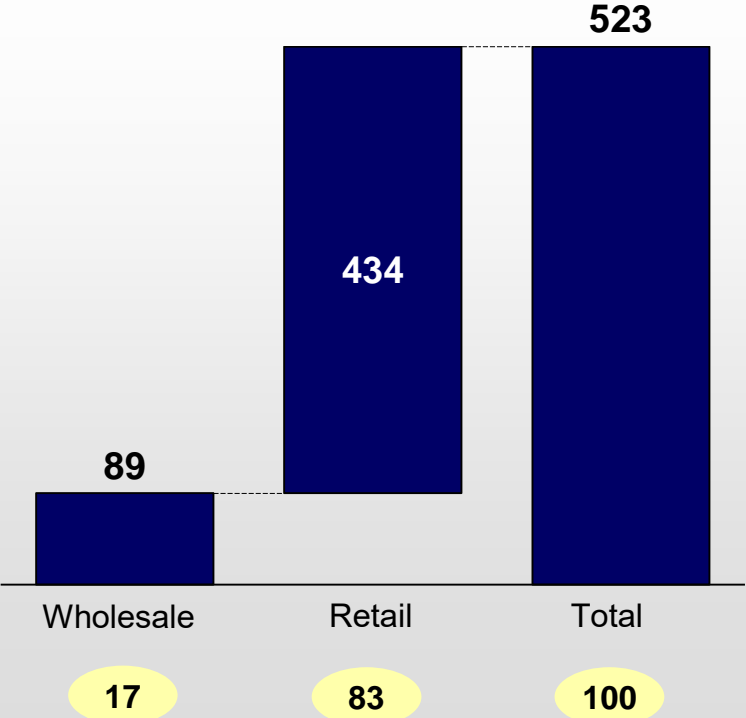


Funding Mix

Breakdown of Direct Deposits from Banking Business

€ bn; 31.3.21

% Percentage of total



	Wholesale	Retail
■ Current accounts and deposits	9	400
■ Repos and securities lending	2	-
■ Senior bonds ⁽¹⁾	39	9
■ Covered bonds	18	-
■ Short-term institutional funding	10 ⁽²⁾	-
■ Subordinated liabilities	9	3
■ Other deposits	2	23 ⁽³⁾

Placed with Private Banking clients

Retail funding represents 83% of Direct deposits from banking business

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