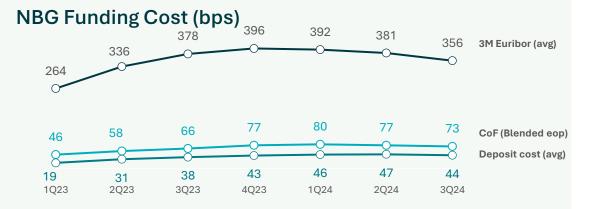


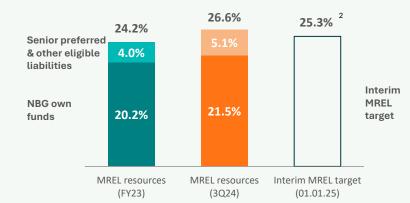
Strong net cash position supports NII and NIM



Cash & reserves, Net Interbank (€ b)



MREL targets and resources¹ | % RWAs



Funding structure (%) Group Deposits of 5% c€57b comprise c95% of total net funding 16% ■ Current, sight & other Deposits c€60b Time Deposits Long term wholesale Debt Ytd issuances 79% Of which Senior debt €2.0b SP €600m Tier II €1.1b Tier II €500m (€400m Tier II refinancing)

1 Including period PAT and payout | 2 Including CBR at 3.6%