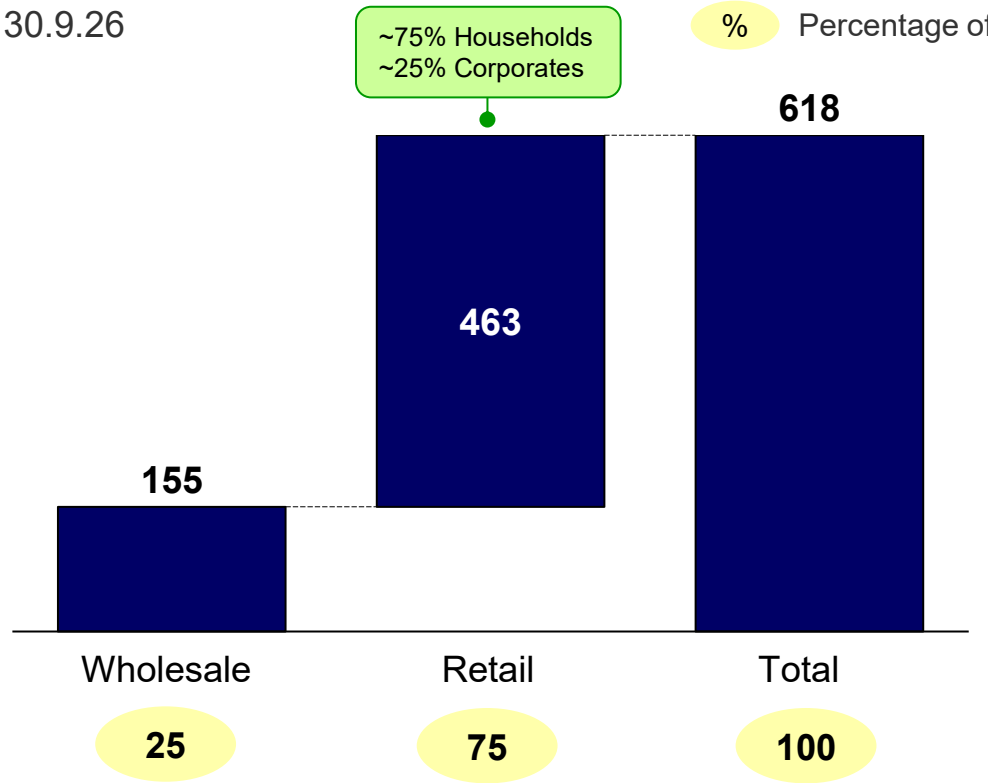
Funding mix

Breakdown of Direct deposits from banking business

€ bn; 30.9.26



	Wholesale	Retail
Current accounts and deposits	24	391
Repos and securities lending	41	-
Senior bonds(1)	33	5
Covered bonds	27	-
Short-term institutional funding	19(2)	-
Subordinated liabilities	5	6
Other deposits	6	61(3)

Placed with Private Banking clients

- **Retail funding represents 75% of Direct deposits from banking business**
- **84% of Household deposits are guaranteed by the Deposit Guarantee Scheme (64% including Corporates)**
- **Very granular deposit base: average deposits ~€12k for Households (~19.7m clients) and ~€69k 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