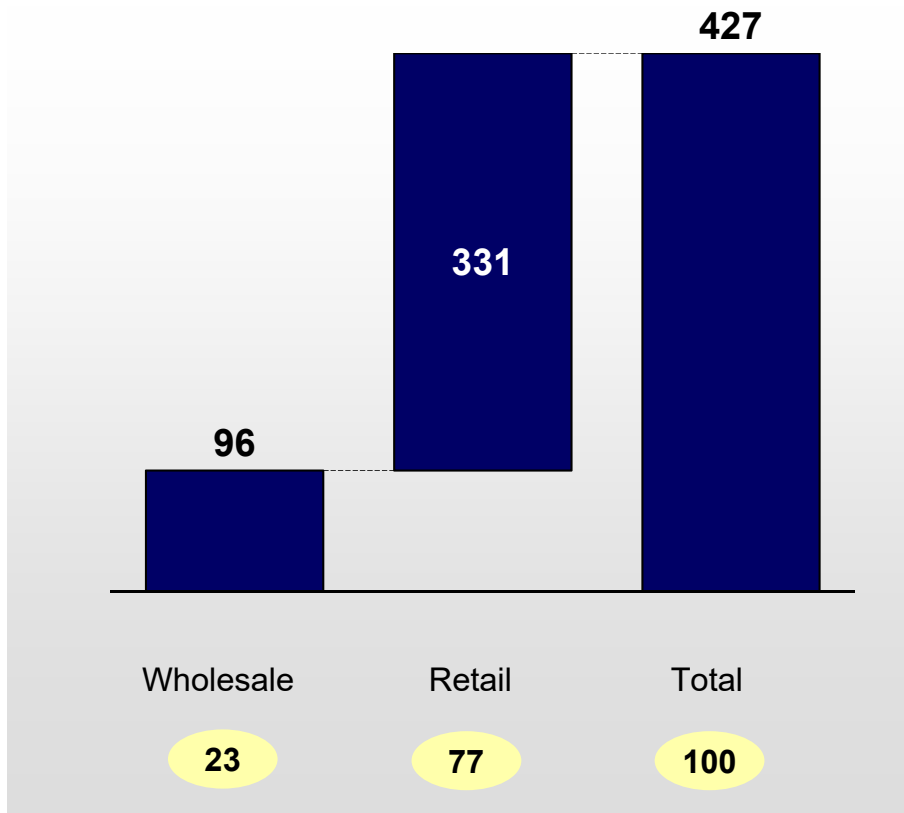


Funding Mix

Breakdown of Direct Deposits from Banking Business

€ bn; 30.9.19

% Percentage of total



	Wholesale	Retail
■ Current accounts and deposits	8	301
■ Repos and securities lending	12	-
■ Senior bonds	39	9 ⁽¹⁾
■ Covered bonds	12	-
■ Short-term institutional funding	15 ⁽²⁾	-
■ Subordinated liabilities	8	2
■ Other deposits	2	18 ⁽³⁾

Placed with Private Banking clients

Retail funding represents 77% of Direct deposits from banking business

Note: figures may not add up exactly due to rounding

(1) 41% placed with Private Banking clients

(2) Including €4bn in EMTN puttable and €11bn in Certificates of deposit + Commercial papers

(3) Including Certificates