

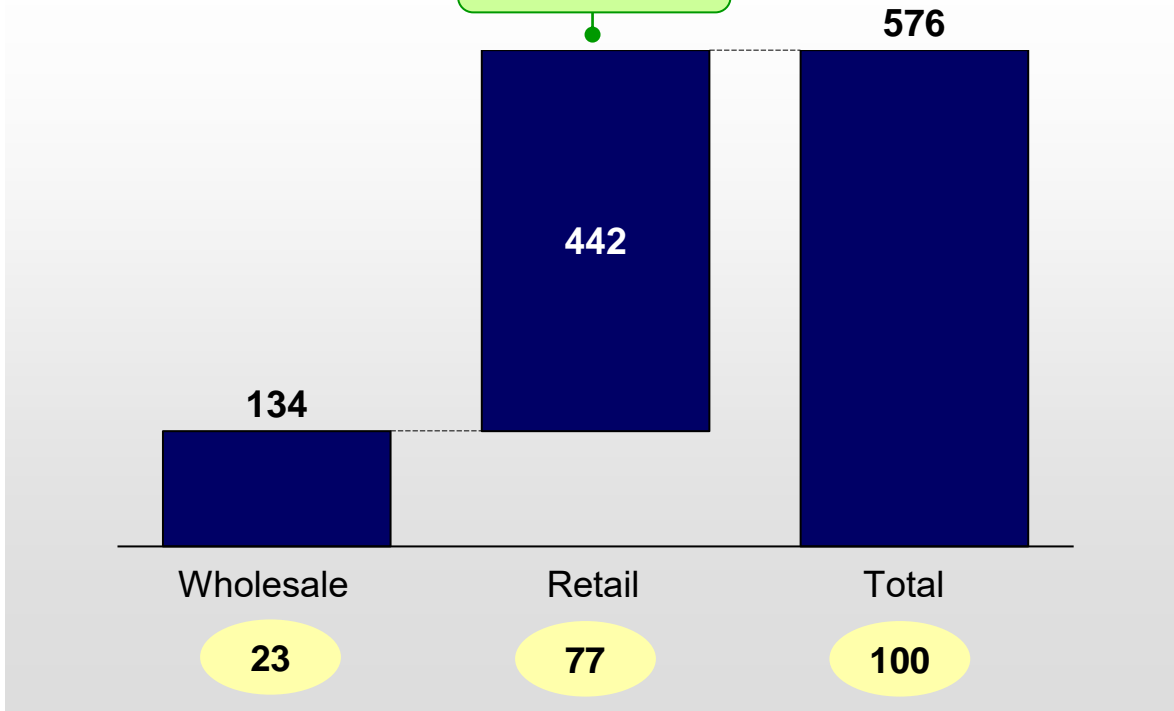
# Funding mix

## Breakdown of Direct deposits from banking business

€ bn; 31.3.24

~70% Households  
~30% Corporates

% Percentage of total



	Wholesale	Retail
Current accounts and deposits	12	381
Repos and securities lending	26	-
Senior bonds <sup>(1)</sup>	40	7
Covered bonds	29	-
Short-term institutional funding	18 <sup>(2)</sup>	-
Subordinated liabilities	8	5
Other deposits	1	49 <sup>(3)</sup>

Placed with Private Banking clients

- Retail funding represents 77% of Direct deposits from banking business
- 84% of Household deposits are guaranteed by the Deposit Guarantee Scheme (63% including Corporates)
- Very granular deposit base: average deposits ~€11k for Households (~19m clients) and ~€63k 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