RISK REPORT

2026

PILLAR 3 - 30.06.2026

SOCIETE GENERALE

CONTENTS

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ABBREVIATIONS USED:
Millions of euros: EURm / **Billions of euros:** EURbn / **FTE:** Headcount in Full-Time Equivalents
Rankings: the source for all references to rankings is given explicitly. Where it is not, rankings are based on internal sources.

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KEY FIGURES

The information disclosed in this report takes into account the developments introduced by the European authorities with Implementing Regulation (EU) No 2024/1623(CRR3) amending Regulation (EU) No 2021/637 (CCR2) as regards the prudential disclosure requirements to which the Société Générale group is subject. Pillar 3 disclosure is evolving in line with the EBA technical standards (EBA/ITS/2024/06).

TABLE 1: KEY METRICS (KM1)

(In EURm)		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025®
AVAILABLE OWN FUNDS (AMOUNTS)						
1	Common Equity Tier 1 (CET1) capital	53,576	52,714	53,110	51,984	52,540
2	Tier 1 capital	64,402	63,650	62,953	61,892	61,426
3	Total capital	73,366	73,745	72,985	71,931	71,569
RISK-WEIGHTED EXPOSURE AMOUNTS						
4	Total risk-weighted assets	406,368	397,218	393,129	388,462	388,029
4a	Total risk exposure pre-floor	406,368	397,218	393,129	388,462	388,029
CAPITAL RATIO (AS A PERCENTAGE OF RISK-WEIGHTED AMOUNTS)						
5	Common Equity Tier 1 ratio (%)	13.18%	13.27%	13.51%	13.38%	13.54%
5b	Common Equity Tier 1 ratio considering unfloored TREA *(%)*	13.18%	13.27%	13.51%	13.38%	13.54%
6	Tier 1 ratio *(%)*	15.85%	16.02%	16.01%	15.93%	15.83%
6b	Tier 1 ratio considering unfloored TREA *(%)*	15.85%	16.02%	16.01%	15.93%	15.83%
7	Total capital ratio *(%)*	18.05%	18.57%	18.57%	18.52%	18.44%
7b	Total capital ratio considering unfloored TREA *(%)*	18.05%	18.57%	18.57%	18.52%	18.44%
ADDITIONAL OWN FUNDS REQUIREMENTS TO ADDRESS RISKS OTHER THAN THE RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF RISK-WEIGHTED EXPOSURE AMOUNT)(1)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage *(%)*	2.36%	2.36%	2.38%	2.38%	2.38%
EU 7e	*of which to be made up of CET1 capital (%)*	*1.38%*	*1.38%*	*1.40%*	*1.40%*	*1.40%*
EU 7f	*of which to be made up of Tier 1 capital (%)*	*1.80%*	*1.80%*	*1.82%*	*1.82%*	*1.82%*
EU 7g	Total SREP own funds requirements *(%)*[1]	10.36%	10.36%	10.38%	10.38%	10.38%
COMBINED BUFFER REQUIREMENT (AS A PERCENTAGE OF RISK-WEIGHTED EXPOSURE AMOUNT)						
8	Capital conservation buffer *(%)*	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State *(%)*	-	-	-	-	-
9	Institution-specific countercyclical capital buffer *(%)*	0.84%	0.85%	0.84%	0.83%	0.82%
EU 9a	Systemic risk buffer *(%)*	0.03%	0.03%	0.04%	0.04%	0.04%
10	Global Systemically Important Institution buffer *(%)*	1.00%	1.00%	1.00%	1.00%	1.00%
EU 10a	Other Systemically Important Institution buffer	1.00%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement *(%)*	4.38%	4.38%	4.37%	4.37%	4.36%
EU 11a	Overall capital requirements *(%)*	14.73%	14.74%	14.75%	14.75%	14.74%
12	CET1 available after meeting the total SREP own funds requirements *(%)*	7.30%	7.39%	7.61%	7.48%	7.64%
LEVERAGE RATIO						
13	Leverage ratio total exposure measure[2]	1,492,355	1,472,346	1,405,992	1,447,550	1,405,566
14	Leverage ratio *(%)*	4.32%	4.32%	4.48%	4.28%	4.37%
ADDITIONAL OWN FUNDS REQUIREMENTS TO ADDRESS RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF LEVERAGE RATIO TOTAL EXPOSURE AMOUNT)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage *(%)*	0.10%	0.10%	0.10%	0.10%	0.10%
EU 14b	*of which to be made up of CET1 capital (%)*	-	-	-	-	-
EU 14c	Total SREP leverage ratio requirements *(%)*[3]	3.10%	3.10%	3.10%	3.10%	3.10%
LEVERAGE RATIO BUFFER AND OVERALL LEVERAGE RATIO						
EU 14d	Leverage ratio buffer requirement *(%)*	0.50%	0.50%	0.50%	0.50%	0.50%
EU 14e	Overall leverage ratio requirements *(%)*[3]	3.60%	3.60%	3.60%	3.60%	3.60%

(In EURm)		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025(R)
LIQUIDITY COVERAGE RATIO						
15	Total high-quality liquid assets (HQLA) (Weighted value – average)	271,409	268,906	269,681	272,087	277,293
EU 16a	Cash outflows – Total weighted value	362,026	376,277	381,457	390,334	388,513
EU 16b	Cash inflows – Total weighted value	177,275	193,709	199,324	208,402	206,016
16	Total net cash outflows (adjusted value)	184,752	182,568	182,133	181,933	182,497
17	Liquidity coverage ratio *(%)*	146.41%	147.09%	148.26%	149.85%	152.19%
NET STABLE FUNDING RATIO						
18	Total available stable funding	653,825	644,510	638,373	637,520	630,222
19	Total required stable funding	568,860	550,708	548,754	545,594	540,329
20	NSFR ratio *(%)*	114.94%	117.03%	116.33%	116.85%	116.64%

(R) : Restated

(1) The own funds requirement applicable to Societe Generale group in relation to Pillar 2 reaches 2.36% (of which 1.40% in CET1) as of 01/01/2026 resulting in a total SREP own funds requirements of 10.36%.

(2) Over the whole historical period considered, the measurement of the leverage exposure has been taking into account the option to exempt temporarily some central bank exposures in accordance with the European regulation.

(3) The leverage ratio requirement applicable to Societe Generale group is 3.6% of which 3.1% of the Pillar 1 regulatory requirement and 0.5% related to OLRR cushions.

TABLE 2: TLAC – KEY METRICS (KM2)

		MREL		TLAC				
(in EURm)		30.06.2026	31.12.2025	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
OWN FUNDS AND ELIGIBLE LIABILITIES, RATIOS AND COMPONENTS								
1	Own funds and eligible liabilities	126,611	127,828	117,761	116,906	116,842	116,671	116,026
EU-1a	of which own funds and subordinated liabilities	117,761	*116,842*					
2	Total RWA of the Group	406,368	393,129	406,368	397,218	393,129	388,462	388,029
3	**Own funds and eligible liabilities as a percentage of RWA**	**31.16%**	**32.52%**	**28.98%**	**29.43%**	**29.72%**	**30.03%**	**29.90%**
EU-3a	of which own funds and subordinated liabilities	*28.98%*	*29.72%*					
4	**Total exposure measure of the Group**	**1,492,355**	**1,405,992**	**1,492,355**	**1,472,346**	**1,405,992**	**1,447,550**	**1,405,566**
5	**Own funds and eligible liabilities as percentage of the total exposure measure**	**8.48%**	**9.09%**	**7.89%**	**7.94%**	**8.31%**	**8.06%**	**8.25%**
EU-5a	of which own funds and subordinated liabilities	*7.89%*	*8.31%*					
6a	Does the subordination exemption in Article 72b(4) of the CRR apply (5% exemption)			no	no	no	no	no
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)			N/A	N/A	N/A	N/A	N/A
6c	If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%)			N/A	N/A	N/A	N/A	N/A
MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES (MREL)								
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	27.45%	27.48%					
EU-8	Of which to be met with own funds or subordinated liabilities	*22.29%*	*22.73%*					
EU-9	MREL requirement expressed as percentage of the total exposure measure	6.01%	6.13%					
EU-10	Of which to be met with own funds or subordinated liabilities	*6.01%*	*6.13%*					

As of 30th June 2026, Societe Generale Group presents a TLAC ratio of 29% of riskweighted assets (RWA) for a regulatory requirement of 22.4%, and 7.9% of the leverage exposure for a regulatory requirement of 6.75%.

As of Q2 2024, Societe Generale Group has chosen to waive the possibility offered by Article 72 ter of the CRR to use Senior Preferred debt for compliance with its TLAC requirement.

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RISK FACTORS

2.1 RISK FACTORS BY CATEGORY

Update of pages 18 to 31 of the 2026 Pillar 3 Risk factors not mentioned in this amendment are deemed unchanged.

2.1.1 RISKS RELATED TO THE GLOBAL MACROECONOMIC, GEOPOLITICAL, MARKET AND REGULATORY ENVIRONMENTS

2.1.1.1 The international economic, social and financial context, geopolitical tensions, as well as the market environment in which the Group operates, may adversely impact its business activities, financial position and performance

Given the nature of its activities, the Group is particularly exposed to changes in macroeconomic and financial conditions in its key geographic markets. For the year ended December 31, 2025, 44% of the Group's net banking income was generated in France, 35% in Europe (excluding France), 10% in the Americas and 11% in the rest of the world. This geographic concentration makes the Group particularly sensitive to a deterioration in the economic and financial environment in France and Europe, while also exposing it to shocks affecting other major economic regions.

A deterioration in the economic, financial or geopolitical environment could affect the Group through multiple transmission channels. In particular, it could reduce demand for credit, slow customers' business activity, increase borrower defaults and provisioning requirements, impair the quality of certain assets, increase the Group's funding costs and adversely affect revenues derived from fees and market activities. Such developments could have a material adverse effect on the Group's business activities, results of operations, financial condition and cost of risk.

The global economic environment continues to be characterized by a high degree of uncertainty. The slowdown observed in certain major economies, notably the United States and China, could intensify. The conflict involving Iran constitutes a downside risk to global growth and an upside risk to inflation due to potential pressures on energy prices and the uncertainties it creates. In Europe, structural factors such as demographic ageing, weak productivity growth, costs associated with the energy transition and rising defence expenditures could continue to weigh on economic growth in a context of increasing fiscal constraints.

In addition, elevated levels of public debt in major developed economies could exert sustained upward pressure on long-term interest rates. Any loss of confidence in, or perceived weakening of, the credibility or independence of central banks could further increase interest-rate volatility and financial market volatility.

In a context of slower economic growth, corporate defaults could continue to increase in Europe and the United States, while vulnerabilities in the most fragile emerging economies could persist. In particular, a deterioration in the financial position of certain emerging sovereigns, potentially resulting in a default or debt restructuring, could lead to losses on the related exposures and to a deterioration in local economic conditions affecting the Group's customers. In this respect, particular attention is being paid to Senegal, where the Group operates through a banking subsidiary and its international banking activities. Such developments could result in tighter financing conditions, an increase of non-performing loans and a higher cost of risk for the Group.

In France, political instability and uncertainties surrounding fiscal trajectories could lead to a widening of sovereign risk premiums, including the spread between French and German government bond yields, with potentially adverse consequences for the funding conditions of both the Group and its customers.

Furthermore, given the valuation levels of certain financial assets, a significant market correction cannot be ruled out. Adverse developments or increased volatility in bond, equity, commodity or foreign exchange markets could affect the Group's market activities, investment banking operations, asset management businesses and, more generally, the valuation of its assets. Such developments could result in losses, reduced market liquidity and contagion effects.

Environmental risks, whether physical (including extreme weather events) or transition-related, may increase macroeconomic and financial volatility, affect inflation and growth trajectories and place additional pressure on public finances. They may also exacerbate the Group's principal risk categories, including credit, market, liquidity, operational and reputational risks.

Rapid technological developments, including in the field of artificial intelligence, may also contribute to the amplification of certain operational and fraud risks, as further described in Section 4.1.5.1.

Given its international footprint and the significance of its activities in France and Europe, the Group is exposed to the effects of rising geopolitical tensions, increasing fragmentation of the global economy and the implementation of new protectionist measures. Such developments could adversely affect the Group's customers, particularly those operating in sectors dependent on global supply chains, energy, commodities or international trade.

They could also result in increased financial market volatility, higher energy or commodity prices, deteriorating financing conditions, wider credit spreads or lower transaction volumes. Such developments could adversely affect the Group's revenues, increase its cost of risk, impact the valuation of certain assets and, more generally, have a material adverse effect on its business activities, results of operations and financial condition.

Certain sector exposures may amplify the Group's sensitivity to the macroeconomic environment. In this respect, the Group has exposure to the automotive sector, notably following the merger between ALD and LeasePlan, which resulted in the creation of Ayvens. The sector is undergoing significant structural transformations, including the energy transition, technological changes and increasing competition, which could adversely affect the value of related assets and the Group's financial performance under adverse market conditions.

In addition, uncertainties relating to economic cooperation and financial stability could increase market volatility, discourage investment and adversely affect the operating environment of the Group's customers.

2.1.2 NON-FINANCIAL (INCLUDING OPERATIONAL) RISKS AND MODEL RISKS

2.1.2.1 A breach or disruption of the Group's information systems, particularly as a result of a cyberattack, could have a material adverse effect on the Group's business activities, financial condition, results of operations and reputation

The Group's information and communication systems are critical to the conduct of its business activities, in an environment characterized by the increasing digitalization of financial services, the growth of remote banking and the expanded use of technologies such as cloud computing, big data analytics and artificial intelligence. This ongoing transformation increases the Group's exposure to cyber risks and makes their management more complex.

The Group is exposed to the risk of compromise of its information systems, as well as those of its service providers, partners and customers. Such incidents may result from cyberattacks, including targeted and sophisticated attacks, such as phishing campaigns, which may lead to operational disruptions.

The occurrence of such incidents could have material adverse consequences for the Group, including financial losses, disruption or interruption of certain business activities, costs associated with incident response and remediation efforts, and litigation involving customers or counterparties. Such events could also damage the Group's reputation and result in a loss of customer confidence. Furthermore, certain attacks could lead to personal data breaches, exposing the Group to legal and regulatory risks, including under the General Data Protection Regulation (GDPR).

In addition, the acceleration of digital transformation and technological developments, particularly in the field of artificial intelligence, may facilitate the development of increasingly automated, targeted and difficult-to-detect attacks, thereby increasing both the likelihood of incidents and the speed at which they may spread.

The Group has implemented prevention, detection and response measures, as well as business continuity arrangements. Nevertheless, such measures may prove insufficient to prevent or contain all cyberattacks or security incidents, whose frequency and sophistication continue to increase, particularly in a geopolitical environment that may exacerbate cyber threats.

3

CAPITAL MANAGEMENT AND ADEQUACY

3.1 SCOPE OF PRUDENTIAL REPORTING

The Group’s scope of prudential reporting includes almost all fully consolidated entities according to accounting rules except for Insurance entities, which are subject to separate capital supervision.

Whenever relevant, subsidiaries may be excluded from prudential reporting scope notably if the sum of balance-sheet and off balance-sheet commitments are lower than EUR 10 million or 1% of the total balance-sheet and off balance-sheet of the legal entity owning the equity.

Legal entities excluded from the prudential reporting scope are subject to periodic reviews, at least annually.

All the Group's regulated entities comply with their prudential commitments on an individual basis.

The following table lists the main differences between the accounting scope (at consolidated Group level) and the prudential scope (Banking Regulation requirements).

TABLE 3: DIFFERENCE BETWEEN ACCOUNTING SCOPE AND PRUDENTIAL REPORTING SCOPE

Type of entity	Accounting treatment	As prudential treatment
Entities with a finance business	Full consolidation	Full consolidation
Entities with an Insurance business	Full consolidation	Equity method
Holdings with a finance activity by type	Equity method	Equity method
Joint ventures with a finance activity by type	Equity method	Proportional consolidation

TABLE 4: RECONCILIATION OF REGULATORY OWN FUNDS WITH THE BALANCE-SHEET IN THE GROUP'S AUDITED FINANCIAL STATEMENTS (CC2)

Assets as of 06. 2026 *(In EURm)*	**Balance-sheet as in published financial statements**	**Prudential restatements linked to insurance[(1)]**	**Prudential restatements linked to consolidation methods**	**Balance-sheet under regulatory scope of consolidation**	**Reference to table 14 (CC1)**
Cash, due from banks	130,803	(0)	446	131,249	
Financial assets at fair value through profit or loss	663,111	(125,926)	(0)	537,184	
Hedging derivatives	7,844	(90)	-	7,754	
Financial assets at fair value through other comprehensive income	100,687	(60,645)	-	40,041	
Securities at amortised cost	61,610	(4,908)	-	56,702	
Due from banks at amortised cost	85,135	(1,407)	30	83,758	
o.w. subordinated and participating loans	*243*	-	*46*	*289*	*1*
client loans at amortised cost	464,057	(71)	(182)	463,804	
Revaluation differences on portfolios hedged against interest rate risk	(785)	-	-	(785)	
Insurance and reinsurance contracts assets	453	(453)	-	-	
Tax assets	4,388	(88)	1	4,301	
o.w. deferred tax assets that rely on future profitability excluding those on temporary differences	*1,660*	-	*(633)*	*1,028*	*2*
o.w. deferred tax assets on temporary differences	*1,609*	-	*389*	*1,998*	*3*
Other assets	90,063	(527)	66	89,602	
o.w. defined-benefit pension fund assets	*64*	-	-	*64*	*4*
Non-current assets held for sale	701	-	-	701	
Investments accounted for using the equity method	279	3,974	(125)	4,127	
Tangible and intangible assets	59,913	(806)	160	59,268	
o.w. intangible assets	*3,095*	-	*(985)*	*2,109*	*5*
Goodwill	5,235	(356)	-	4,879	
TOTAL ASSETS	**1,673,492**	**(191,302)**	**396**	**1,482,586**	

(1) Restatement of entities excluded from the prudential scope and reconsolidation of intra-group transactions relating to these entities.

Liabilities as of 06.2026 *(In EURm)*	**Balance-sheet as in published financial statements**	**Prudential restatements linked to insurance[(1)]**	**Prudential restatements linked to consolidation methods**	**Balance-sheet under regulatory scope of consolidation**	**Reference to table 14 (CC1)**
Due to central banks	9,160	-	-	9,160	
Financial liabilities at fair value through profit or loss	457,710	(4,289)	-	453,420	
Hedging derivatives	13,686	(11)	-	13,675	
Debt securities issued	157,552	2,185	-	159,737	
Due to banks	121,796	(3,201)	427	119,022	
Customer deposits	535,542	1,991	(173)	537,360	
Revaluation differences on portfolios hedged against interest rate risk	(7,218)	-	-	(7,218)	
Tax liabilities	2,592	(306)	2	2,288	
Other Liabilities	114,168	(14,033)	141	100,276	
Non-current liabilities held for sale	1,508	-	-	1,508	
Insurance contracts related liabilities	170,945	(170,945)	-	0	
Provisions	3,821	(31)	1	3,791	
Subordinated debts	11,682	(1,410)	-	10,272	
o.w. redeemable subordinated notes including revaluation differences on hedging items	*10,083*	*(0)*	*(974)*	*9,109*	*5*
TOTAL DEBTS	**1,592,943**	**(190,049)**	**397**	**1,403,291**	
Subtotal Equity, Group share	71,645	(233)	(1)	71,411	6
Issued common stocks, equity instruments and capital reserves	28,163	(0)	-	28,163	
Retained earnings	40,443	(233)	(1)	40,209	
Net income	3,487	(0)	-	3,487	
Unrealised or deferred capital gains and losses	(448)	0	(0)	(448)	
Non-controlling interests	8,904	(1,020)	-	7,884	7
TOTAL EQUITY	**80,549**	**(1,253)**	**(1)**	**79,295**	
TOTAL LIABILITIES	**1,673,492**	**(191,302)**	**396**	**1,482,586**	

(1) Restatement of entities excluded from the prudential scope and reconsolidation of intra-group transactions relating to these entities.

Assets as of 12.2025 *(In EURm)*	**Balance-sheet as in published financial statements**	**Prudential restatements linked to insurance[1]**	**Prudential restatements linked to consolidation methods**	**Balance-sheet under regulatory scope of consolidation**	**Reference to table 14 (CC1)**
Cash, due from banks	133,322	(0)	254	133,576	
Financial assets at fair value through profit or loss	576,057	(113,597)	(0)	462,459	
Hedging derivatives	8,007	(109)	-	7,899	
Financial assets at fair value through other comprehensive income	101,088	(58,985)	-	42,103	
Securities at amortised cost	50,963	(5,060)	-	45,903	
Due from banks at amortised cost	76,287	(1,143)	26	75,171	
o.w. subordinated and participating loans	*229*	-	*48*	*276*	*1*
client loans at amortised cost	454,504	(77)	(114)	454,313	
Revaluation differences on portfolios hedged against interest rate risk	(768)	-	-	(768)	
IInsurance and reinsurance contracts assets	649	(649)	-	-	
Tax assets	4,709	(119)	0	4,590	
o.w. deferred tax assets that rely on future profitability excluding those on temporary differences	*1,772*	-	*(631)*	*1,142*	*2*
o.w. deferred tax assets on temporary differences	*1,552*	-	*490*	*2,042*	*3*
Other assets	73,313	(166)	64	73,210	
o.w. defined-benefit pension fund assets	*83*	-	-	*83*	*4*
Non-current assets held for sale	2,496	-	-	2,496	
Investments accounted for using the equity method	433	4,092	(122)	4,402	
Tangible and intangible assets	60,498	(810)	160	59,848	
o.w. intangible assets	*3,168*	-	*(923)*	*2,244*	*5*
Goodwill	5,083	(356)	-	4,727	
TOTAL ASSETS	**1,546,641**	**(176,981)**	**267**	**1,369,927**	

(1) Restatement of entities excluded from the prudential scope and reconsolidation of intra-group transactions relating to these entities.

Liabilities as of 12.2025 *(In EURm)*	**Balance-sheet as in published financial statements**	**Prudential restatements linked to insurance[1]**	**Prudential restatements linked to consolidation methods**	**Balance-sheet under regulatory scope of consolidation**	**Reference to table 14 (CC1)**
Due to central banks	9,737	-	-	9,737	
Financial liabilities at fair value through profit or loss	398,054	(3,431)	-	394,623	
Hedging derivatives	13,919	(17)	-	13,902	
Debt securities issued	151,389	2,100	-	153,489	
Due to banks	103,786	(2,223)	217	101,780	
Customer deposits	525,810	1,748	(83)	527,474	
Revaluation differences on portfolios hedged against interest rate risk	(7,436)	-	-	(7,436)	
Tax liabilities	2,603	(275)	0	2,328	
Other Liabilities	87,188	(9,437)	133	77,884	
Non-current liabilities held for sale	3,033	-	-	3,033	
Insurance contracts related liabilities	162,463	(162,463)	-	-	
Provisions	3,952	(29)	1	3,924	
Subordinated debts	12,616	(1,451)	-	11,165	
o.w. redeemable subordinated notes including revaluation differences on hedging items[2	*10,948*	*0*	*(819)*	*10,129*	*5*
TOTAL DEBTS	**1,467,114**	**(175,477)**	**268**	**1,291,904**	
Subtotal Equity, Group share	70,144	(233)	(1)	69,910	6
Issued common stocks, equity instruments and capital reserves	*28,999*	*(0)*	-	*28,999*	
Retained earnings	*35,862*	*(188)*	*(0)*	*35,674*	
Net income	*6,002*	*(45)*	-	*5,957*	
Unrealised or deferred capital gains and losses	*(719)*	*0*	*(0)*	*(719)*	
Non-controlling interests	9,383	(1,270)	-	8,113	7
TOTAL EQUITY	**79,527**	**(1,504)**	**(1)**	**78,023**	
TOTAL LIABILITIES	**1,546,641**	**(176,981)**	**267**	**1,369,927**	

(1) Restatement of entities excluded from the prudential scope and reconsolidation of intra-group transactions relating to these entities.
(2) Restatement

The main companies of the Group outside the prudentail scope of reporting are as follows:

TABLE 5: ENTITIES OUTSIDE THE PRUDENTIAL SCOPE

Company	Activity	Country
Sgl re	Insurance	LUXEMBOURG
Sg luci	Insurance	LUXEMBOURG
Euro insurances designated activity company	Insurance	IRLAND
Oradea vie	Insurance	FRANCE
Sogessur	Insurance	FRANCE
Komercni pojistovna a.s	Insurance	CZECH REPUBLIC
Sogelife	Insurance	LUXEMBOURG
Sogecap	Insurance	FRANCE
Catalyst re international ltd.	Insurance	BERMUDA

TABLE 6: REGULATORY CAPITAL AND SOLVENCY RATIOS[1]

(In EURm)	30.06.2026	31.12.2025
Shareholders' equity (IFRS), Group share	**71,645**	**70,144**
Deeply subordinated notes	(10,346)	(9,366)
Perpetual subordinated notes	-	-
Group consolidated shareholders' equity net of deeply subordinated and perpetual subordinated notes	**61,299**	**60,777**
Non-controlling interests	8,904	9,383
Intangible assets	(2,024)	(2,160)
Goodwill	(4,865)	(4,833)
Dividends proposed (to the General Meeting) and interest expenses on deeply subordinated and perpetual subordinated notes	(1,727)	(2,313)
Deductions and regulatory adjustments	(8,012)	(7,743)
COMMON EQUITY TIER 1 CAPITAL	**53,576**	**53,110**
Deeply subordinated notes and preferred shares	10,516	9,505
Other additional Tier 1 capital	450	476
Additional Tier 1 deductions	(139)	(138)
TOTAL TIER 1 CAPITAL	**64,402**	**62,953**
Tier 2 instruments	9,109	10,129
Other Tier 2 capital	255	316
Tier 2 deductions	(400)	(413)
Total regulatory capital	**73,366**	**72,985**
TOTAL RISK-WEIGHTED ASSETS	**406,368**	**393,129**
Credit and counterparty credit risk-weighted assets	331,303	319,296
Market risk-weighted assets	13,269	11,920
Operational risk-weighted assets	61,796	61,913
Solvency ratios		
Common Equity Tier 1 ratio	13.18%	13.51%
Tier 1 ratio	15.85%	16.01%
Total capital ratio	18.05%	18.57%

(1) Ratios set in accordance with CRR3/CRD6 rules, including Danish compromise for insurance. Including limited adjustments after the presentation of thefinancial information for the fourth quarter and full year 2025 published on 6 February 2026.

TABLE 7: CET1 REGULATORY DEDUCTIONS AND ADJUSTMENTS

(In EURm)	30.06.2026	31.12.2025
Unrecognised minority interests	(3,512)	(4,024)
Deferred tax assets	(1,028)	(1,142)
Prudent Valuation Adjustment	(842)	(825)
Adjustments related to changes in the value of own liabilities	630	524
Other	(3,261)	(2,277)
TOTAL CET1 REGULATORY DEDUCTIONS AND ADJUSTMENTS	**(8,012)**	**(7,743)**

The prudential deductions and restatements included in the “Other” category essentially involve the following:

- any positive difference between expected losses on client loans and receivables managed under the internal ratings-based (IRB) approach, and the sum of related value adjustments and impairment losses;
- expected losses on equity portfolio exposures;
- unrealised gains and losses on cash flow hedges;
- assets from defined benefit pension funds, net of deferred taxes;
- securitisation exposures weighted at 1,250%, when these positions are excluded from the calculation of RWA.

3.2 RISK-WEIGHTED ASSETS AND CAPITAL REQUIREMENTS

TABLE 8: OVERVIEW OF RISK-WEIGHTED ASSETS (OV1)

		Risk-weighted assets			Total own funds requirements
(In EURm)		30.06.2026	31.03.2026	31.12.2025	30.06.2026
1	**Credit risk (excluding counterparty credit risk)**	**298,242**	**291,903**	**288,977**	**23,859**
2	*o.w. standardised approach*	*125,205*	*126,416*	*120,003*	*10,016*
3	*o.w. Foundation IRB (FIRB) approach*	*51,439*	*53,929*	*50,882*	*4,115*
4	*o.w. slotting approach*	*727*	*785*	*726*	*58*
EU 4a	*o.w. equities under the simple risk-weighted approach*				
EU 4b	*o.w. other equities under IRB approach*				
5	*o.w. Advanced IRB (AIRB) approach*	103,475	95,799	104,814	8,278
6	**Counterparty credit risk – CCR**	**20,663**	**20,463**	**19,173**	**1,653**
7	*o.w. standardised approach*	*6,640*	*6,295*	*5,948*	*531*
8	*o.w. internal model method (IMM)*	*11,070*	*10,942*	*10,193*	*886*
EU 8a	*o.w. exposures to a CCP*	*1,654*	*1,956*	*1,733*	*132*
EU 8b	*o.w. credit valuation adjustment – CVA*				
9	*o.w. other CCR*	*1,300*	*1,271*	*1,299*	*104*
10	**Credit valuation adjustments risk - CVA risk**	**3,544**	**3,195**	**3,817**	**284**
EU 10a	*o.w. the standardised approach (SA)*	-	-	-	-
EU 10b	*o.w. the basic approach (F-BA and R-BA)*	*3,544*	*3,195*	*3,817*	*284*
EU 10c	*o.w. the simplified approach*	-	-	-	-
15	**Settlement risk**	6	**12**	**8**	0
16	**Securitisation exposures in the non-trading book (after the cap)**	**8,848**	**8,042**	**7,320**	**708**
17	*o.w. SEC-IRBA approach*	*3,083*	*2,088*	*1,894*	*247*
18	*o.w. SEC-ERBA incL IAA*	*3,946*	*4,075*	*3,859*	*316*
19	*o.w. SEC-SA approach*	*1,820*	*1,878*	*1,567*	*146*
EU 19a	*o.w. 1,250%/deductions*	-	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**13,242**	**11,802**	**11,913**	**1,059**
21	*o.w. the Alternative standardised approach (A-SA)*				
EU 21a	*o.w. the Simplified standardised approach (S-SA)*	*2,184*	*1,837*	*2,244*	*175*
	o.w. the Internal Models Approach (IMA)	*10,513*	*9,383*	*9,078*	*841*
EU 22	*o.w. the Alternative Internal Models Approach (A-IMA)*				
EU 22a	**Large exposures**	-	-	-	-
23	**Reclassifications between trading and non-trading books**	-	-	-	-
24	**Operational risk**	**61,796**	**61,796**	**61,913**	**4,944**
EU 24a	*o.w. basic indicator approach*				
EU 24b	*o.w. standardised approach*				
EU 24c	*o.w. advanced measurement approach*				
EU 24a	**Exposures to crypto-assets**	**27**	**6**	**7**	**2**
25	Amounts (included in the “credit risk” section above) below the thresholds for deduction (subject to 250% risk weight)	6,213	5,890	6,443	497
26	Output floor applied (%)	55%	55%	50%	
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-
29	**TOTAL**	**406,368**	**397,218**	**393,129**	**32,509**

TABLE 9: RISK-WEIGHTED ASSETS (RWA) PER CORE BUSINESS AND RISK CATEGORY

(In EUR bn)	Credit and counterparty credit	Market	Operational	Total 30.06.2026	Total 31.12.2025
French Retail Banking, Private banking, Insurance	113.4		18.7	132.1	129.9
Mobility, International Retail Banking and Financial Services	107.9	0.0	18.1	126.0	124.3
Global Banking and Investor Solutions	98.5	12.1	24.6	135.2	125.1
Corporate Centre	11.5	1.1	0.3	13.0	13.8
Group	**331.3**	**13.3**	**61.8**	**406.4**	**393.1**

As of 30 June 2026, RWA (EUR 406.4 billion) were distributed as follows:

- credit and counterparty credit risks accounted for 82% of RWA (of which 33% for Mobility, International Retail banking and Financial Services);
- market risk accounted for 3% of RWA (of which 91% for Global Banking and Investor Solutions);
- operational risk accounted for 15% of RWA (of which 40% for Global Banking and Investor Solutions).

TABLE 10: COMPARISON OF MODELLED AND STANDARDISED RISK WEIGHTED EXPOSURE AMOUNTS AT RISK LEVEL (CMS1)

		30.06.2026				
		a	b	c	d	EU d
(In EURm)		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach(1)	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	173,037	125,205	298,242	382,498	351,661
2	Counterparty credit risk	14,353	6,311	20,663	79,752	60,215
3	Credit valuation adjustment		3,544	3,544	3,544	3,544
4	Securitisation exposures in the banking book	7,028	1,820	8,848	12,784	9,337
5	Market risk	11,058	2,184	13,242	33,916	33,916
6	Operational risk		61,796	61,796	61,796	61,796
7	Other risk weighted exposure amounts		33	33	6	6
8	**TOTAL**	**205,476**	**200,893**	**406,368**	**574,297**	**520,475**

(1) Data shown in column "d" is calculated with rules and regulation applicable in 2033, including the transitional provisions of Article 495 of the CRR Regulation, and based on a static balance sheet assumption, without taking into account dynamic balance-sheet management or any mitigation actions. Regarding, market risk positions applying the standards of the Fundamental Review of the Trading Book ("FRTB") as calculated in column "d" does not correspond to the Group's estimates of the impact on the CET1 ratio, which is confirmed at c. -40bps.

TABLE 11: COMPARISON OF MODELLED AND STANDARDISES RISK WEIGHTER EXPOSURE AMOUNTS FOR CREDIT RISK ASSET CLASS LEVEL (CMS2)

		30.06.2026				
		a	b	c	d	EU d
(In EURm)		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if recomputed using the standardised approach	Total RWA	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	24	19	8,338	8,330	8,330
EU 1a	Regional governments or local authorities	348	359	470	482	482
EU 1b	Public sector entities	330	2,151	469	2,290	2,290
EU 1c	Categorised as Multilateral Development Banks in SA	110	134	214	239	239
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	5,500	4,933	6,262	5,753	5,753
3	Equity	-	-	14,535	14,535	14,535
5	Corporates	103,326	136,468	129,693	180,511	162,900
5,1	*Of which: F-IRB is applied*	*44,968*	*59,437*	*44,968*	*59,437*	*59,437*
5,2	*Of which: A-IRB is applied*	*58,358*	*77,031*	*58,358*	*77,031*	*77,031*
EU 5a	*Of which: Corporates - General*	*82,013*	*98,837*	*107,324*	*137,643*	*123,802*
EU 5b	*Of which: Corporates - Specialised lending*	*20,769*	*36,485*	*21,825*	*41,311*	*37,541*
EU 5c	*Of which: Corporates - Purchased receivables*	*544*	*1,146*	*544*	*1,557*	*1,557*
6	Retail	27,545	26,602	46,761	45,301	45,301
6.1	*Of which: Retail - Qualifying revolving*	*1,441*	*2,142*	*3,620*	*4,265*	*4,265*
EU 6.1a	*Of which: Retail - Purchased receivables*	*8*	*8*	*8*	*8*	*8*
EU 6.1b	*Of which: Retail - Other*	*26,097*	*24,452*	*43,132*	*41,028*	*41,028*
6.2	*Of which: Retail - Secured by residential real estate*	*19,269*	*26,883*	*22,169*	*29,103*	*29,103*
EU 7a	Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	24,057	50,885	29,245	69,397	56,171
EU 7b	Collective investment undertakings (CIU)	-	-	692	692	692
EU 7c	Categorised as exposures in default in SA	10,246	4,782	12,375	6,871	6,871
EU 7d	Categorised as subordinated debt exposures in SA	292	331	294	334	334
EU 7e	Categorised as covered bonds in SA	-	199	-	199	199
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Others	1,260	-	48,894	47,564	47,564
9	**TOTAL**	**173,037**	**226,864**	**298,242**	**382,498**	**351,661**

3.3 TLAC RATIO

The quantitative information relating to the TLAC ratio can be found in Chapter 1 (synthesis) as well as in section 3.6 (details).

3.4 LEVERAGE RATIO

The Group calculates its leverage ratio according to the CRR3 rules applicable since January 2025.

Managing the leverage ratio means both calibrating the amount of Tier 1 capital (the numerator of the ratio) and controlling the Group's leverage exposure (the denominator of the ratio) to achieve the target ratio levels that the Group sets for itself. To this end, the leverage exposure of the different businesses is monitored by the Finance Division.

The Group aims to maintain a consolidated leverage ratio that is significantly higher than the 3.6% minimum set in the Basel Committee's recommendations, implemented in Europe *via* CRR, including leverage pilar 2 add-on and a fraction of the systemic buffer which is applicable to the Group.

As of 30 June 2026, the leverage ratio of Societe Generale stood at 4.32% taking into account a Tier 1 capital amount of EUR 64.4 bn compared with a leverage exposure of EUR 1,492 bn (versus 4.48% as of December 2025, with EUR 62.9 bn and EUR 1,406 bn, respectively).

TABLE 12: SUMMARY OF THE LEVERAGE RATIO AND THE TRANSITION FROM PRUDENTIAL BALANCE-SHEET TO LEVERAGE EXPOSURE[1]

(In EURm)	30.06.2026	31.12.2025
Tier 1 capital[2]	**64,402**	**62,953**
Total assets in prudential balance-sheet[3]	**1,482,586**	**1,369,927**
Adjustments for derivative financial instruments	(23,904)	2,826
Adjustments for securities financing transactions[4]	22,858	18,366
Off-balance-sheet exposure (loan and guarantee commitments)	127,737	122,019
Technical and prudential adjustments	(116,921)	(107,146)
Leverage ratio exposure	**1,492,355**	**1,405,992**
Leverage ratio	**4.32%**	**4.48%**

(1) Ratios set in accordance with CRR3/CRD6 rules, including Danish compromise for insurance

(2) The capital overview is available in Table 3.

(3) The prudential balance-sheet corresponds to the IFRS balance-sheet less entities accounted for through the equity method (mainly insurance subsidiaries).

(4) Securities financing transactions: repurchase transactions, securities lending or borrowing transactions and other similar transactions.

3.5 COUNTERCYCLICAL BUFFER

TABLE 13: GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURE RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER (CCYB1)

	30.06.2026												
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures – Exposure value for non-trading book	Total exposure value	Own fund requirements						
(In EURm)	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models[1]			Relevant credit exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	RWA	Own fund requirements weights (%)	Countercyclical buffer rate *(%)*
EUROPE	**134,570**	**379,664**	**251**	**1,728**	**44,694**	**560,907**	**19,241**	**32**	**394**	**19,666**	**245,828**	**84.21%**	
Bulgaria	63	32	-	-	-	94	5	0	-	5	63	0.02%	2.00%
Czech Republic	4,072	38,460	-	9	-	42,541	1,392	0	-	1,392	17,404	5.96%	1.25%
Denmark	1,512	814	-	14	-	2,340	107	0	-	107	1,341	0.46%	2.50%
France	46,945	240,543	17	343	29,011	316,859	10,573	12	255	10,840	135,504	46.42%	1.00%
Norway	1,431	622	-	17	-	2,070	98	0	-	98	1,225	0.42%	2.50%
Slovakia	1,441	307	-	-	-	1,749	108	-	-	108	1,346	0.46%	1.50%
Sweden	1,333	1,386	-	4	-	2,723	123	-	-	123	1,537	0.53%	2.00%
Ireland	782	6,478	-	4	1,656	8,920	173	0	22	196	2,446	0.84%	1.50%
Iceland	0	0	-	-	-	0	0	0	-	0	4	0.00%	2.50%
Lithuania	58	41	-	-	-	99	4	0	-	4	46	0.02%	1.00%
Luxembourg	1,849	16,958	-	3	3,841	22,650	430	5	42	477	5,968	2.04%	0.50%
Great Britain	7,271	15,721	-	304	2,253	25,549	830	-	27	857	10,709	3.67%	2.00%
Germany	12,821	11,821	-	413	4,279	29,335	1,045	2	16	1,062	13,275	4.55%	0.75%
Cyprus	42	401	-	-	-	443	2	-	-	2	24	0.01%	1.50%
Croatia	201	49	-	-	-	251	12	-	-	12	153	0.05%	1.50%
Netherlands	6,823	6,343	-	137	297	13,601	554	2	4	560	6,994	2.40%	2.00%
Romania	12,619	149	214	-	519	13,501	646	3	7	657	8,212	2.81%	1.00%
Slovenia	78	8	-	-	-	86	5	-	-	5	57	0.02%	1.00%
Belgium	4,544	2,736	-	15	205	7,499	342	0	2	344	4,303	1.47%	1.00%
Latvia	49	157	-	-	-	207	6	-	-	6	81	0.03%	1.00%
Estonia	34	161	-	-	-	195	9	-	-	9	115	0.04%	1.50%
Hungary	821	435	-	-	-	1,256	56	0	-	56	698	0.24%	1.00%
Armenia	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Spain	5,113	5,854	12	11	235	11,225	517	1	2	520	6,498	2.23%	0.50%
Greece	1,507	356	-	3	-	1,866	109	0	-	109	1,364	0.47%	0.25%
Poland	1,353	1,420	-	0	-	2,773	128	-	-	128	1,601	0.55%	1.00%
Portugal	1,973	650	-	51	-	2,674	140	1	-	141	1,760	0.60%	0.75%
NORTH AMERICA	**4,057**	**62,605**	**360**	**854**	**20,485**	**88,361**	**1,677**	**21**	**259**	**1,957**	**24,461**	**8.38%**	
ASIA-PACIFIC	**3,704**	**20,281**	**278**	**127**	**4,053**	**28,444**	**687**	**17**	**55**	**758**	**9,481**	**3.25%**	
Australia	74	6,035	278	19	1,764	8,170	141	9	24	175	2,183	0.75%	1.00%
South Korea	480	1,720	-	2	1,809	4,011	87	0	24	111	1,387	0.48%	1.00%
Hong Kong	365	1,191	-	15	-	1,570	46	1	-	47	589	0.20%	0.50%
REST OF THE WORLD	**13,097**	**9,295**	**353**	**48**	**66**	**22,859**	**964**	**8**	**1**	**973**	**12,157**	**4.16%**	
Chili	127	1,595	-	0	-	1,722	50	-	-	50	622	0.21%	0.50%
South Africa	5	116	-	5	-	126	5	-	-	5	62	0.02%	1.00%
Saudi Arabia	149	913	-	2	-	1,064	14	-	-	14	173	0.06%	1.00%
TOTAL	**155,428**	**471,846**	**1,242**	**2,756**	**69,298**	**700,570**	**22,569**	**78**	**708**	**23,354**	**291,927**	**100.00%**	**0.84%**

	31.12.2025												
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures – Exposure value for non-trading book	Total exposure value	Own fund requirements						
(In EURm)	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models[1]			Relevant credit exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	RWA	Own fund requirements weights (%)	Countercyclical buffer rate (%)
EUROPE	**129,413**	**381,232**	**228**	**621**	**36,907**	**548,400**	**19,850**	**26**	**319**	**20,196**	**252,447**	**84.55%**	
Bulgaria	63	4	-	-	-	67	4	-	-	4	50	0.02%	2.00%
Czech Republic	3,942	36,518	-	21	-	40,480	1,292	0	-	1,293	16,161	5.41%	1.25%
Denmark	1,430	850	-	17	-	2,297	110	2	-	111	1,393	0.47%	2.50%
France	46,074	245,088	4	44	22,161	313,370	11,476	1	194	11,670	145,878	48.86%	1.00%
Norway	1,367	715	-	2	-	2,084	93	0	-	93	1,160	0.39%	2.50%
Slovakia	1,512	327	-	0	-	1,838	114	0	-	114	1,423	0.48%	1.50%
Sweden	1,213	1,461	-	21	-	2,695	110	0	-	110	1,380	0.46%	2.00%
Ireland	770	5,069	-	1	1,797	7,637	138	0	24	162	2,031	0.68%	1.50%
Iceland	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Lithuania	55	36	-	-	-	91	3	-	-	3	42	0.01%	1.00%
Luxembourg	1,742	15,950	-	13	3,296	21,001	407	-	35	442	5,529	1.85%	0.50%
Great Britain	6,767	15,120	-	167	1,740	23,793	799	1	21	821	10,258	3.44%	2.00%
Germany	12,574	11,195	-	98	4,171	28,038	1,018	5	17	1,041	13,007	4.36%	0.75%
Cyprus	0	405	-	-	-	405	2	-	-	2	28	0.01%	1.00%
Croatia	193	30	-	-	-	223	11	-	-	11	142	0.05%	1.50%
Netherlands	6,659	6,768	-	80	297	13,804	570	5	4	579	7,237	2.42%	2.00%
Romania	12,345	121	205	-	520	13,191	634	3	5	641	8,018	2.69%	1.00%
Slovenia	72	9	-	-	-	81	5	-	-	5	57	0.02%	1.00%
Belgium	4,907	3,559	-	55	205	8,726	351	2	2	354	4,427	1.48%	1.00%
Latvia	48	161	-	-	-	209	6	0	-	6	81	0.03%	1.00%
Estonia	34	49	-	-	-	84	3	0	-	3	40	0.01%	1.50%
Hungary	601	574	-	-	-	1,175	49	0	-	49	617	0.21%	1.00%
Armenia	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Spain	5,164	5,954	14	0	230	11,361	537	3	2	541	6,767	2.27%	0.50%
Greece	1,459	235	-	2	-	1,695	99	-	-	99	1,233	0.41%	0.25%
Poland	1,113	1,572	-	1	-	2,686	123	0	-	123	1,542	0.52%	1.00%
NORTH AMERICA	**2,923**	**61,592**	**488**	**172**	**17,231**	**82,406**	**1,631**	**27**	**219**	**1,877**	**23,463**	**7.86%**	
ASIA-PACIFIC	**1,595**	**20,567**	**103**	**84**	**3,512**	**25,861**	**628**	**17**	**47**	**692**	**8,651**	**2.90%**	
Australia	24	5,144	103	3	1,422	6,697	111	3	20	133	1,667	0.56%	1.00%
South Korea	348	1,645	-	3	1,615	3,610	68	-	20	89	1,108	0.37%	1.00%
Hong Kong	195	1,166	-	10	-	1,371	44	0	-	44	547	0.18%	0.50%
REST OF THE WORLD	**12,224**	**11,766**	**80**	**34**	**-**	**24,103**	**1,118**	**2**	**-**	**1,120**	**14,003**	**4.69%**	
Chili	73	1,822	-	1	-	1,897	58	-	-	58	723	0.24%	0.50%
TOTAL	**146,155**	**475,157**	**899**	**911**	**57,649**	**680,771**	**23,227**	**73**	**586**	**23,885**	**298,564**	**100.00%**	**0.84%**

TABLE 14: AMOUNT OF INSTITUTION - SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER (CCYB2)

(In EURm)	30.06.2026	31.12.2025
Total RWA	406,368	393,129
Institution-specific countercyclical capital buffer (rate)	0.84%	0.84%
Institution-specific countercyclical capital buffer requirement (amount)	3,420	3,294

3.6 ADDITIONAL QUANTITATIVE INFORMATION ON OWN FUNDS AND CAPITAL ADEQUACY

OWN FUNDS DETAILS

TABLE 15: COMPOSITION OF REGULATORY OWN FUNDS (CC1)

		30.06.2026		31.12.2025	
(In EURm)		Amounts	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation	Amounts	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation
COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES					
1	Capital instruments and the related share premium accounts	16,432	6	17,958	6
	of which fully paid up capital instruments	930		959	
	of which share premium	15,501		16,999	
2	Retained earnings	37,943	6	33,353	6
3	Accumulated other comprehensive income (and other reserves)	4,203	6	3,983	6
EU-3a	Funds for general banking risk	-		-	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-		-	
5	Minority interests (amount allowed in consolidated CET1)	5,392	7	5,360	7
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	1,759	6	3,689	6
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**65,729**		**64,343**	
COMMON EQUITY TIER 1 (CET1) CAPITAL: REGULATORY ADJUSTMENTS					
7	Additional value adjustments (negative amount)	(842)		(825)	
8	Intangible assets (net of related tax liability) (negative amount)	(6,889)	4	(6,994)	4
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	(1,028)	2	(1,142)	2
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	150		149	
12	Negative amounts resulting from the calculation of expected loss amounts	-		(97)	
13	Any increase in equity that results from securitised assets (negative amount)	-		-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	633		526	
15	Defined-benefit pension fund assets (negative amount)	(92)	3	(91)	3
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	(2,565)		(1,326)	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-		-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	(0)		-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0		-	

		30.06.2026		31.12.2025	
(In EURm)		**Amounts**	**Source based on reference numbers of the balance sheet under the regulatory scope of consolidation**	**Amounts**	**Source based on reference numbers of the balance sheet under the regulatory scope of consolidation**
EU-20a	Exposure amount of the following items which qualify for a RW of 1,250%, where the institution opts for the deduction alternative	(36)		(28)	
EU-20b	*of which qualifying holdings outside the financial sector (negative amount)*	-		-	
EU-20c	*of which securitisation positions (negative amount)*	(34)		(26)	
EU-20d	*of which free deliveries (negative amount)*	(2)		(2)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0		-	
22	Amount exceeding the 17,65% threshold (negative amount)	0		-	
23	*of which direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities*	-		-	
25	*of which deferred tax assets arising from temporary differences*	-		-	
EU-25a	Losses for the current financial year (negative amount)	-		-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-		-	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-		-	
27a	Other regulatory adjusments	(1,485)		(1,404)	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**(12,153)**		**(11,232)**	
29	**Common Equity Tier 1 (CET1) capital**	**53,576**		**53,110**	
ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS					
30	Capital instruments and the related share premium accounts	10,516		9,505	
31	*of which classified as equity under applicable accounting standards*	10,516	6	9,505	6
32	*of which classified as liabilities under applicable accounting standards*	-		-	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) of CRR	-		-	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	-		-	
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	-		-	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	450	7	476	7
35	*of which instruments issued by subsidiaries subject to phase out*	-		-	
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**10,965**		**9,981**	
ADDITIONAL TIER 1 (AT1) CAPITAL: REGULATORY ADJUSTMENTS					
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	(127)		(126)	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-		-	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-		-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	(12)	1	(11)	1
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-		-	
42a	Other regulatory adjustments to AT1 capital	-		-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	(139)		(138)	
44	**Additional Tier 1 (AT1) capital**	**10,826**		**9,843**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**64,402**		**62,953**	

		30.06.2026		31.12.2025	
(In EURm)		Amounts	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation	Amounts	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation
TIER 2 (T2) CAPITAL: INSTRUMENTS					
46	Capital instruments and the related share premium accounts	9,109	5	10,129	5
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	-		-	
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	-		-	
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	-	5	-	5
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	255	7	316	7
49	*of which instruments issued by subsidiaries subject to phase out*	-		-	
50	Credit risk adjustments	27		-	
51	**Tier 2 (T2) capital before regulatory adjustments**	**9,390**		**10,445**	
TIER 2 (T2) CAPITAL: REGULATORY ADJUSTMENTS					
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	(131)		(130)	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-		-	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0		-	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	(296)	1	(283)	1
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-		-	
56b	Other regulatory adjustments to T2 capital	-		-	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**(426)**		**(413)**	
58	**Tier 2 (T2) capital**	**8,964**		**10,031**	
59	**Total capital (TC = T1 + T2)**	**73,366**		**72,985**	
60	**Total RWA**	**406,368**		**393,129**	
CAPITAL RATIOS AND REQUIREMENTS INCLUDING BUFFERS					
61	**Common Equity Tier 1 (as a percentage of RWA)**	**13.18%**		**13.51%**	
62	**Tier 1 (as a percentage of RWA)**	**15.85%**		**16.01%**	
63	**Total capital (as a percentage of total RWA)**	**18.05%**		**18.57%**	
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of RWA)	10.25%		10.27%	
65	*of which capital conservation buffer requirement*	2.50%		*2.50%*	
66	*of which countercyclical buffer requirement*	0.84%		0.84%	
67	*of which systemic risk buffer requirement*	0.03%		0.04%	
EU-67a	*of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer*	1.00%		*1.00%*	
EU-67b	*of which additional own funds requirements to address the risks other than the risk of excessive leverage*	1.38%		1.40%	
68	**Common Equity Tier 1 available to meet buffer (as a percentage of RWA)**	**7.30%**		**7.61%**	

(In EURm)		30.06.2026		31.12.2025	
		Amounts	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation	Amounts	Source based on reference numbers of the balance sheet under the regulatory scope of consolidation
AMOUNTS BELOW THE THRESHOLDS FOR DEDUCTION (BEFORE RISK WEIGHTING)					
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	3,948		4,144	
73	Direct and indirect holdings by the institution of the CET1 (3), instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	487		535	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	1,998		2,042	
APPLICABLE CAPS ON THE INCLUSION OF PROVISIONS IN TIER 2					
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-		-	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	1,600		1,522	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	27		-	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	1,032		1,033	
CAPITAL INSTRUMENTS SUBJECT TO PHASE-OUT ARRANGEMENTS (ONLY APPLICABLE BETWEEN 1 JANUARY 2014 AND 1 JANUARY 2022)					
80	Current cap on CET1 instruments subject to phase out arrangements	-		-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-		-	
82	Current cap on AT1 instruments subject to phase out arrangements	-		-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-		-	
84	Current cap on T2 instruments subject to phase out arrangements	-		-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		-	

The regulatory own funds items are used as a starting point to describe differences between balance sheet items used to calculate own funds and regulatory own funds.

TLAC RATIO DETAILS

TABLE 16: TLAC – COMPOSITION (TLAC1)

		30.06.2026			31.12.2025		
(In EURm)		MREL	TLAC	Amounts eligible for the purposes of MREL, but not TLAC	MREL	TLAC	Amounts eligible for the purposes of MREL, but not TLAC
OWN FUNDS AND ELIGIBLE LIABILITIES AND ADJUSTMENTS							
1	Common Equity Tier 1 capital (CET1)	53,576	53,576	-	53,110	53,110	
2	Additional Tier 1 capital (AT1)	10,826	10,826	-	9,843	9,843	
6	Tier 2 capital (T2)	8,964	8,964	-	10,031	10,031	
11	Total of eligible Own funds	73,366	73,366	-	72,985	72,985	
OWN FUNDS AND ELIGIBLE LIABILITIES: NON-REGULATORY CAPITAL ELEMENTS							
12	Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)	44,561	44,561	-	43,738	43,738	
EU-12a	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)	-	-	-	-	-	
EU-12b	Eligible liabilities instruments that are subordinated to excluded liabilities, issued prior to 27 June 2019 (subordinated grandfathered)	-	-	-	-	-	
EU-12c	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items	-	-	-	285	285	
13	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre cap)	8,967	-	8,967	11,004	-	11,004
EU-13a	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)	2	-	2	102	-	102
14	Amount of non subordinated instruments eligible, where applicable after application of Article 72b (3) CRR	8,969	-	8,969	11,106	-	11,106
17	Eligible liabilities items before adjustments	53,530	44,561	8,849	55,128	44,023	10,986
EU-17a	*of which subordinated*	*44,561*	*44,561*	-	*44,023*	*44,023*	
OWN FUNDS AND ELIGIBLE LIABILITIES: ADJUSTMENTS TO NON-REGULATORY CAPITAL ELEMENTS							
18	Own funds and eligible liabilities items before adjustments	126,896	117,926	8,849	128,113	117,007	10,986
19	(Deduction of exposures between MPE resolution groups)	-	-	-	-	-	-
20	(Deduction of investments in other eligible liabilities instruments)	(285)	(165)	-	(285)	(165)	-
22	Own funds and eligible liabilities after adjustments	126,611	117,761	8,849	127,828	116,842	10,986
EU-22a	Of which own funds and subordinated	*117,761*	-	-	*116,842*	-	-
RWA AND LEVERAGE EXPOSURE MEASURE OF THE RESOLUTION GROUP							
23	Total RWA	406,368	406,368		393,129	393,129	
24	Total exposure measure	1,492,355	1,492,355		1,405,992	1,405,992	
RATIO OF OWN FUNDS AND ELIGIBLE LIABILITIES							
25	Own funds and eligible liabilities (as a percentage of total RWA)	31.16%	28.98%	2.18%	32.52%	29.72%	2.79%
Eu-25a	Of which own funds and subordinated	*28.98%*			*29.72%*		
26	Own funds and eligible liabilities (as a percentage of total exposure measure)	8.48%	7.89%	0.59%	9.09%	8.31%	0.78%
EU26-a	Of which own funds and subordinated	*7.89%*			*8.31%*		
27	CET1 (as a percentage of TREA) available after meeting the resolution group's requirements	7.30%	7.30%		7.61%	7.61%	
28	Institution-specific combined buffer requirement		4.37%			4.37%	
29	*of which capital conservation buffer requirement*		*2.50%*			*2.50%*	
30	*of which countercyclical buffer requirement*		*0.84%*			*0.84%*	
31	*of which systemic risk buffer requirement*		*0.03%*			*0.04%*	
EU-31a	*of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer*		*1.00%*			*1.00%*	
MEMORANDUM ITEMS							
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) CRR		987,906			963,120	

TABLE 17: TLAC – CREDITOR RANKING OF THE RESOLUTION ENTITY[(1)] (TLAC3)

(In EURm)		30.06.2026 Insolvency ranking 1 (most junior)	2	3	5	6
1	Description of insolvency ranking[(2)]	Equity	Deeply subordinated notes	Subordinated notes	Senior non preferred unsecured	Senior preferred unsecured
2	Liabilities and own funds	53,576	10,516	10,715	50,560	622,690
3	*o.w. excluded liabilities*	-	-	-	-	*494,105*
4	Liabilities and own funds less excluded liabilities	53,576	10,516	10,715	50,560	128,586
5	Subset of row 4 that are own funds and liabilities potentially eligible for meeting TLAC	53,576	10,516	9,109	44,396	8,849
6	*o.w. residual maturity ≥ 1 year < 2 years*	-	-	-	*4,685*	*3,106*
7	*o.w. residual maturity ≥ 2 year < 5 years*	-	-	-	*21,138*	*2,799*
8	*o.w. residual maturity ≥ 5 years < 10 years*	-	-	*5,664*	*15,256*	*2,225*
9	*o.w. residual maturity ≥ 10 years, but excluding perpetual securities*	-	-	*3,331*	*3,317*	*719*
10	*o.w. perpetual securities*	*53,576*	*10,516*	-	-	-

(1) Scope of the resolution entity Societe Generale SA.

(2) For further details regarding the nature and definitions of creditor ranks as per French jurisdiction, please refer to the Single Resolution Board's documentation (part 8, page 29): https://www.srb.europa.eu/system/files/media/document/LDR%20-%20Annex%20on%20Insolvency%20ranking%202021%20v1.6_1.pdf.

(In EURm)		7	8	9	10 (most senior)	Sum of 1 to 10
1	Description of insolvency ranking[(2)]	Deposits of natural persons and SME	Covered deposits	Claims with a special or general unsecured preferential right	Claims arising after the safeguard procedures	
2	Liabilities and own funds	32,440	125,142	1,910	292,939	1,200,488
3	*o.w. excluded liabilities*	*32,440*	*125,142*	*1,910*	*292,939*	*946,535*
4	Liabilities and own funds less excluded liabilities	-	-	-	-	253,952
5	Subset of row 4 that are own funds and liabilities potentially eligible for meeting TLAC	-	-	-	-	126,445
6	*o.w. residual maturity ≥ 1 year < 2 years*	-	-	-	-	*7,791*
7	*o.w. residual maturity ≥ 2 year < 5 years*	-	-	-	-	*23,937*
8	*o.w. residual maturity ≥ 5 years < 10 years*	-	-	-	-	*23,144*
9	*o.w. residual maturity ≥ 10 years, but excluding perpetual securities*	-	-	-	-	*7,367*
10	*o.w. perpetual securities*	-	-	-	-	*64,091*

(1) Scope of the resolution entity Societe Generale SA.

(2) For further details regarding the nature and definitions of creditor ranks as per French jurisdiction, please refer to the Single Resolution Board's documentation (part 8, page 29): https://www.srb.europa.eu/system/files/media/document/LDR%20-%20Annex%20on%20Insolvency%20ranking%202021%20v1.6_1.pdf.

		31.12.2025				
		Insolvency ranking				
		1	2	3	5	6
(In EURm)		(most junior)				
1	Description of insolvency ranking[2]	Equity	Deeply subordinated notes	Subordinated notes	Senior non preferred unsecured	Senior preferred unsecured
2	Liabilities and own funds	53,110	9,505	11,519	45,957	604,062
3	*o.w. excluded liabilities*	-	-	-	-	*486,768*
4	Liabilities and own funds less excluded liabilities	53,110	9,505	11,519	45,957	117,294
5	Subset of row 4 that are own funds and liabilities potentially eligible for meeting TLAC	53,110	9,505	10,391	43,573	10,986
6	*o.w. residual maturity ≥ 1 year < 2 years*	-	-	*375*	*7,408*	*4,217*
7	*o.w. residual maturity ≥ 2 year < 5 years*	-	-	-	*22,495*	*3,749*
8	*o.w. residual maturity ≥ 5 years < 10 years*	-	-	*6,320*	*13,334*	*2,332*
9	*o.w. residual maturity ≥ 10 years, but excluding perpetual securities*	-	-	*3,559*	*336*	*688*
10	*o.w. perpetual securities*	*53,110*	*9,505*	-	-	-

(1) Scope of the resolution entity Societe Generale SA.

(2) For further details regarding the nature and definitions of creditor ranks as per French jurisdiction, please refer to the Single Resolution Board's documentation (part 8, page 29): https://www.srb.europa.eu/system/files/media/document/LDR%20-%20Annex%20on%20Insolvency%20ranking%202021%20v1.6_1.pdf.

		31.12.2025				
		7	8	9	10	
(In EURm)					(most senior)	Sum of 1 to 10
1	Description of insolvency ranking[2]	Deposits of natural persons and SME	Covered deposits	Claims with a special or general unsecured preferential right	Claims arising after the safeguard procedures	
2	Liabilities and own funds	33,852	125,599	2,093	248,872	1,134,570
3	*o.w. excluded liabilities*	*33,852*	*125,599*	*2,093*	*248,872*	*897,185*
4	Liabilities and own funds less excluded liabilities	-	-	-	-	237,385
5	Subset of row 4 that are own funds and liabilities potentially eligible for meeting TLAC	-	-	-	-	127,566
6	*o.w. residual maturity ≥ 1 year < 2 years*	-	-	-	-	*12,000*
7	*o.w. residual maturity ≥ 2 year < 5 years*	-	-	-	-	*26,244*
8	*o.w. residual maturity ≥ 5 years < 10 years*	-	-	-	-	*21,987*
9	*o.w. residual maturity ≥ 10 years, but excluding perpetual securities*	-	-	-	-	*4,583*
10	*o.w. perpetual securities*	-	-	-	-	*62,615*

(1) Scope of the resolution entity Societe Generale SA.

(2) For further details regarding the nature and definitions of creditor ranks as per French jurisdiction, please refer to the Single Resolution Board's documentation (part 8, page 29): https://www.srb.europa.eu/system/files/media/document/LDR%20-%20Annex%20on%20Insolvency%20ranking%202021%20v1.6_1.pdf.

LEVERAGE RATIO DETAILS

TABLE 18: SUMMARY RECONCILIATION OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURES (LR1-LRSUM)

(In EURm)		30.06.2026	31.12.2025
1	Total assets as per published financial statements	1,673,492	1,546,641
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(190,906)	(176,714)
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	(2,764)	(2,673)
4	(Adjustment for temporary exemption of exposures to central bank (if applicable))	-	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	(2,796)	(1,541)
7	Adjustment for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	(23,904)	2,826
9	Adjustments for securities financing transactions “SFTs”	22,858	18,366
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	127,853	122,183
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(116)	(164)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	(32,678)	(31,729)
12	Other adjustments	(78,683)	(71,203)
13	**Total exposure measure**	**1,492,355**	**1,405,992**

TABLE 19: LEVERAGE RATIO – COMMON DISCLOSURE (LR2-LRCOM)

(In EURm)		30.06.2026	31.12.2025
ON-BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	1,061,051	1,017,787
2	(Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework)	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	(26,668)	(26,574)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(10,380)	(10,591)
7	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets)**	**1,024,003**	**980,622**
DERIVATIVE EXPOSURES			
8	Replacement cost associated with SA-CCR derivatives transactions (*i.e.* net of eligible cash variation margin)	108,019	92,924
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	153,781	133,619
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	(141,583)	(122,748)
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original exposure method)	-	-
11	Adjusted effective notional amount of written credit derivatives	41,329	39,223
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(38,371)	(36,706)
13	**Total derivative exposures**	**123,174**	**106,312**
SECURITIES FINANCING TRANSACTION EXPOSURES			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	386,563	346,177
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(147,837)	(123,338)
16	Counterparty credit risk exposure for SFT assets	22,809	18,345
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b(4) and 222 of Regulation (EU) No 575/2013	-	-
17	Agent transaction exposures	49	22
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	**Total securities financing transaction exposures**	**261,585**	**241,206**
OTHER OFF-BALANCE SHEET EXPOSURES			
19	Off-balance sheet exposures at gross notional amount	322,264	322,669
20	(Adjustments for conversion to credit equivalent amounts)	(197,145)	(200,780)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(116)	(164)
22	**Other off-balance sheet exposures**	**127,737**	**121,725**
EXCLUDED EXPOSURES			
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR) (on and off balance sheet)	(32,678)	(31,729)

(In EURm)		30.06.2026	31.12.2025
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	(11,464)	(12,144)
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans) (Other exempted exposures)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	(Total exempted exposures)	(44,143)	(43,873)
CAPITAL AND TOTAL EXPOSURES			
23	Tier 1 capital	64,402	62,953
24	Total leverage ratio exposures	1,492,355	1,405,992
LEVERAGE RATIO			
25	Leverage ratio *(%)*	4.32%	4.48%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) *(%)*	4.32%	4.48%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank exposures) *(%)*	4.32%	4.48%
26	Regulatory minimum leverage ratio requirement *(%)*	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage *(%)*	0.11%	0.11%
EU-26b	*of which to be made up of CET1 capital (%)*	-	-
27	Leverage ratio buffer requirement *(%)*	0.50%	0.50%
EU-27a	Overall leverage ratio requirement *(%)*	3.61%	3.61%
CHOICE ON TRANSITIONAL ARRANGEMENTS AND RELEVANT EXPOSURES			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
DISCLOSURE OF MEAN VALUES			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	260,334	247,407
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	238,727	222,839
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,513,962	1,430,560
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,513,962	1,430,560
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4.25%	4.40%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4.25%	4.40%

TABLE 20: LEVERAGE RATIO – SPLIT-UP OF ON-BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES) (LR3-LRSPL)

(In EURm)		30.06.2026	31.12.2025
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**991,607**	**947,175**
EU-2	Trading book exposures	165,376	146,066
EU-3	Banking book exposures, of which:	826,231	801,109
EU-4	*Covered bonds*	-	-
EU-5	*Exposures treated as sovereigns*	*261,765*	*254,263*
EU-6	*Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns*	*6,040*	*16,515*
EU-7	*Institutions*	*19,566*	*19,076*
EU-8	*Secured by mortgages of immovable properties*	*176,722*	*176,694*
EU-9	*Retail exposures*	*56,510*	*56,953*
EU-10	*Corporates*	*188,500*	*181,870*
EU-11	*Exposures in default*	*12,010*	*12,637*
EU-12	*Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)*	*105,118*	*83,101*

4

CREDIT RISK

4.1 QUANTITATIVE DATA

In this section, the measurement used for credit exposures is the EAD – Exposure At Default (on- and off-balance sheet). Under the Standardised Approach, the EAD is calculated net of collateral and provisions.

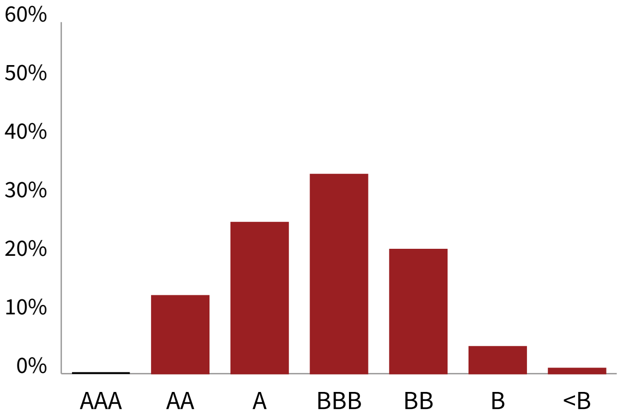
The grouping used is based on the main economic activity of counterparties. The EAD is broken down according to the final counter-parties' features, after taking into account the substitution effect (unless otherwise indicated).

TABLE 21: EXPOSURE CLASSES

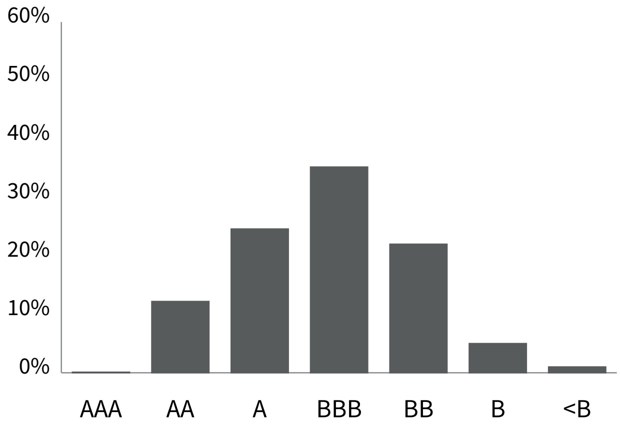
Sovereigns	Claims or contingent claims on sovereign governments, regional authorities, local authorities or public sector entities as well as on multilateral development banks enjoying a preferential weighting and international organisations.
Institutions	Claims or contingent claims on regulated credit institutions, as well as on governments, local authorities, multilateral development banks or other public sector entities that do not qualify as sovereign counterparties.
Corporates	Claims or contingent claims on corporates, which include all exposures not covered in the portfolios defined above. In addition, small/medium-sized enterprises are included in this category as a sub-portfolio, and are defined as entities with total annual sales below EUR 50 million.
Retail	Claims or contingent claims on one or more individual, or on a small or medium-sized entity, provided that in the latter case the total amount owed to the credit institution does not exceed EUR 1 million. Retail exposure is further broken down into residential mortgages, revolving credit and other forms of credit to individuals, the remainder relating to exposures to very small entities and to business clients.
Others	Claims relating to securitisation transactions,shareholdings, fixed assets, accruals, contributions to the default funds of CCPs, exposures secured by a mortgages on real estate using the standardised approach, as well as exposures in default using the standardised approach.

Corporate and banking clients' exposure

BREAKDOWN OF RISK BY INTERNAL RATING FOR CORPORATE CLIENTS AT 30 JUIN 2026 (AS % OF EAD)



BREAKDOWN OF RISK BY INTERNAL RATING FOR CORPORATE CLIENTS AT 31 DECEMBER 2025 (AS % OF EAD)

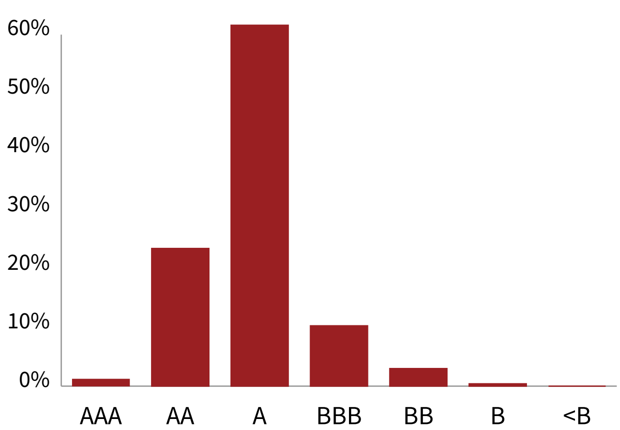


The scope includes performing loans recorded under the IRB method (excluding prudential classification criteria, by weight, of specialised financing) for the entire Corporate client portfolio, all divisions combined, and represents EAD of EUR 293 billion (out of total EAD for the Basel Corporate client portfolio of EUR 327 billion, standard method included).

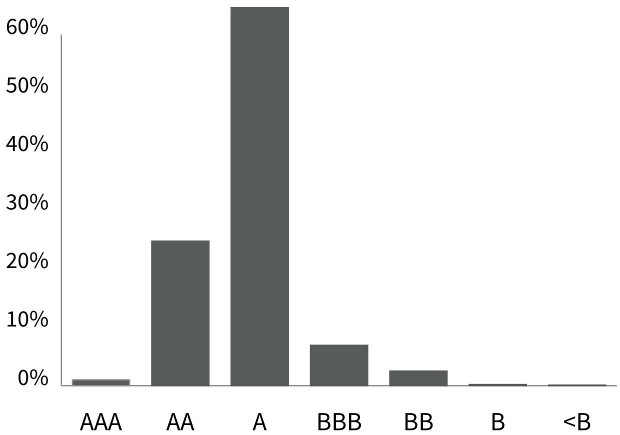
The breakdown by rating of the Group's Corporate exposure demonstrates the sound quality of the portfolio. It is based on an internal counterparty rating system, presented above as its Standard & Poor's equivalent.

At 30 June 2026, the majority of the portfolio (73.3% of Corporate clients) had an investment grade rating, i.e. counterparties with an S&P-equivalent internal rating higher than BBB-. Transactions with non-investment grade counterparties were very often backed by guarantees and collateral in order to mitigate the risk incurred.

BREAKDOWN OF RISK BY INTERNAL RATING FOR BANKING CLIENTS AT 30 JUIN 2026 (AS % OF EAD)



BREAKDOWN OF RISK BY INTERNAL RATING FOR BANKING CLIENTS AT 31 DECEMBER 2025 (AS % OF EAD)



The scope includes performing loans recorded under the IRB method for the entire Bank client portfolio, all divisions combined, and represents EAD of EUR 49 billion (out of total EAD for the Basel Bank client portfolio of EUR 83 billion, standard method included). The breakdown by rating of the Societe Generale Group's bank counterparty exposure demonstrates the sound quality of the portfolio. It is based on an internal counterparty rating system, presented above as its Standard & Poor's equivalent.

At 30 June 2026, exposure on banking clients was concentrated in investment grade counterparties (96.6% of exposure).

NON-PERFORMING LOANS (NPL)

Non-performing loans (NPL) analysis

The following tables have been compiled in accordance with the technical instructions of the European Banking Authority (EBA) regarding the disclosure of non-performing and renegotiated exposures (EBA/ITS/2020/04).

They present the credit status of restructured exposures and of performing and non-performing exposures, by geographical area and industrial sector, with provisions and associated collateral, as well as details of changes over the period of outstanding loans and non-performing advances.

For information purposes, and in accordance with the ECB's guidelines, the concepts of Basel default, impaired assets and non-performing exposures have been aligned with Societe Generale group.

The non-performing loans ratio at the end of June 2026 was 2.7%.

This ratio has been calculated in accordance with the instructions relating to the requirements of prudential disclosures published by the EBA.

Restructured debt/Forborne debt

For the Societe Generale group, "restructured/forborne" debt refers either to loans with amounts, terms or financial conditions contractually modified or which have been partially or totally refinanced due to the borrower's financial difficulties (whether these financial difficulties have already occurred or will definitely occur unless the debt is restructured). Societe Generale group aligns its definition of restructured loans with the EBA one.

Restructured debt does not include commercial renegotiations involving customers for whom the Bank has agreed to renegotiate the debt in order to maintain or develop a business relationship, in accordance with credit approval rules and without any financial difficulties.

Any situation leading to a debt restructuring and involving a loss of value greater than 1% of the original debt or in which the customer's ability to repay the debt according to the new schedule appears compromised must result in the classification of the customer concerned in default, and the classification of outstandings as impaired, in accordance with the EBA directives on the application of the definition of default according to Article 178 of European Regulation No. 575/2013. In this case, customers are kept in default as long as the Bank is uncertain about their ability to honour their future commitments and at least for one year from the date of the restructuring. In other cases, an analysis of the customer's economic and financial situation makes it possible to estimate his ability to repay according to the new schedule. If this ability is proved, the client can be remained non-defaulted status. Otherwise, the customer is also transferred to default.

The total balance sheet amount of restructured debt as on 30 June 2026 mainly corresponds to loans and receivables at amortised cost for an amount of EUR 8.9 billion.

TABLE 22: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS (CR1)

	30.06.2026														
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collateral and financial guarantees received on	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
(In EURm)	Total	of which stage 1[(1)]	of which stage 2[(2)]	Total	of which stage 2[(2)]	of which stage 3(3)	Total	of which stage 1[(1)]	of which stage 2[(2)]	Total	of which stage 2[(2)]	of which stage 3[(3)]	Accumulated write-off	performing exposures	non-performing exposures
Cash balances at central banks and other demand deposits	**176,471**	**176,338**	**133**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Loans and advances	**508,210**	**447,252**	**49,944**	**14,120**	**-**	**14,090**	**(2,504)**	**(805)**	**(1,699)**	**(6,496)**	**-**	**(6,490)**	**-**	**281,147**	**5,234**
Central banks	18,472	18,472	0	-	-	-	(0)	(0)	-	-	-	-	-	200	-
General governments	28,293	19,437	3,163	42	-	42	(19)	(7)	(12)	(31)	-	(31)	-	8,681	8
Credit institutions	15,689	15,487	126	4	-	4	(4)	(2)	(2)	(4)	-	(4)	-	1,850	-
Other financial corporations	40,008	38,944	168	11	-	11	(17)	(14)	(3)	(4)	-	(4)	-	10,303	5
Non-financial corporations	225,306	192,993	28,014	8,819	-	8,802	(1,793)	(507)	(1,286)	(4,086)	-	(4,081)	-	120,887	3,768
of which SMEs	50,651	41,527	8,471	5,354	-	5,349	(682)	(207)	(476)	(2,715)	-	(2,713)	-	34,166	2,151
Households	180,442	161,919	18,473	5,245	-	5,231	(671)	(276)	(395)	(2,371)	-	(2,370)	-	139,226	1,452
Debt securities	**97,168**	**94,901**	**1,557**	**-**	**-**	**-**	**(6)**	**(5)**	**(1)**	**-**	**-**	**-**	**-**	**12,276**	**-**
Central banks	5,284	5,253	31	-	-	-	(0)	-	(0)	-	-	-	-	-	-
General governments	72,817	71,012	1,435	-	-	-	(2)	(2)	(1)	-	-	-	-	-	-
Credit institutions	5,754	5,754	-	-	-	-	(2)	(2)	0	-	-	-	-	1,496	-
Other financial corporations	1,987	1,863	0	-	-	-	(0)	(0)	(0)	-	-	-	-	639	-
Non-financial corporations	11,325	11,019	91	-	-	-	(1)	(1)	(0)	-	-	-	-	10,141	-
Off-balance-sheet exposures	**559,957**	**542,191**	**17,766**	**721**	**-**	**721**	**(415)**	**(162)**	**(253)**	**(216)**	**-**	**(216)**	**-**	**60,239**	**135**
Central banks	3,290	3,290	-	-	-	-	(0)	(0)	-	-	-	-		534	-
General governments	11,059	10,390	669	3	-	3	(11)	(7)	(4)	-	-	-		3,250	3
Credit institutions	150,888	150,535	353	53	-	53	(1)	(1)	(0)	(3)	-	(3)		1,006	-
Other financial corporations	147,011	144,830	2,182	3	-	3	(13)	(7)	(6)	(1)	-	(1)		14,024	-
Non-financial corporations	234,134	219,920	14,215	634	-	634	(336)	(126)	(211)	(208)	-	(208)		37,139	125
Households	13,574	13,227	347	28	-	28	(54)	(22)	(32)	(5)	-	(4)		4,287	7
TOTAL	**1,341,806**	**1,260,683**	**69,400**	**14,841**	**-**	**14,811**	**(2,925)**	**(972)**	**(1,953)**	**(6,712)**	**-**	**(6,706)**	**-**	**353,662**	**5,369**

(1) Assets without significant increase in credit risk since initial recognition.
(2) Assets with significant increase in credit risk since initial recognition, but not impaired.
(3) Impaired assets.

	31.12.2025														
	Gross carrying amount/nominal amount						**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**							**Collateral and financial guarantees received on**	
	Performing exposures			**Non-performing exposures**			**Performing exposures – accumulated impairment and provisions**			**Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**					
(In EURm)	**Total**	**of which stage 1[1]**	**of which stage 2[2]**	**Total**	**of which stage 2[2]**	**of which stage 3[3]**	**Total**	**of which stage 1(1)**	**of which stage 2[2]**	**Total**	**of which stage 2(2)**	**of which stage 3[3]**	**Accumulated write-off**	**performing exposures**	**non-performing exposures**
Cash balances at central banks and other demand deposits	**175,714**	**174,178**	**1,536**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Loans and advances	**493,404**	**437,451**	**44,113**	**14,261**	**-**	**14,228**	**(2,480)**	**(757)**	**(1,722)**	**(6,333)**	**-**	**(6,327)**	**(224)**	**274,032**	**5,278**
Central banks	12,333	12,333	0	-	-	-	(0)	(0)	-	-	-	-	-	0	-
General governments	28,934	21,362	1,542	51	-	51	(13)	(5)	(8)	(37)	-	(37)	-	8,745	9
Credit institutions	15,943	15,816	84	6	-	6	(5)	(3)	(2)	(4)	-	(4)	-	1,722	1
Other financial corporations	38,653	37,905	142	11	-	11	(13)	(12)	(2)	(2)	-	(2)	-	9,824	8
Non-financial corporations	219,037	189,293	24,640	9,108	-	9,089	(1,759)	(468)	(1,291)	(4,097)	-	(4,092)	(224)	115,011	3,845
of which SMEs	49,577	41,076	7,764	5,287	-	5,281	(699)	(201)	(498)	(2,607)	-	(2,605)	-	32,942	2,086
Households	178,504	160,743	17,705	5,086	-	5,072	(689)	(270)	(420)	(2,193)	-	(2,192)	-	138,729	1,416
Debt securities	**88,366**	**87,053**	**669**	**-**	**-**	**-**	**(7)**	**(5)**	**(2)**	**-**	**-**	**-**	**-**	**10,835**	**-**
Central banks	4,584	4,576	8	-	-	-	(0)	-	(0)	-	-	-	-	0	-
General governments	67,811	66,773	659	-	-	-	(4)	(4)	(0)	-	-	-	-	923	-
Credit institutions	5,042	5,042	0	-	-	-	(0)	(0)	0	-	-	-	-	1,544	-
Other financial corporations	2,358	2,282	1	-	-	-	(2)	(0)	(1)	-	-	-	-	651	-
Non-financial corporations	8,571	8,381	0	-	-	-	(1)	(1)	0	-	-	-	-	7,717	-
Off-balance-sheet exposures	**416,285**	**403,015**	**13,270**	**813**	**-**	**813**	**(445)**	**(168)**	**(276)**	**(229)**	**-**	**(229)**	**-**	**57,996**	**147**
Central banks	330	330	0	-	-	-	-	-	-	-	-	-		89	-
General governments	9,715	9,352	362	1	-	1	(5)	(1)	(4)	-	-	-		3,395	-
Credit institutions	93,622	93,294	328	52	-	52	(1)	(1)	(0)	(0)	-	(0)		1,211	-
Other financial corporations	78,610	78,433	177	4	-	4	(13)	(7)	(6)	(0)	-	(0)		13,444	0
Non-financial corporations	221,027	208,932	12,095	726	-	726	(381)	(141)	(241)	(225)	-	(225)		35,656	139
Households	12,981	12,673	308	31	-	31	(44)	(19)	(26)	(4)	-	(4)		4,202	8
TOTAL	**1,173,768**	**1,101,696**	**59,588**	**15,074**	**-**	**15,041**	**(2,931)**	**(931)**	**(2,000)**	**(6,562)**	**-**	**(6,556)**	**(224)**	**342,863**	**5,425**

(1) Assets without significant increase in credit risk since initial recognition.

(2) Assets with significant increase in credit risk since initial recognition, but not impaired.

(3) Impaired assets.

TABLE 23: CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES (CR2)

	30.06.2026	31.12.2025
(In EURm)	Gross carrying value defaulted exposures	Gross carrying value defaulted exposures
INITIAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	**14,261**	**14,392**
Inflows to non-performing portfolios	1,078	2,609
Outflows from non-performing portfolios	(1,220)	(2,740)
Outflows due to write-offs	(491)	(1,373)
Outflow due to other situations	(728)	(1,367)
FINAL STOCK OF NON-PERFORMING LOANS AND ADVANCES	**14,120**	**14,261**

TABLE 24: CREDIT QUALITY OF FORBORNE EXPOSURES (CQ1)

	30.06.2026							
	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Non-performing forborne						
(In EURm)	Performing forborne	Total	of which defaulted	of which impaired	On performing forborne exposures	On non-performing forborne exposures	Total	of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
Loans and advances	**5,159**	**3,759**	**3,759**	**3,759**	**(198)**	**(1,486)**	**4,807**	**1,636**
Central banks	-	-	-	-	-	-	-	-
General governments	44	9	9	9	0	(3)	43	4
Credit institutions	-	-	-	-	-	-	-	-
Other financial corporations	14	2	2	2	(0)	(1)	13	2
Non-financial corporations	4,473	2,533	2,533	2,533	(183)	(984)	3,913	1,257
Households	628	1,215	1,215	1,215	(15)	(497)	838	372
Debt Securities	-	-	-	-	-	-	-	-
Loan commitments given	**1,319**	**76**	**76**	**76**	**(37)**	**(38)**	**673**	**12**
TOTAL	**6,477**	**3,835**	**3,835**	**3,835**	**(235)**	**(1,523)**	**5,480**	**1,648**

	31.12.2025							
	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Non-performing forborne						
(In EURm)	Performing forborne	Total	of which defaulted	of which impaired	On performing forborne exposures	On non-performing forborne exposures	Total	of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Loans and advances	**4,691**	**3,666**	**3,666**	**3,652**	**(213)**	**(1,337)**	**4,496**	**1,630**
Central banks	-	-	-	-	-	-	-	-
General governments	42	9	9	9	(0)	(3)	40	4
Credit institutions	-	-	-	-	-	-	0	0
Other financial corporations	3	2	2	2	(0)	(0)	4	2
Non-financial corporations	4,090	2,495	2,495	2,486	(200)	(871)	3,676	1,267
Households	556	1,160	1,160	1,155	(13)	(462)	776	356
Debt Securities	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Loan commitments given	**1,426**	**108**	**108**	**108**	**(44)**	**(23)**	**748**	**21**
TOTAL	**6,117**	**3,773**	**3,773**	**3,760**	**(256)**	**(1,360)**	**5,244**	**1,651**

TABLE 25: CREDIT QUALITY OF PERFORMING AND NON-PERFORMING EXPOSURES BY PAST DUE DAYS (CQ3)

	30.06.2026											
	Performing exposures			Non-performing exposures								
(In EURm)	Total perfor-ming	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Total non perfor-ming	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	of which defaulted
Cash balances at central banks and other demand deposits	**176,471**	**176,471**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Loans and advances	**508,210**	**505,739**	**2,471**	**14,120**	**9,644**	**609**	**684**	**1,134**	**1,390**	**256**	**404**	**14,120**
Central banks	18,472	18,472	0	-	-	-	-	-	-	-	-	-
General governments	28,293	28,029	264	42	12	4	0	0	2	0	24	42
Credit institutions	15,689	15,670	19	4	2	0	0	-	1	-	0	4
Other financial corporations	40,008	39,989	19	11	4	0	2	3	0	1	0	11
Non-financial corporations	225,306	223,964	1,342	8,819	6,420	294	300	656	801	100	247	8,819
of which SMEs	*50,651*	*50,328*	*323*	*5,354*	*3,522*	*203*	*236*	*406*	*672*	*86*	*230*	*5,354*
Households	180,442	179,615	827	5,245	3,206	311	381	474	586	154	132	5,245
Debt securities	**97,168**	**97,168**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Central banks	5,284	5,284	-	-	-	-	-	-	-	-	-	-
General governments	72,817	72,817	-	-	-	-	-	-	-	-	-	-
Credit institutions	5,754	5,754	-	-	-	-	-	-	-	-	-	-
Other financial corporations	1,987	1,987	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	11,325	11,325	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures	**559,957**			**721**								**721**
Central banks	3,290			-								-
General governments	11,059			3								3
Credit institutions	150,888			53								53
Other financial corporations	147,011			3								3
Non-financial corporations	234,134			634								634
Households	13,574			28								28
TOTAL	**1,341,806**	**779,378**	**2,471**	**14,841**	**9,644**	**609**	**684**	**1,134**	**1,390**	**256**	**404**	**14,841**

	31.12.2025											
	Performing exposures			Non-performing exposures								
(In EURm)	**Total perfor-ming**	**Not past due or past due ≤ 30 days**	**Past due > 30 days ≤ 90 days**	**Total non perfor -ming**	**Unlikely to pay that are not past due or are past due ≤ 90 days**	**Past due > 90 days ≤ 180 days**	**Past due > 180 days ≤ 1 year**	**Past due > 1 year ≤ 2 years**	**Past due > 2 years ≤ 5 years**	**Past due > 5 years ≤ 7 years**	**Past due > 7 years**	**of which defaulted**
Cash balances at central banks and other demand deposits	**175,714**	**175,714**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Loans and advances	**493,404**	**490,494**	**2,909**	**14,261**	**9,804**	**597**	**832**	**1,175**	**1,165**	**304**	**385**	**14,261**
Central banks	12,333	12,333	0	-	-	-	-	-	-	-	-	-
General governments	28,934	28,462	471	51	17	0	1	1	2	6	23	51
Credit institutions	15,943	15,933	11	6	5	-	0	0	1	-	0	6
Other financial corporations	38,653	38,571	82	11	3	1	5	0	0	1	0	11
Non-financial corporations	219,037	217,660	1,377	9,108	6,708	271	423	705	634	133	234	9,108
of which SMEs	49,577	49,248	329	5,287	3,472	188	321	435	534	122	214	5,287
Households	178,504	177,535	969	5,086	3,071	325	402	469	527	164	127	5,086
Debt securities	**88,366**	**88,366**	-	-	-	-	-	-	-	-	-	-
Central banks	4,584	4,584	-	-	-	-	-	-	-	-	-	-
General governments	67,811	67,811	-	-	-	-	-	-	-	-	-	-
Credit institutions	5,042	5,042	-	-	-	-	-	-	-	-	-	-
Other financial corporations	2,358	2,358	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	8,571	8,571	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	**416,285**			**813**								**813**
Central banks	330			-								-
General governments	9,715			1								1
Credit institutions	93,622			52								52
Other financial corporations	78,610			4								4
Non-financial corporations	221,027			726								726
Households	12,981			31								31
TOTAL	**1,173,768**	**754,574**	**2,909**	**15,074**	**9,804**	**597**	**832**	**1,175**	**1,165**	**304**	**385**	**15,074**

TABLE 26: CREDIT QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHY (CQ4)

	30.06.2026						
	Gross carrying/nominal amount						
		of which non-performing					
(In EURm)	Total nominal	Total non performing	of which defaulted	of which subject to impairment	Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
On-balance sheet exposures	**795,969**	**14,120**	**14,120**	**784,251**	**(9,006)**		**-**
Europe	571,920	12,229	12,229	561,401	(7,447)		-
France	*331,430*	*9,457*	*9,457*	*321,793*	*(5,507)*		-
Czech Republic	*67,206*	*570*	*570*	*67,206*	*(436)*		-
Germany	*18,891*	*724*	*724*	*18,891*	*(265)*		-
Luxembourg	*34,308*	*45*	*45*	*34,299*	*(56)*		-
United Kingdom	*20,690*	*76*	*76*	*20,508*	*(51)*		-
Italy	*18,243*	*440*	*440*	*17,979*	*(375)*		-
Switzerland	*17,402*	*18*	*18*	*17,286*	*(12)*		-
Russian Federation	*202*	*55*	*55*	*202*	*(34)*		-
Romania	*15,621*	*400*	*400*	*15,621*	*(434)*		-
Spain	*7,014*	*49*	*49*	*6,778*	*(50)*		-
Other European countries: EU and EFTA	*32,099*	*259*	*259*	*32,022*	*(191)*		-
Other European countries	*8,815*	*135*	*135*	*8,814*	*(36)*		-
North America	130,057	524	524	129,458	(296)		-
United States	*126,269*	*522*	*522*	*125,670*	*(293)*		-
Other North American countries	*3,788*	*2*	*2*	*3,788*	*(3)*		-
Asia-Pacific	58,296	59	59	58,276	(54)		-
Japan	*36,693*	*0*	*0*	*36,673*	*(2)*		-
China	*3,634*	*0*	*0*	*3,634*	*(1)*		-
Other Asia-Pacific countries	*17,969*	*59*	*59*	*17,969*	*(51)*		-
Africa and Middle East	30,002	1,124	1,124	29,785	(1,129)		-
Morocco	*631*	*1*	*1*	*631*	*(4)*		-
Other Africa and Middle East countries	*29,371*	*1,123*	*1,123*	*29,153*	*(1,125)*		-
Latin America and Caribbean	5,694	183	183	5,332	(80)		-
Off-balance sheet exposures	**560,678**	**721**	**721**			**(631)**	
Europe	374,312	593	593			(466)	
France	*231,158*	*472*	*472*			*(286)*	
Czech Republic	*11,213*	*17*	*17*			*(21)*	
Germany	*39,411*	*11*	*11*			*(31)*	
Luxembourg	*14,637*	*8*	*8*			*(9)*	
United Kingdom	*21,541*	*0*	*0*			*(20)*	
Italy	*8,996*	*0*	*0*			*(8)*	
Switzerland	*8,889*	*0*	*0*			*(2)*	
Russian Federation	*185*	*53*	*53*			*(1)*	
Romania	*3,618*	*22*	*22*			*(52)*	
Spain	*5,770*	*1*	*1*			*(6)*	
Other European countries: EU and EFTA	*26,639*	*5*	*5*			*(28)*	
Other European countries	*2,255*	*4*	*4*			*(2)*	
North America	110,783	58	58			(85)	
United States	*106,428*	*58*	*58*			*(83)*	
Other North American countries	*4,355*	*0*	*0*			*(2)*	
Asia-Pacific	62,768	3	3			(11)	
Japan	*45,595*	*0*	*0*			*(3)*	
China	*2,736*	*0*	*0*			*(1)*	
Other Asia-Pacific countries	*14,436*	*3*	*3*			*(8)*	
Africa and Middle East	10,161	67	67			(68)	
Morocco	*653*	*0*	*0*			*(0)*	
Other Africa and Middle East countries	*9,508*	*67*	*67*			*(68)*	
Latin America and the Caribbean	2,653	0	0			(1)	
TOTAL	**1,356,647**	**14,841**	**14,841**	**784,251**	**(9,006)**	**(631)**	**-**

(In EURm)	31.12.2025						
	Gross carrying/nominal amount					Provisions on off-balance sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		of which non-performing					
	Total nominal	Total non performing	of which defaulted	of which subject to impairment	Accumulated impairment		
On-balance sheet exposures	**771,744**	**14,261**	**14,261**	**759,266**	**(8,820)**		**-**
Europe	578,303	12,133	12,133	566,805	(7,157)		-
France	*354,243*	*9,343*	*9,343*	*343,365*	*(5,251)*		-
Czech Republic	*58,810*	*583*	*583*	*58,810*	*(438)*		-
Germany	*17,547*	*744*	*744*	*17,547*	*(247)*		-
Luxembourg	*32,662*	*47*	*47*	*32,656*	*(52)*		-
United Kingdom	*22,341*	*62*	*62*	*22,162*	*(58)*		-
Italy	*17,308*	*535*	*535*	*16,968*	*(436)*		-
Switzerland	*17,026*	*8*	*8*	*17,026*	*(9)*		-
Russian Federation	*208*	*55*	*55*	*208*	*(30)*		-
Romania	*15,444*	*352*	*352*	*15,444*	*(390)*		-
Spain	*5,580*	*44*	*44*	*5,576*	*(52)*		-
Other European countries: EU and EFTA	*29,119*	*254*	*254*	*29,029*	*(165)*		-
Other European countries	*8,015*	*107*	*107*	*8,015*	*(30)*		-
North America	109,060	628	628	108,843	(405)		-
United States	*106,089*	*626*	*626*	*105,871*	*(403)*		-
Other North American countries	*2,972*	*2*	*2*	*2,972*	*(2)*		-
Asia-Pacific	51,327	90	90	51,106	(64)		-
Japan	*31,950*	*0*	*0*	*31,930*	*(2)*		-
China	*3,301*	*0*	*0*	*3,301*	*(1)*		-
Other Asia-Pacific countries	16,076	90	90	15,874	(62)		-
Africa and Middle East	27,366	1,215	1,215	27,186	(1,113)		-
Morocco	*359*	*1*	*1*	*359*	*(1)*		-
Other Africa and Middle East countries	*27,007*	*1,215*	*1,215*	*26,826*	*(1,112)*		-
Latin America and Caribbean	*5,688*	*195*	*195*	*5,327*	*(81)*		-
Off-balance sheet exposures	**417,097**	**813**	**813**			**(673)**	
Europe	285,460	669	669			(511)	
France	*172,616*	*496*	*496*			*(315)*	
Czech Republic	*9,627*	*33*	*33*			*(24)*	
Germany	*23,113*	*14*	*14*			*(30)*	
Luxembourg	*12,580*	*11*	*11*			*(10)*	
United Kingdom	*17,463*	*0*	*0*			*(23)*	
Italy	*8,296*	*39*	*39*			*(11)*	
Switzerland	*7,477*	*0*	*0*			*(1)*	
Russian Federation	*205*	*51*	*51*			*(1)*	
Romania	*3,480*	*22*	*22*			*(56)*	
Spain	*5,836*	*0*	*0*			*(7)*	
Other European countries: EU and EFTA	*22,924*	*1*	*1*			*(31)*	
Other European countries	*1,843*	*1*	*1*			*(1)*	
North America	88,694	58	58			(96)	
United States	*84,682*	*58*	*58*			*(95)*	
Other North American countries	*4,012*	*0*	*0*			*(0)*	
Asia-Pacific	29,966	4	4			(8)	
Japan	*13,749*	*0*	*0*			*(1)*	
China	*3,460*	*0*	*0*			*(2)*	
Other Asia-Pacific countries	*12,756*	*4*	*4*			*(5)*	
Africa and Middle East	9,004	82	82			(58)	
Morocco	*603*	*0*	*0*			*(0)*	
Other Africa and Middle East countries	*8,401*	*82*	*82*			*(58)*	
Latin America and the Caribbean	3,973	0	0			(1)	
TOTAL	**1,188,842**	**15,074**	**15,074**	**759,266**	**(8,820)**	**(673)**	**-**

TABLE 27: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY INDUSTRY (CQ5)

	30.06.2026					
	Gross carrying amount					
		of which non-performing				
(In EURm)	Total nominal	Total non performing	of which defaulted	of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
Agriculture, forestry and fishing	2,190	207	207	2,171	(135)	-
Mining and quarrying	5,411	31	31	4,969	(29)	-
Manufacturing	32,494	1,489	1,489	32,204	(1,050)	-
Electricity, gas, steam and air conditioning supply	20,307	191	191	20,290	(167)	-
Water supply	2,251	33	33	2,189	(32)	-
Construction	7,509	658	658	7,453	(505)	-
Wholesale and retail trade	32,515	1,649	1,649	32,295	(1,099)	-
Transport and storage	21,094	500	500	20,986	(321)	-
Accommodation and food service activities	4,913	549	549	4,797	(321)	-
Information and communication	16,204	567	567	15,145	(287)	-
Financial and insurance actvities	15,275	236	236	15,021	(140)	-
Real estate activities	32,688	1,151	1,151	32,256	(585)	-
Professional, scientific and technical activities	6,524	454	454	6,472	(256)	-
Administrative and support service activities	8,191	344	344	8,151	(188)	-
Public administration and defence, compulsory social security	204	1	1	189	(1)	-
Education	1,028	97	97	1,008	(59)	-
Human health services and social work activities	3,511	186	186	3,483	(141)	-
Arts, entertainment and recreation	1,679	75	75	1,653	(53)	-
Other services	20,137	403	403	19,096	(509)	-
TOTAL	**234,124**	**8,819**	**8,819**	**229,828**	**(5,878)**	**-**

	31.12.2025					
	Gross carrying amount					Accumulated negative changes in fair value due to credit risk on non-performing exposures
		of which non-performing				
(In EURm)	Total nominal	Total non performing	of which defaulted	of which loans and advances subject to impairment	Accumulated impairment	
Agriculture, forestry and fishing	2,446	193	193	2,423	(116)	-
Mining and quarrying	5,525	41	41	5,011	(40)	-
Manufacturing	31,174	1,505	1,505	30,913	(977)	-
Electricity, gas, steam and air conditioning supply	19,449	214	214	19,431	(172)	-
Water supply	2,071	34	34	2,005	(30)	-
Construction	7,028	675	675	6,965	(507)	-
Wholesale and retail trade	31,239	1,789	1,789	30,980	(1,123)	-
Transport and storage	20,775	507	507	20,656	(312)	-
Accommodation and food service activities	4,951	556	556	4,808	(313)	-
Information and communication	15,285	582	582	14,164	(267)	-
Financial and insurance actvities	15,372	209	209	15,146	(155)	-
Real estate activities	31,951	1,224	1,224	31,481	(637)	-
Professional, scientific and technical activities	6,340	460	460	6,286	(262)	-
Administrative and support service activities	7,803	310	310	7,757	(175)	-
Public administration and defence, compulsory social security	208	1	1	189	(1)	-
Education	950	92	92	929	(53)	-
Human health services and social work activities	3,470	154	154	3,438	(143)	-
Arts, entertainment and recreation	1,498	76	76	1,469	(51)	-
Other services	20,610	487	487	18,994	(523)	-
TOTAL	**228,145**	**9,108**	**9,108**	**223,044**	**(5,856)**	**-**

TABLE 28: COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (CQ7)

	30.06.2026	
	Collateral obtained by taking possession accumulated	
(In EURm)	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)	0	(0)
Other than PP&E	66	(39)
Residential immovable property	*0*	-
Commercial Immovable property	-	-
Movable property (auto, shipping, etc.)	-	-
Equity and debt instruments	-	-
Other	*66*	*(39)*
TOTAL	**66**	**(39)**

	31.12.2025	
	Collateral obtained by taking possession accumulated	
(In EURm)	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)	0	(0)
Other than PP&E	49	(25)
Residential immovable property	*0*	-
Commercial Immovable property	-	-
Movable property (auto, shipping, etc.)	-	-
Equity and debt instruments	-	-
Other	*49*	*(25)*
TOTAL	**49**	**(25)**

TABLE 29: MATURITY OF EXPOSURES (CR1-A)

	30.06.2026					
	Net exposure value					
(In EURm)	On demand	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total
Loans and advances	11,598	118,772	147,864	244,096	-	522,331
Debt securities	0	27,839	27,302	42,026	-	97,168
TOTAL	**11,598**	**146,611**	**175,167**	**286,122**	**-**	**619,498**

	31.12.2025					
	Net exposure value					
(In EURm)	On demand	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total
Loans and advances	10,521	113,733	142,604	240,807	0	507,665
Debt securities	0	23,923	30,079	34,364	-	88,366
TOTAL	**10,521**	**137,656**	**172,683**	**275,171**	**0**	**596,031**

TABLE 30: CREDIT RISK MITIGATION TECHNIQUES – OVERVIEW (CR3)

	30.06.2026				
(In EURm)	Exposures unsecured – Carrying amount	Exposures secured – Carrying amount	of which secured by collateral	of which secured by financial guarantees	of which secured by credit derivatives
Total loans	403,420	286,381	118,669	167,713	-
Total debt securities	84,886	12,276	12,155	121	
TOTAL EXPOSURES	**488,306**	**298,657**	**130,824**	**167,833**	**-**
of which non-performing exposures	*2,390*	*5,234*	*2,384*	*2,850*	-
of which defaulted	*2,390*	*5,234*	*2,384*	*2,850*	-

	31.12.2025				
(In EURm)	Exposures unsecured – Carrying amount	Exposures secured – Carrying amount	of which secured by collateral	of which secured by financial guarantees	of which secured by credit derivatives
Total loans	395,256	279,310	113,351	165,958	-
Total debt securities	77,524	10,835	10,706	128.7327	
TOTAL EXPOSURES	**472,780**	**290,145**	**124,058**	**166,087**	**-**
of which non-performing exposures	*2,650*	*5,278*	*2,330*	*2,948*	-
of which defaulted	*2,650*	*5,278*	*2,330*	*2,948*	-

4.2 ADDITIONAL QUANTITATIVE INFORMATION ON CREDIT RISK

Definition of regulatory metrics

The main metrics used in the following tables are:

- Exposure corresponding to all assets (*e.g.* loans, receivables, accruals, etc.) associated with market or clients transactions, recorded in the bank 's on and off-balance sheet;
- EAD (Exposure At Default) defined as the bank's exposure (on and off-balance sheet) in the event of a counterparty default. Unless otherwise specifically indicated to the contrary, the EAD is reported post-CRM (Credit Risk Mitigation), after factoring in guarantees and collateral. Under the Standardised approach, EADs are presented net of specific provisions and financial collateral;
- Risk-Weighted Assets (RWA): are computed from the exposures and associated level of risk dependent on the debtors' credit status;
- Expected Loss (EL): potential loss incurred, given the quality of the structuring of a transaction and any risk mitigation measures such as collateral. Under the AIRB method, the following equation summarises the relationship between these variables: EL = EAD x PD x LGD (except for defaulted exposures).

Breakdown of credit risk – Overview

TABLE 31: CREDIT RISK EXPOSURE, EAD AND RWA BY EXPOSURE CLASS AND APPROACH

	30.06.2026								
(In EURm)	IRB approach			Standardised approach			Total		
Exposure classes	**Exposure**	**EAD**	**RWA**	**Exposure**	**EAD**	**RWA**	**Exposure**	**EAD**	**RWA**
Sovereign	12	12	6	272,554	283,871	8,419	272,566	283,883	8,425
Institutions	36,728	24,629	3,749	5,528	3,534	1,024	42,256	28,162	4,773
Corporates	398,553	250,255	114,445	57,434	30,412	26,368	455,987	280,667	140,813
Retail	176,400	171,438	37,442	41,684	29,736	19,215	218,084	201,173	56,658
Others	77,183	55,187	26,401	97,474	89,678	70,017	174,657	144,865	96,418
TOTAL	**688,877**	**501,520**	**182,043**	**474,673**	**437,230**	**125,042**	**1,163,550**	**938,751**	**307,085**

	31.12.2025								
(In EURm)	IRB approach			Standardised approach			Total		
Exposure classes	**Exposure**	**EAD**	**RWA**	**Exposure**	**EAD**	**RWA**	**Exposure**	**EAD**	**RWA**
Sovereign	243,400	253,587	7,896	15,825	16,577	645	259,225	270,164	8,541
Institutions	47,696	35,406	3,871	3,958	2,088	635	51,653	37,494	4,506
Corporates	398,230	245,878	109,198	54,227	30,227	27,277	452,457	276,105	136,475
Retail	174,508	170,184	35,457	43,555	31,677	19,989	218,064	201,861	55,446
Others	58,204	45,392	20,618	97,657	90,016	70,707	155,861	135,408	91,325
TOTAL	**922,038**	**750,446**	**177,040**	**215,222**	**170,586**	**119,253**	**1,137,260**	**921,032**	**296,293**

Breakdown of credit risk – details

TABLE 32: STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (CR4)

The concept of "credit conversion factor" (CCF) is the ratio between the current undrawn part of a credit line which could be drawn and would therefore be exposed in the event of default and the undrawn part of this credit line. The significance of the credit line depends on the authorised limit, unless the unauthorised limit is greater.

The concept of "credit risk mitigation" (CRM) is a technique used by an institution to reduce the credit risk associated with its exposures.

In accordance with EBA instructions (EBA/ITS/2020/04), the amounts are presented without securitisation and contributions to default funds of main counterparties.

		30.06.2026					
(In EURm)		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Exposure classes	**On-balance sheet exposures**	**Off-balance sheet exposures**	**On-balance sheet exposures**	**Off-balance sheet exposures**	**RWA**	**RWA density** *(%)*
1	Central governments or central banks	259,629	5,763	270,111	4,296	8,314	3%
2	Non-central governement public sector entities	643	247	656	95	262	35%
EU 2a	Regional government or local authorities	446	209	463	79	123	23%
EU 2b	Public sector entities	197	38	194	15	139	67%
3	Multilateral development banks	2,123	31	4,152	270	105	2%
EU 3a	International organisations	4,997	-	4,998	43	-	-
4	Institutions	3,613	1,010	2,292	491	762	27%
5	Covered bonds	-	-	-	-	-	-
6	Corporates	44,060	13,114	27,357	3,055	26,368	87%
6,1	*ow Specialised lending*	*2,462*	*1,003*	*1,102*	*129*	*1,056*	*86%*
7	Subordinated debt exposures and equity	5,365	-	5,365	-	12,555	234%
EU 7a	Subordinated debt exposures	19	-	20	-	2	-
EU 7b	Equity	5,345	-	5,345	-	12,553	235%
8	Retail	27,172	14,148	26,751	2,985	19,215	65%
9	Secured by mortgages on immovable property and ADC exposures	10,979	1,150	11,098	351	5,188	45%
9,1	Secured by mortgages on residential immovable property - non IPRE	6,929	238	6,932	85	2,373	34%
9,2	Secured by mortgages on residential immovable property - IPRE	400	17	417	27	167	38%
9,3	Secured by mortgages on commercial immovable property - non IPRE	3,043	799	3,112	190	2,181	66%
9,4	Secured by mortgages on commercial immovable property - IPRE	588	6	618	12	386	61%
9,5	Acquisition, Development and Construction (ADC)	19	91	19	37	80	144%
10	Exposures in default	1,831	150	1,685	79	2,129	121%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
EU 10b	Collective investment undertakings	513	28	513	28	692	128%
EU 10c	Other items	56,924	2,843	56,924	1,291	47,634	82%
TOTAL		**417,850**	**38,484**	**411,904**	**12,983**	**123,223**	**29%**

(In EURm)		31.12.2025					
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Exposure classes	On-balance sheet exposures	Off-balance sheet exposures	On-balance sheet exposures	Off-balance sheet exposures	RWA	RWA density (%)
1	Central governments or central banks	15,625	102	16,060	106	624	4%
2	Non-central governement public sector entities	643	117	930	43	140	14%
EU 2a	Regional government or local authorities	481	104	763	38	106	13%
EU 2b	Public sector entities	161	12	167	5	35	20%
3	Multilateral development banks	97	-	383	29	22	5%
EU 3a	International organisations	-	-	-	-	-	-
4	Institutions	2,382	810	886	229	495	44%
5	Covered bonds	-	-	-	-	-	-
6	Corporates	40,260	13,686	27,168	3,059	27,277	90%
6,1	*ow Specialised lending*	*1,174*	*393*	*1,096*	*157*	*1,190*	*95%*
7	Subordinated debt exposures and equity	5,348	-	5,348	-	12,391	232%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	5,348		5,348	-	12,391	232%
8	Retail	28,843	14,279	28,381	3,296	19,989	63%
9	Secured by mortgages on immovable property and ADC exposures	13,297	1,269	13,310	377	7,261	53%
9,1	Secured by mortgages on residential immovable property - non IPRE	6,818	203	6,818	75	2,320	34%
9,2	Secured by mortgages on residential immovable property - IPRE	309	22	309	9	154	48%
9,3	Secured by mortgages on commercial immovable property - non IPRE	3,013	798	3,030	199	2,181	68%
9,4	Secured by mortgages on commercial immovable property - IPRE	3,078	113	3,078	39	2,474	79%
9,5	Acquisition, Development and Construction (ADC)	79	133	74	55	131	101%
10	Exposures in default	2,256	140	1,989	59	2,496	122%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	651	408	753	411	256	22%
EU 10b	Collective investment undertakings	685	-	685	-	954	139%
EU 10c	Other items	55,253	2,328	55,253	1,080	45,783	81%
TOTAL		**165,339**	**33,139**	**151,146**	**8,688**	**117,686**	**74%**

TABLE 33: STANDARDISED APPROACH – CREDIT RISK EXPOSURES BY REGULATORY EXPOSURE CLASS AND RISK WEIGHTS (CR5)

In accordance with EBA instructions (EBA/ITS/2020/04), the amounts are presented without securitisation and contributions to default funds of central counterparties.

(In EURm)		30.06.2026														
		Risk Weight														
Exposure classes		**0%**	**2%**	**4%**	**10%**	**20%**	**30%**	**35%**	**40%**	**45%**	**50%**	**60%**	**70%**	**75%**	**80%**	**90%**
		a	**b**	**c**	**d**	**e**	**f**	**g**	**h**	**i**	**j**	**k**	**l**	**m**	**n**	**o**
1	Central governments or central banks	262,831	-	-	335	3,299	-	-	-	-	344	-	-	-	-	-
2	Non-central government public sector entities	-	-	-	-	582	-	-	-	-	46	-	-	-	-	-
Eu 2a	*Regional governments or local authorities*	-	-	-	-	*524*	-	-	-	-	*0*	-	-	-	-	-
EU 2b	*Public sector entities*	-	-	-	-	*58*	-	-	-	-	*46*	-	-	-	-	-
3	Multilateral development banks	3,958	-	-	-	422	4	-	-	-	39	-	-	-	-	-
EU 3a	*International organisations*	*5,041*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	47	555	-	-	1,425	200	-	111	-	137	-	-	89	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	169	-	-	-	2,360	-	-	-	-	1,535	-	-	1,375	-	-
6.1	*Of which: Specialised Lending*	-	-	-	-	*40*	-	-	-	-	*6*	-	-	*34*	-	-
7	Subordinated debt exposures and equity	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7a	*Subordinated debt exposures*	*1*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	*Equity*	*4*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	6	0	1	0	26	4	1,520	16	1,761	4	8	-	25,766	-	-
9	Secured by mortgages on immovable property	178	-	-	6	4,977	125	-	40	39	43	1,425	437	1,071	0	7
9.1	*Secured by mortgages on residential immovable property - non IPRE*	*10*	-	-	*6*	*4,657*	*115*	-	*40*	*39*	*5*	*3*	*1*	*786*	*0*	*0*
9.1.1	*No loan splitting applied*	*4*	-	-	-	*17*	*0*	-	*0*	*0*	*0*	*0*	-	*160*	-	-
9.1.2	*Loan splitting applied (secured)*	-	-	-	-	*4,609*	-	-	-	-	-	-	-	-	-	-
9.1.3	*Loan splitting applied (unsecured)*	*6*	-	-	*6*	*31*	*115*	-	*39*	*39*	*5*	*3*	*1*	*626*	*0*	*0*
9.2	*Secured by mortgages on residential immovable property - IPRE*	*37*	-	-	-	*222*	*0*	-	*0*	*0*	-	-	-	*18*	-	-
9.3	*Secured by mortgages on commercial immovable property - non IPRE*	*86*	-	-	*0*	*99*	*9*	-	-	-	*32*	*1,404*	*2*	*240*	-	-
9.3.1	*No loan splitting applied*	*38*	-	-	*0*	-	*0*	-	-	-	*20*	*1*	-	*39*	-	-
9.3.2	*Loan splitting applied (secured)*	-	-	-	-	-	-	-	-	-	-	*1,402*	-	-	-	-
9.3.3	*Loan splitting applied (unsecured)*	*48*	-	-	-	*99*	*9*	-	-	-	*12*	*1*	*2*	*201*	-	-
9.4	*Secured by mortgages on commercial immovable property - IPRE*	*45*	-	-	-	-	-	-	-	-	*6*	*15*	*433*	*27*	-	*6*
9.5	*Acquisition, Development and Construction (ADC)*	-	-	-	-	-	-	-	-	-	-	*3*	-	*0*	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	2,088	-	-	0	1,000	-	-	-	-	8,506	0	-	0	-	-
11	**TOTAL**	**274,322**	**555**	**1**	**342**	**14,091**	**332**	**1,520**	**167**	**1,800**	**10,654**	**1,433**	**437**	**28,302**	**0**	**7**

(In EURm)

	Exposure classes	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Other	Total	of which unrated
		p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	5,203	-	-	-	1,368	-	-	-	-	1,026	274,407	195,938
2	Non-central government public sector entities	123	-	-	-	0	-	-	-	-	0	751	620
Eu 2a	*Regional governments or local authorities*	*18*	-	-	-	*0*	-	-	-	-	*0*	*542*	*528*
EU 2b	*Public sector entities*	*105*	-	-	-	-	-	-	-	-	-	*209*	*92*
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	4,423	3,984
EU 3a	*International organisations*	-	-	-	-	-	-	-	-	-	-	*5,041*	*5,041*
4	Institutions	175	-	-	-	45	-	-	-	-	-	2,783	1,007
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	23,704	-	-	218	1,050	-	-	-	-	-	30,412	21,715
6.1	*Of which: Specialised Lending*	*548*	-	-	*218*	*384*	-	-	-	-	-	*1,230*	*606*
7	Subordinated debt exposures and equity	-	-	-	599	-	4,705	-	0	-	57	5,365	5,365
EU 7a	*Subordinated debt exposures*	-	-	-	-	-	-	-	-	-	*19*	*20*	*20*
EU 7b	*Equity*	-	-	-	*599*	-	*4,705*	-	*0*	-	*37*	*5,345*	*5,345*
8	Retail exposures	336	-	-	-	43	-	-	-	-	246	29,736	29,736
9	Secured by mortgages on immovable property	1,685	-	28	1	113	-	-	-	-	1,274	11,449	11,027
9.1	*Secured by mortgages on residential immovable property - non IPRE*	*246*	-	*0*	-	*2*	-	-	-	-	*1,106*	*7,017*	*6,985*
9.1.1	*No loan splitting applied*	*125*	-	-	-	*2*	-	-	-	-	*132*	*441*	*441*
9.1.2	*Loan splitting applied (secured)*	-	-	-	-	-	-	-	-	-	-	*4,609*	*4,586*
9.1.3	*Loan splitting applied (unsecured)*	*121*	-	*0*	-	*0*	-	-	-	-	*975*	*1,967*	*1,958*
9.2	*Secured by mortgages on residential immovable property - IPRE*	*56*	-	-	-	*27*	-	-	-	-	*82*	*444*	*440*
9.3	*Secured by mortgages on commercial immovable property - non IPRE*	*1,363*	-	-	*1*	*0*	-	-	-	-	*67*	*3,302*	*2,936*
9.3.1	*No loan splitting applied*	*531*	-	-	-	-	-	-	-	-	*10*	*639*	*587*
9.3.2	*Loan splitting applied (secured)*	-	-	-	-	-	-	-	-	-	-	*1,402*	*1,274*
9.3.3	*Loan splitting applied (unsecured)*	*832*	-	-	*1*	*0*	-	-	-	-	*57*	*1,261*	*1,076*
9.4	*Secured by mortgages on commercial immovable property - IPRE*	*20*	-	*28*	-	*32*	-	-	-	-	*19*	*631*	*610*
9.5	*Acquisition, Development and Construction (ADC)*	*1*	-	-	-	*52*	-	-	-	-	-	*56*	*55*
10	Exposures in default	979	-	-	-	729	-	-	-	-	56	1,764	1,764
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	63	-	-	-	-	5	-	-	6	467	541	541
EU 10c	Other items	33,699	-	-	-	3	1,998	-	-	-	10,921	58,215	53,139
11	**TOTAL**	**65,967**	**-**	**28**	**817**	**3,351**	**6,708**	**-**	**0**	**6**	**14,046**	**424,886**	**329,877**

(In EURm)		31.12.2025														
		Risk Weight														
Exposure classes		**0%**	**2%**	**4%**	**10%**	**20%**	**30%**	**35%**	**40%**	**45%**	**50%**	**60%**	**70%**	**75%**	**80%**	**90%**
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
1	Central governments or central banks	15,543	-	-	-	24	-	-	-	-	0	-	-	-	-	-
2	Non-central government public sector entities	337	-	-	-	619	-	-	-	-	0	-	-	-	-	-
Eu 2a	*Regional governments or local authorities*	*337*	-	-	-	*448*	-	-	-	-	-	-	-	-	-	-
EU 2b	*Public sector entities*	-	-	-	-	*171*	-	-	-	-	*0*	-	-	-	-	-
3	Multilateral development banks	362	-	-	-	5	5	-	-	-	39	-	-	-	-	-
EU 3a	International organisations	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	37	152	-	-	172	220	-	130	-	107	-	-	91	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	17	-	-	-	1,565	-	-	-	5	1,040	-	-	1,200	-	-
6.1	*Of which: Specialised Lending*	-	-	-	-	-	-	-	-	-	*1*	-	-	*34*	-	-
7	Subordinated debt exposures and equity	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7a	*Subordinated debt exposures*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	*Equity*	*4*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	16	0	7	0	32	3	1,482	9	2,196	3	7	-	27,299	-	-
9	Secured by mortgages on immovable property	41	-	-	227	4,755	250	-	137	47	52	2,467	137	1,088	-	73
9.1	*Secured by mortgages on residential immovable property - non IPRE*	*14*	-	-	*227*	*4,454*	*149*	-	*134*	*43*	*10*	*14*	*1*	*753*	-	*0*
9.1.1	*No loan splitting applied*	*2*	-	-	*0*	*4*	*1*	-	*0*	*1*	*3*	*12*	-	*188*	-	-
9.1.2	*Loan splitting applied (secured)*	-	-	-	-	*4,448*	-	-	-	-	-	-	-	-	-	-
9.1.3	*Loan splitting applied (unsecured)*	*12*	-	-	*227*	*1*	*149*	-	*134*	*41*	*7*	*2*	*1*	*565*	-	*0*
9.2	*Secured by mortgages on residential immovable property - IPRE*	-	-	-	-	*135*	*6*	-	*0*	*4*	-	*0*	-	*8*	-	-
9.3	*Secured by mortgages on commercial immovable property - non IPRE*	*27*	-	-	*0*	*135*	*11*	-	*3*	-	*36*	*1,267*	*1*	*284*	-	-
9.3.1	*No loan splitting applied*	*10*	-	-	*0*	*1*	*0*	-	-	-	*0*	-	-	*35*	-	-
9.3.2	*Loan splitting applied (secured)*	-	-	-	-	-	-	-	-	-	-	*1,265*	-	-	-	-
9.3.3	*Loan splitting applied (unsecured)*	*16*	-	-	-	*134*	*11*	-	*3*	-	*35*	*2*	*1*	*248*	-	-
9.4	*Secured by mortgages on commercial immovable property - IPRE*	-	-	-	-	-	*84*	-	-	-	*7*	*1,163*	*134*	*42*	-	*73*
9.5	*Acquisition, Development and Construction (ADC)*	-	-	-	-	*31*	-	-	-	-	-	*24*	-	*1*	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	1,089	-	-	-	-	70	-	-	4	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	1,721	-	-	0	999	-	-	-	-	8,662	4	-	5	-	-
11	**TOTAL**	**18,078**	**153**	**7**	**227**	**9,260**	**478**	**1,482**	**277**	**2,247**	**9,975**	**2,478**	**137**	**29,687**	**-**	**73**

(In EURm)		31.12.2025											
		Risk weight											
	Exposure classes	**100%**	**105%**	**110%**	**130%**	**150%**	**250%**	**370%**	**400%**	**1250%**	**Other**	**Total**	**of which unrated**
		p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	556	-	-	-	42	-	-	-	-	1	16,165	13,325
2	Non-central government public sector entities	16	-	-	-	-	-	-	-	-	1	973	961
Eu 2a	*Regional governments or local authorities*	*15*	-	-	-	-	-	-	-	-	*1*	*801*	*790*
EU 2b	*Public sector entities*	*1*	-	-	-	-	-	-	-	-	-	*172*	*172*
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	412	363
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	0	0
4	Institutions	164	-	-	-	41	-	-	-	-	0	1,115	642
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	25,212	-	-	246	935	-	-	-	-	6	30,227	22,717
6.1	*Of which: Specialised Lending*	*580*	-	-	*246*	*393*	-	-	-	-	*0*	*1,253*	*681*
7	Subordinated debt exposures and equity	589	-	-	-	-	4,711	-	0	-	43	5,348	5,348
EU 7a	*Subordinated debt exposures*	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	*Equity*	*589*	-	-	-	-	*4,711*	-	*0*	-	*43*	*5,348*	*5,348*
8	Retail exposures	340	-	-	-	2	-	-	-	-	280	31,677	31,677
9	Secured by mortgages on immovable property	2,097	-	1,164	0	143	-	-	-	-	1,008	13,687	12,832
9.1	*Secured by mortgages on residential immovable property - non IPRE*	*236*	-	*0*	*0*	*1*	-	-	-	-	*857*	*6,893*	*6,857*
9.1.1	*No loan splitting applied*	*96*	-	*0*	-	*1*	-	-	-	-	*182*	*491*	*488*
9.1.2	*Loan splitting applied (secured)*	-	-	-	-	-	-	-	-	-	-	*4,448*	*4,421*
9.1.3	*Loan splitting applied (unsecured)*	*140*	-	*0*	*0*	*0*	-	-	-	-	*675*	*1,954*	*1,949*
9.2	*Secured by mortgages on residential immovable property - IPRE*	*47*	-	*0*	-	*37*	-	-	-	-	*82*	*318*	*276*
9.3	*Secured by mortgages on commercial immovable property - non IPRE*	*1,399*	-	*0*	*0*	*0*	-	-	-	-	*66*	*3,229*	*2,880*
9.3.1	*No loan splitting applied*	*444*	-	-	-	-	-	-	-	-	*6*	*498*	*464*
9.3.2	*Loan splitting applied (secured)*	-	-	-	-	-	-	-	-	-	-	*1,265*	*1,137*
9.3.3	*Loan splitting applied (unsecured)*	*955*	-	*0*	*0*	*0*	-	-	-	-	*60*	*1,466*	*1,278*
9.4	*Secured by mortgages on commercial immovable property - IPRE*	*414*	-	*1,164*	-	*32*	-	-	-	-	*3*	*3,116*	*2,690*
9.5	*Acquisition, Development and Construction (ADC)*	*1*	-	-	-	*72*	-	-	-	-	*0*	*130*	*129*
10	Exposures in default	1,107	-	-	-	847	-	-	-	-	94	2,048	2,048
EU 10a	Claims on institutions and corporates with a short-term credit assessment	1	-	-	-	-	-	-	-	-	-	1,164	0
EU 10b	Collective investment undertakings (CIU)	9	-	-	-	-	1	-	-	16	659	685	685
EU 10c	Other items	32,018	-	-	-	8	2,042	-	-	-	10,874	56,333	51,742
11	**TOTAL**	**62,111**	**-**	**1,164**	**246**	**2,017**	**6,754**	**-**	**0**	**16**	**12,966**	**159,834**	**142,340**

TABLE 34: INTERNAL APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (CR6) – AIRB

The table below presents Group exposures subject to credit risk and for which an internal model is used with a view to calculating RWA.

	30.06.2026												
(In EURm)	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF *(%)*	EAD post CCF and post CRM	Average PD *(%)*	Number of obligors	Average LGD *(%)*	Average maturity *(year)*	RWA after supporting factors	RWA density	Expected Loss	Value adjustments and Provisions
Central governments and central banks	0.00 to < 0.15	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.00 to < 0.10	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.10 to < 0.15	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.15 to < 0.25	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.25 to < 0.50	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.50 to < 0.75	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.75 to < 2.50	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.75 to < 1.75	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	1.75 to < 2.50	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	2.50 to < 10.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	2.50 to < 5.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	5.00 to < 10.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	10.00 to < 100.00	1	-	0%	1	34.22%	1	38.50%	5	1	172.48%	0	0
	10.00 to < 20.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	20.00 to < 30.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	30.00 to < 100.00	1	-	0%	1	34.22%	1	38.50%	5	1	172.48%	0	0
	100.00 (default)	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	Subtotal	**1**	**-**	**0.00%**	**1**	**34.22%**	**1**	**38.50%**	**5**	**1**	**172.48%**	**0**	**0**
Regional governments or local authorities	0.00 to < 0.15	1,112	889	56%	1,468	0.07%	1,123	19.93%	3	195	13.26%	0	(0)
	0.00 to < 0.10	746	720	56%	1,029	0.05%	689	19.91%	3	101	9.82%	0	(0)
	0.10 to < 0.15	365	170	52%	439	0.13%	434	19.98%	4	94	21.32%	0	(0)
	0.15 to < 0.25	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.25 to < 0.50	216	77	44%	250	0.26%	341	19.99%	4	77	30.94%	0	(0)
	0.50 to < 0.75	42	26	42%	53	0.50%	88	19.99%	4	20	38.42%	0	(0)
	0.75 to < 2.50	21	3	46%	22	1.51%	32	20.06%	5	14	60.97%	0	(0)
	0.75 to < 1.75	13	0	40%	13	1.10%	14	20.11%	5	8	57.10%	0	(0)
	1.75 to < 2.50	8	3	46%	9	2.12%	18	19.99%	5	6	66.76%	0	(0)
	2.50 to < 10.00	35	1	41%	36	3.30%	29	24.50%	2	28	79.71%	0	(1)
	2.50 to < 5.00	35	1	40%	35	3.26%	27	24.54%	2	28	79.60%	0	(1)
	5.00 to < 10.00	0	0	86%	0	7.76%	2	20.00%	4	0	92.19%	0	(0)
	10.00 to < 100.00	0	-	0%	0	27.25%	1	100.00%	0	0	650.00%	0	(0)
	10.00 to < 20.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	20.00 to < 30.00	0	-	0%	0	27.25%	1	100.00%	0	0	650.00%	0	(0)
	30.00 to < 100.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	100.00 (default)	2	1	40%	2	100.00%	4	20.00%	4	5	262.29%	0	(0)
	Subtotal	**1,428**	**997**	**54.24%**	**1,831**	**0.30%**	**1,618**	**20.03%**	**3**	**340**	**18.56%**	**1**	**(2)**
Public sector entities	0.00 to < 0.15	3,396	1,940	41%	3,784	0.00%	482	16.43%	3	282	7.44%	0	(1)
	0.00 to < 0.10	3,274	1,925	41%	3,659	0.00%	404	16.76%	3	272	7.42%	0	(1)
	0.10 to < 0.15	121	15	26%	125	0.13%	78	6.78%	4	10	8.06%	0	(0)
	0.15 to < 0.25	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.25 to < 0.50	24	15	57%	46	0.26%	172	9.34%	4	6	12.68%	0	(0)
	0.50 to < 0.75	58	9	49%	96	0.50%	23	7.91%	4	15	15.79%	0	(0)
	0.75 to < 2.50	29	5	77%	158	1.93%	57	9.68%	2	37	23.35%	0	(0)
	0.75 to < 1.75	26	4	86%	29	1.10%	43	6.86%	4	6	18.94%	0	(0)
	1.75 to < 2.50	3	1	51%	129	2.12%	14	10.31%	1	31	24.34%	0	(0)
	2.50 to < 10.00	53	0	40%	28	3.27%	77	13.27%	3	14	48.96%	0	(0)
	2.50 to < 5.00	53	0	40%	28	3.26%	74	13.27%	3	14	48.98%	0	(0)
	5.00 to < 10.00	0	-	0%	0	7.76%	3	9.22%	0	0	34.52%	0	(0)
	10.00 to < 100.00	7	-	0%	7	26.04%	5	29.81%	1	8	112.29%	0	(0)
	10.00 to < 20.00	0	-	0%	0	14.33%	2	5.06%	1	0	29.13%	0	(0)
	20.00 to < 30.00	7	-	0%	7	26.11%	3	29.97%	1	8	112.82%	0	(0)
	30.00 to < 100.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	100.00 (default)	0	-	0%	0	100.00%	2	64.39%	0	0	89.21%	0	(0)
	Subtotal	**3,567**	**1,969**	**40.94%**	**4,120**	**0.16%**	**818**	**15.89%**	**3**	**362**	**8.77%**	**1**	**(1)**

	30.06.2026												
(In EURm)	**PD scale**	**Original on-balance sheet gross expsure**	**Off-balance sheet exposures pre CCF**	**Average CCF** *(%)*	**EAD post CCF and post CRM**	**Average PD** *(%)*	**Number of obligors**	**Average LGD** *(%)*	**Average maturity** *(year)*	**RWA after supporting factors**	**RWA density**	**Expected Loss**	**Value adjustments and Provisions**
Corporate – Specialised lending	0.00 to < 0.15	17,566	7,561	41%	5,768	0.10%	926	18.86%	3	778	13.48%	1	(0)
	0.00 to < 0.10	14,459	5,684	42%	2,252	0.05%	734	21.52%	2	180	8.00%	0	(0)
	0.10 to < 0.15	3,107	1,877	40%	3,516	0.14%	192	17.15%	3	598	17.00%	1	(0)
	0.15 to < 0.25	883	715	35%	1,090	0.24%	38	15.25%	3	162	14.82%	0	(0)
	0.25 to < 0.50	5,943	4,039	50%	7,888	0.32%	388	16.98%	2	1,620	20.53%	5	(3)
	0.50 to < 0.75	12,295	7,189	43%	15,335	0.55%	968	14.66%	4	4,824	31.46%	15	(15)
	0.75 to < 2.50	17,746	6,834	44%	20,455	1.50%	1,481	13.05%	3	7,916	38.70%	53	(60)
	0.75 to < 1.75	12,367	4,508	44%	14,188	1.19%	946	12.15%	3	5,133	36.18%	28	(20)
	1.75 to < 2.50	5,379	2,326	44%	6,266	2.19%	535	15.09%	3	2,783	44.41%	26	(40)
	2.50 to < 10.00	6,341	3,165	39%	7,521	4.05%	694	14.13%	3	3,355	44.60%	47	(65)
	2.50 to < 5.00	5,114	2,704	38%	6,118	3.35%	537	13.92%	3	2,639	43.13%	32	(45)
	5.00 to < 10.00	1,227	461	40%	1,403	7.08%	157	15.05%	2	716	51.02%	15	(20)
	10.00 to < 100.00	1,260	336	48%	1,421	19.44%	106	24.35%	4	1,637	115.23%	71	(186)
	10.00 to < 20.00	587	174	38%	652	13.30%	57	22.64%	3	711	109.01%	22	(47)
	20.00 to < 30.00	667	162	59%	762	24.60%	46	25.94%	4	923	121.07%	49	(138)
	30.00 to < 100.00	6	0	40%	6	31.25%	3	10.00%	1	3	54.21%	0	(0)
	100.00 (default)	1,113	21	50%	1,124	100.00%	81	38.15%	3	646	57.51%	411	(411)
	Subtotal	**63,147**	**29,859**	**43.18%**	**60,603**	**3.51%**	**4,682**	**15.43%**	**3**	**20,938**	**34.55%**	**604**	**(740)**
Corporates - Purchased receivables	0.00 to < 0.15	192	-	0%	176	0.07%	2,938	17.59%	0	83	47.08%	2	(1)
	0.00 to < 0.10	140	-	0%	124	0.05%	2,728	18.27%	0	67	53.93%	2	(1)
	0.10 to < 0.15	52	-	0%	52	0.13%	210	15.94%	0	16	30.60%	0	(0)
	0.15 to < 0.25	27	-	0%	27	0.24%	135	16.95%	0	10	36.39%	0	(0)
	0.25 to < 0.50	57	-	0%	57	0.30%	1,629	17.91%	0	22	38.47%	0	(0)
	0.50 to < 0.75	77	-	0%	77	0.57%	1,315	16.75%	0	22	28.91%	0	(0)
	0.75 to < 2.50	279	-	0%	279	1.47%	2,254	16.33%	0	102	36.70%	2	(3)
	0.75 to < 1.75	175	-	0%	175	1.12%	1,436	16.28%	0	67	38.23%	1	(2)
	1.75 to < 2.50	103	-	0%	103	2.06%	818	16.41%	0	35	34.12%	1	(0)
	2.50 to < 10.00	437	-	0%	437	4.55%	3,877	16.71%	0	198	45.25%	4	(1)
	2.50 to < 5.00	324	-	0%	324	3.71%	3,357	16.88%	0	141	43.71%	3	(1)
	5.00 to < 10.00	113	-	0%	113	6.97%	520	16.23%	0	56	49.66%	1	(0)
	10.00 to < 100.00	118	-	0%	118	21.92%	2,148	16.64%	0	64	53.89%	3	(2)
	10.00 to < 20.00	53	-	0%	53	13.38%	479	16.41%	0	29	53.62%	1	(1)
	20.00 to < 30.00	24	-	0%	24	24.30%	1,363	16.52%	0	14	57.57%	1	(0)
	30.00 to < 100.00	41	-	0%	41	31.68%	306	17.02%	0	21	52.09%	1	(1)
	100.00 (default)	27	-	0%	27	100.00%	256	16.60%	0	40	148.89%	3	(3)
	Subtotal	**1,212**	**-**	**0.00%**	**1,196**	**6.50%**	**14,552**	**16.81%**	**0**	**540**	**45.16%**	**15**	**(11)**
Corporate - Other	0.00 to < 0.15	20,516	19,121	51%	22,460	0.08%	27,917	21.89%	2	2,859	12.73%	142	(14)
	0.00 to < 0.10	14,142	13,195	56%	14,219	0.05%	26,695	20.00%	2	1,091	7.67%	2	(2)
	0.10 to < 0.15	6,374	5,925	39%	8,241	0.13%	1,222	25.14%	2	1,768	21.45%	140	(12)
	0.15 to < 0.25	701	903	38%	1,026	0.18%	1,875	28.57%	3	240	23.38%	1	(1)
	0.25 to < 0.50	6,947	6,099	37%	8,533	0.31%	12,466	27.56%	2	2,435	28.53%	7	(10)
	0.50 to < 0.75	6,493	5,053	40%	8,478	0.58%	10,833	30.81%	3	4,067	47.97%	15	(14)
	0.75 to < 2.50	17,336	6,405	41%	20,024	1.37%	24,292	28.83%	3	12,093	60.39%	80	(213)
	0.75 to < 1.75	11,246	4,688	41%	13,305	1.07%	15,465	28.73%	3	7,555	56.78%	42	(37)
	1.75 to < 2.50	6,090	1,717	42%	6,719	1.95%	8,827	29.02%	3	4,538	67.53%	38	(176)
	2.50 to < 10.00	12,914	5,709	37%	15,000	4.57%	35,785	33.35%	3	14,084	93.89%	230	(270)
	2.50 to < 5.00	9,954	4,731	36%	11,609	3.75%	28,964	33.49%	3	10,312	88.83%	147	(159)
	5.00 to < 10.00	2,960	978	44%	3,391	7.39%	6,821	32.88%	3	3,772	111.24%	83	(111)
	10.00 to < 100.00	3,335	720	42%	3,223	18.20%	14,184	33.75%	3	4,265	132.33%	196	(261)
	10.00 to < 20.00	1,908	459	41%	2,096	12.52%	6,798	34.20%	3	2,570	122.62%	89	(130)
	20.00 to < 30.00	929	139	47%	580	23.07%	4,247	33.33%	3	845	145.70%	44	(68)
	30.00 to < 100.00	498	122	41%	547	34.83%	3,139	32.47%	2	850	155.38%	62	(62)
	100.00 (default)	2,482	422	39%	2,644	100.00%	8,103	60.91%	2	3,810	144.10%	1,654	(1,553)
	Subtotal	**70,724**	**44,432**	**44.06%**	**81,387**	**5.27%**	**135,455**	**29.05%**	**3**	**43,852**	**53.88%**	**2,324**	**(2,335)**

		30.06.2026											
(In EURm)	PD scale	Original on-balance sheet gross expsure	Off-balance sheet exposures pre CCF	Average CCF *(%)*	EAD post CCF and post CRM	Average PD *(%)*	Number of obligors	Average LGD *(%)*	Average maturity *(year)*	RWA after supporting factors	RWA density	Expected Loss	Value adjustments and Provisions
Retail – Secured by real estate	0.00 to < 0.15	50,146	841	40%	50,480	0.08%	312,200	15.77%	0	2,085	4.13%	6	(9)
	0.00 to < 0.10	33,356	669	40%	33,622	0.07%	196,543	15.64%	0	1,464	4.35%	4	(9)
	0.10 to < 0.15	16,790	172	40%	16,858	0.10%	115,657	16.04%	0	621	3.68%	3	(0)
	0.15 to < 0.25	25,593	562	40%	25,819	0.19%	190,146	16.79%	0	1,617	6.26%	8	(2)
	0.25 to < 0.50	14,674	446	40%	14,802	0.39%	126,751	16.76%	0	1,610	10.88%	10	(3)
	0.50 to < 0.75	2,164	621	41%	2,412	0.57%	23,744	20.86%	0	417	17.31%	3	(2)
	0.75 to < 2.50	27,970	728	40%	28,254	1.20%	194,911	18.08%	0	6,915	24.48%	62	(53)
	0.75 to < 1.75	22,599	649	40%	22,857	0.97%	161,747	17.96%	0	4,849	21.21%	40	(10)
	1.75 to < 2.50	5,371	79	40%	5,397	2.18%	33,164	18.60%	0	2,067	38.30%	22	(43)
	2.50 to < 10.00	4,071	97	40%	4,106	5.24%	32,311	18.23%	0	2,315	56.38%	39	(18)
	2.50 to < 5.00	3,059	83	40%	3,090	4.11%	24,696	18.24%	0	1,596	51.64%	23	(11)
	5.00 to < 10.00	1,012	14	40%	1,016	8.68%	7,615	18.20%	0	720	70.80%	16	(8)
	10.00 to < 100.00	680	8	40%	682	24.86%	5,521	18.22%	0	633	92.80%	31	(15)
	10.00 to < 20.00	184	3	40%	184	16.61%	1,492	17.21%	0	159	86.48%	5	(5)
	20.00 to < 30.00	474	5	40%	476	26.56%	3,766	18.52%	0	457	95.93%	23	(9)
	30.00 to < 100.00	22	0	40%	22	57.88%	263	20.14%	0	17	77.92%	2	(2)
	100.00 (default)	883	2	40%	850	100.00%	13,377	42.90%	0	2,177	256.06%	248	(248)
	Subtotal	**126,181**	**3,305**	**40.32%**	**127,405**	**1.36%**	**898,961**	**16.97%**	**0**	**17,769**	**13.95%**	**406**	**(351)**
Retail – Qualifying revolving	0.00 to < 0.15	92	2,527	45%	1,223	0.10%	1,899,044	55.50%	0	47	3.88%	1	(1)
	0.00 to < 0.10	1	933	41%	388	0.08%	744,363	56.88%	0	12	3.16%	0	(0)
	0.10 to < 0.15	91	1,593	47%	836	0.11%	1,154,681	54.86%	0	35	4.22%	0	(1)
	0.15 to < 0.25	73	841	47%	466	0.19%	816,476	54.44%	0	33	7.03%	0	(1)
	0.25 to < 0.50	91	420	52%	311	0.37%	457,211	54.39%	0	35	11.28%	1	(1)
	0.50 to < 0.75	13	38	69%	40	0.65%	49,152	57.61%	0	11	27.96%	0	(0)
	0.75 to < 2.50	460	799	55%	909	1.41%	1,367,913	53.10%	0	273	30.07%	7	(10)
	0.75 to < 1.75	286	614	55%	626	0.99%	948,362	53.32%	0	150	23.97%	3	(6)
	1.75 to < 2.50	174	185	57%	283	2.34%	419,551	52.61%	0	123	43.58%	3	(4)
	2.50 to < 10.00	440	208	54%	558	5.96%	693,680	53.77%	0	456	81.76%	18	(19)
	2.50 to < 5.00	237	144	55%	319	4.28%	407,495	53.10%	0	210	65.90%	7	(8)
	5.00 to < 10.00	203	64	52%	239	8.20%	286,185	54.67%	0	246	102.98%	11	(11)
	10.00 to < 100.00	179	67	74%	230	24.64%	256,240	54.67%	0	395	172.11%	31	(16)
	10.00 to < 20.00	66	5	42%	68	12.74%	32,267	58.63%	0	97	142.24%	5	(4)
	20.00 to < 30.00	85	62	77%	133	27.10%	213,831	51.96%	0	247	185.86%	19	(7)
	30.00 to < 100.00	28	1	43%	29	41.43%	10,142	57.85%	0	51	179.11%	7	(5)
	100.00 (default)	285	12	3%	282	100.00%	195,446	71.27%	0	455	161.18%	178	(178)
	Subtotal	**1,633**	**4,912**	**48.28%**	**4,019**	**9.66%**	**5,735,162**	**55.59%**	**0**	**1,706**	**42.45%**	**235**	**(226)**
Retail - Purchased receivables	0.00 to < 0.15	2	-	0%	2	0.09%	242	31.60%	0	1	54.68%	0	(0)
	0.00 to < 0.10	1	-	0%	1	0.05%	195	29.13%	0	1	58.29%	0	(0)
	0.10 to < 0.15	1	-	0%	1	0.14%	47	34.25%	0	0	50.80%	0	(0)
	0.15 to < 0.25	0	-	0%	0	0.24%	25	28.50%	0	0	67.84%	0	(0)
	0.25 to < 0.50	4	-	0%	4	0.27%	328	66.76%	0	2	43.15%	0	(0)
	0.50 to < 0.75	2	-	0%	2	0.51%	231	61.89%	0	1	55.79%	0	(0)
	0.75 to < 2.50	5	-	0%	5	1.54%	391	48.75%	0	3	62.86%	0	(0)
	0.75 to < 1.75	3	-	0%	3	1.12%	244	53.25%	0	2	65.83%	0	(0)
	1.75 to < 2.50	2	-	0%	2	2.12%	147	42.49%	0	1	58.74%	0	(0)
	2.50 to < 10.00	3	-	0%	3	4.22%	412	44.33%	0	2	70.00%	0	(0)
	2.50 to < 5.00	3	-	0%	3	3.53%	363	42.70%	0	2	65.29%	0	(0)
	5.00 to < 10.00	1	-	0%	1	7.71%	49	52.52%	0	1	93.72%	0	(0)
	10.00 to < 100.00	2	-	0%	2	23.14%	247	47.96%	0	2	110.46%	0	(0)
	10.00 to < 20.00	1	-	0%	1	12.74%	47	40.64%	0	0	76.48%	0	(0)
	20.00 to < 30.00	2	-	0%	2	25.61%	176	52.74%	0	2	131.28%	0	(0)
	30.00 to < 100.00	0	-	0%	0	34.22%	24	26.23%	0	0	22.74%	0	(0)
	100.00 (default)	5	-	0%	5	100.00%	143	24.83%	0	6	102.60%	2	(2)
	Subtotal	**23**	**-**	**0.00%**	**23**	**26.82%**	**2,019**	**44.64%**	**0**	**17**	**73.75%**	**3**	**(2)**

		30.06.2026												
(In EURm)	PD scale	Original on-balance sheet gross expsure	Off-balance sheet exposures pre CCF	Average CCF *(%)*	EAD post CCF and post CRM	Average PD *(%)*	Number of obligors	Average LGD *(%)*	Average maturity *(year)*	RWA after supporting factors	RWA density	Expected Loss	Value adjustments and Provisions
Retail – Other SME non-SME	0.00 to < 0.15	2,420	68	56%	2,458	0.08%	140,244	39.38%	0	196	7.99%	1	(5)
	0.00 to < 0.10	1,518	48	63%	1,548	0.07%	94,307	44.56%	0	125	8.05%	0	(2)
	0.10 to < 0.15	902	20	40%	910	0.10%	45,937	30.57%	0	72	7.89%	0	(3)
	0.15 to < 0.25	1,782	82	67%	1,836	0.18%	116,200	32.70%	0	240	13.08%	1	(8)
	0.25 to < 0.50	1,853	313	75%	2,083	0.36%	245,974	42.85%	0	530	25.46%	3	(7)
	0.50 to < 0.75	3,795	135	57%	3,872	0.61%	337,023	37.83%	0	1,175	30.35%	9	(8)
	0.75 to < 2.50	17,555	1,761	95%	19,240	1.26%	913,193	34.91%	0	7,115	36.98%	89	(81)
	0.75 to < 1.75	13,337	1,565	95%	14,829	1.03%	643,892	33.16%	0	4,830	32.57%	52	(48)
	1.75 to < 2.50	4,218	196	98%	4,410	2.05%	269,301	40.79%	0	2,285	51.81%	37	(33)
	2.50 to < 10.00	5,484	160	91%	5,630	4.92%	405,360	41.54%	0	3,764	66.85%	113	(94)
	2.50 to < 5.00	3,912	71	48%	3,946	3.71%	273,905	41.01%	0	2,647	67.08%	60	(49)
	5.00 to < 10.00	1,572	88	126%	1,684	7.76%	131,455	42.78%	0	1,117	66.32%	54	(44)
	10.00 to < 100.00	1,752	239	91%	1,973	24.86%	164,312	40.54%	0	1,834	92.97%	198	(141)
	10.00 to < 20.00	457	66	166%	569	14.02%	42,486	44.48%	0	463	81.45%	35	(32)
	20.00 to < 30.00	875	164	58%	971	26.33%	83,490	34.95%	0	848	87.37%	89	(53)
	30.00 to < 100.00	420	10	136%	433	35.81%	38,336	47.89%	0	522	120.63%	74	(57)
	100.00 (default)	2,936	12	30%	2,900	1.00%	214,234	52.93%	0	3,095	106.75%	1,670	(1,670)
	Subtotal	**37,577**	**2,769**	**88.15%**	**39,991**	**2.69%**	**2,536,540**	**38.30%**	**0**	**17,950**	**44.89%**	**2,084**	**(2,014)**
TOTAL		**305,492**	**88,243**	**45.28%**	**320,576**	**3.03%**	**9,329,808**	**22.90%**	**16.897**	**103,475**	**32.28%**	**5,673**	**(5,682)**

		31.12.2025											
(In EURm)	**PD scale**	**Original on-balance sheet gross exposure**	**Off-balance sheet exposures pre CCF**	**Average CCF**	**EAD post CRM and post-CCF**	**Average PD**	**Number of obligors**	**Average LGD**	**Average maturity**	**RWA**	**RWA density**	**Expected Loss**	**Value adjustments and Provisions**
Central governments and central banks	0.00 to < 0.15	228,379	4,054	39%	237,344	0.02%	357	0.97%	2	1,660	0.70%	1	(3)
	0.00 to < 0.10	225,326	4,053	39%	234,290	0.02%	354	0.79%	2	1,170	0.50%	1	(3)
	0.10 to < 0.15	3,054	1	40%	3,055	0.13%	3	14.61%	3	490	16.05%	1	0
	0.15 to < 0.25	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.25 to < 0.50	3,989	144	40%	4,870	0.26%	29	21.61%	3	1,387	28.47%	3	(0)
	0.50 to < 0.75	1,525	167	41%	1,593	0.50%	10	23.36%	2	630	39.58%	2	(0)
	0.75 to < 2.50	2,638	89	40%	2,676	1.20%	7	24.52%	3	1,349	50.38%	8	(0)
	0.75 to < 1.75	2,378	70	40%	2,409	1.10%	4	24.56%	3	1,198	49.72%	7	(0)
	1.75 to < 2.50	260	20	40%	267	2.12%	3	24.15%	1	151	56.40%	1	(0)
	2.50 to < 10.00	1,067	188	39%	1,141	3.67%	52	23.61%	3	903	79.11%	11	(2)
	2.50 to < 5.00	972	176	39%	1,041	3.28%	45	21.50%	3	713	68.41%	7	(0)
	5.00 to < 10.00	95	11	40%	100	7.76%	7	45.71%	3	190	191.06%	4	(2)
	10.00 to < 100.00	982	116	30%	1,017	12.62%	20	23.19%	2	1,135	111.63%	30	(5)
	10.00 to < 20.00	981	116	30%	1,016	12.61%	16	23.17%	2	1,133	111.51%	29	(5)
	20.00 to < 30.00	1	0	40%	1	20.44%	4	45.00%	2	2	250.97%	0	(0)
	30.00 to < 100.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	100.00 (default)	27	0	40%	26	100.00%	19	71.29%	1	8	28.69%	27	(27)
	Subtotal	**238,608**	**4,759**	**38.96%**	**248,668**	**0.12%**	**494**	**1.97%**	**2**	**7,072**	**2.84%**	**81**	**(38)**
Institutions	0.00 to < 0.15	11,555	2,715	45%	13,177	0.04%	2,087	32.48%	4	216	1.64%	0	(1)
	0.00 to < 0.10	11,177	2,493	45%	12,667	0.04%	1,738	33.04%	4	120	0.95%	0	(1)
	0.10 to < 0.15	378	222	50%	510	0.13%	349	18.57%	4	96	18.82%	0	(0)
	0.15 to < 0.25	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.25 to < 0.50	177	91	43%	232	0.26%	413	16.76%	4	57	24.69%	0	(0)
	0.50 to < 0.75	40	28	44%	52	0.50%	53	19.16%	4	19	36.05%	0	(0)
	0.75 to < 2.50	17	7	40%	20	1.45%	25	19.98%	5	11	58.40%	0	(0)
	0.75 to < 1.75	13	1	41%	13	1.10%	6	20.00%	5	7	55.56%	0	(0)
	1.75 to < 2.50	4	7	40%	7	2.12%	19	19.94%	5	4	63.84%	0	(0)
	2.50 to < 10.00	42	2	41%	36	3.30%	61	19.43%	3	25	67.65%	0	(0)
	2.50 to < 5.00	42	2	40%	36	3.26%	59	19.43%	3	24	67.48%	0	(0)
	5.00 to < 10.00	0	0	86%	0	7.76%	2	19.59%	4	0	86.10%	0	(0)
	10.00 to < 100.00	1	-	0%	1	33.14%	6	31.33%	4	1	139.00%	0	(0)
	10.00 to < 20.00	0	-	0%	0	14.33%	2	6.13%	0	0	27.82%	0	(0)
	20.00 to < 30.00	0	-	0%	0	20.66%	3	0.00%	2	-	0.00%	-	(0)
	30.00 to < 100.00	1	-	0%	1	36.21%	1	38.50%	5	1	170.79%	0	0
	100.00 (default)	3	1	40%	4	89.93%	44	26.78%	2	12	333.67%	0	(0)
	Subtotal	**11,835**	**2,844**	**45.09%**	**13,522**	**0.08%**	**2,689**	**32.10%**	**4**	**342**	**2.53%**	**1**	**(2)**
Corporate – SME	0.00 to < 0.15	3,469	1,655	41%	4,144	0.03%	358	14.69%	3	280	6.77%	0	(1)
	0.00 to < 0.10	3,396	1,635	41%	4,066	0.03%	302	14.80%	3	273	6.73%	0	(1)
	0.10 to < 0.15	73	19	30%	79	0.13%	56	8.85%	4	7	8.83%	0	(0)
	0.15 to < 0.25	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	0.25 to < 0.50	112	23	57%	162	0.26%	158	17.98%	3	17	10.73%	0	(0)
	0.50 to < 0.75	40	14	46%	47	0.50%	15	10.65%	4	9	20.21%	0	(0)
	0.75 to < 2.50	11	5	64%	14	1.47%	51	13.45%	3	5	33.86%	0	(0)
	0.75 to < 1.75	7	2	84%	9	1.10%	27	9.67%	3	2	21.66%	0	(0)
	1.75 to < 2.50	4	3	46%	5	2.12%	24	20.03%	3	3	55.10%	0	(0)
	2.50 to < 10.00	13	2	63%	14	3.28%	54	19.91%	3	9	64.59%	0	(0)
	2.50 to < 5.00	13	2	63%	14	3.26%	51	19.97%	3	9	64.77%	0	(0)
	5.00 to < 10.00	0	-	0%	0	7.76%	3	5.75%	2	0	25.65%	0	(0)
	10.00 to < 100.00	1	-	0%	1	20.78%	2	6.41%	2	1	37.77%	0	(0)
	10.00 to < 20.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	20.00 to < 30.00	1	-	0%	1	20.78%	2	6.41%	2	1	37.77%	0	(0)
	30.00 to < 100.00	-	-	0%	-	0.00%	-	0.00%	0	-	0.00%	-	0
	100.00 (default)	0	-	0%	0	0.60%	20	20.96%	0	0	106.77%	0	(0)
	Subtotal	**3,647**	**1,699**	**41.21%**	**4,382**	**0.06%**	**658**	**14.78%**	**3**	**322**	**7.34%**	**1**	**(1)**

		31.12.2025											
(In EURm)	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	Expected Loss	Value adjustments and Provisions
Corporate – Specialised lending	0.00 to < 0.15	17,909	8,071	40%	6,403	0.09%	715	18.02%	3	646	10.09%	1	(2)
	0.00 to < 0.10	14,975	6,026	41%	2,840	0.05%	593	20.92%	2	236	8.31%	0	(1)
	0.10 to < 0.15	2,934	2,045	38%	3,563	0.13%	122	15.70%	3	410	11.51%	1	(1)
	0.15 to < 0.25	199	1	40%	200	0.24%	3	15.90%	4	33	16.42%	0	(0)
	0.25 to < 0.50	6,424	4,710	40%	7,366	0.27%	273	16.71%	3	1,377	18.69%	4	(2)
	0.50 to < 0.75	11,643	5,720	47%	14,246	0.53%	504	16.31%	4	5,681	39.88%	15	(9)
	0.75 to < 2.50	16,892	7,021	42%	19,656	1.52%	1,008	14.51%	3	7,747	39.41%	55	(55)
	0.75 to < 1.75	11,028	4,376	43%	12,783	1.17%	564	14.28%	3	4,654	36.41%	26	(17)
	1.75 to < 2.50	5,864	2,645	39%	6,873	2.18%	444	14.95%	3	3,093	45.00%	29	(39)
	2.50 to < 10.00	6,539	2,759	42%	7,674	4.00%	761	17.78%	3	4,425	57.66%	62	(89)
	2.50 to < 5.00	5,657	2,489	43%	6,685	3.59%	627	18.11%	3	3,719	55.63%	48	(66)
	5.00 to < 10.00	882	270	41%	989	6.76%	134	15.54%	3	706	71.36%	14	(23)
	10.00 to < 100.00	1,387	534	44%	1,619	18.26%	139	25.49%	4	1,921	118.64%	79	(220)
	10.00 to < 20.00	901	393	37%	1,045	14.05%	93	24.71%	4	1,190	113.85%	38	(117)
	20.00 to < 30.00	477	135	63%	562	25.75%	40	26.97%	3	716	127.58%	40	(103)
	30.00 to < 100.00	9	6	50%	12	33.73%	6	24.72%	1	14	118.10%	1	(0)
	100.00 (default)	1,261	80	45%	1,297	100.00%	130	38.21%	3	868	66.96%	489	(492)
	Subtotal	**62,253**	**28,897**	**42.08%**	**58,461**	**3.93%**	**3,533**	**16.87%**	**3**	**22,697**	**38.82%**	**705**	**(870)**
Corporate – Other	0.00 to < 0.15	70	-	0%	73	0.08%	167	21.44%	0	33	45.88%	1	(28)
	0.00 to < 0.10	30	-	0%	42	0.05%	88	22.60%	0	22	53.70%	1	(0)
	0.10 to < 0.15	40	-	0%	31	0.13%	79	19.88%	0	11	35.40%	0	(28)
	0.15 to < 0.25	2	-	0%	3	0.21%	55	25.03%	0	2	50.81%	0	(0)
	0.25 to < 0.50	50	-	0%	29	0.36%	2,496	22.60%	0	12	40.65%	0	(0)
	0.50 to < 0.75	73	-	0%	55	0.51%	1,642	22.99%	0	20	36.89%	0	(0)
	0.75 to < 2.50	194	-	0%	155	1.59%	2,391	22.23%	0	63	40.53%	1	(0)
	0.75 to < 1.75	92	-	0%	76	1.10%	1,397	21.41%	0	27	35.29%	0	(0)
	1.75 to < 2.50	102	-	0%	79	2.05%	994	23.01%	0	36	45.53%	0	(0)
	2.50 to < 10.00	884	-	0%	374	4.72%	9,106	22.03%	0	217	57.88%	4	(1)
	2.50 to < 5.00	773	-	0%	282	3.72%	8,504	22.62%	0	157	55.87%	3	(1)
	5.00 to < 10.00	111	-	0%	93	7.78%	602	20.23%	0	59	64.02%	1	(0)
	10.00 to < 100.00	140	-	0%	108	15.13%	2,054	20.90%	0	81	74.95%	3	(0)
	10.00 to < 20.00	99	-	0%	90	12.58%	641	19.90%	0	64	71.41%	2	(0)
	20.00 to < 30.00	31	-	0%	15	25.58%	869	25.23%	0	14	91.55%	1	(0)
	30.00 to < 100.00	10	-	0%	3	36.09%	544	28.17%	0	3	94.82%	0	(0)
	100.00 (default)	52	-	0%	47	81.22%	1,515	16.22%	0	72	154.77%	42	(42)
	Subtotal	**1,464**	**-**	**0.00%**	**846**	**8.87%**	**19,426**	**21.64%**	**0**	**501**	**59.21%**	**52**	**(72)**
Retail – Secured by real estate SME	0.00 to < 0.15	19,636	18,076	50%	21,007	0.08%	26,980	21.35%	2	13,413	63.85%	253	(5)
	0.00 to < 0.10	13,063	12,754	55%	13,323	0.05%	25,299	19.38%	2	1,006	7.55%	1	(2)
	0.10 to < 0.15	6,573	5,322	40%	7,684	0.13%	1,681	24.76%	2	12,408	161.49%	252	(3)
	0.15 to < 0.25	334	82	53%	377	0.20%	465	31.29%	3	115	30.64%	0	(0)
	0.25 to < 0.50	8,240	7,321	41%	10,897	0.30%	13,672	30.24%	2	3,503	32.15%	11	(10)
	0.50 to < 0.75	7,705	6,177	35%	10,085	0.59%	9,852	26.40%	2	3,967	39.34%	15	(15)
	0.75 to < 2.50	13,643	5,340	39%	15,635	1.53%	15,870	29.92%	3	10,005	63.99%	70	(190)
	0.75 to < 1.75	7,217	3,267	40%	8,482	1.14%	8,758	32.40%	3	5,454	64.31%	31	(23)
	1.75 to < 2.50	6,426	2,073	39%	7,153	2.00%	7,112	26.98%	3	4,550	63.62%	39	(167)
	2.50 to < 10.00	11,125	4,744	40%	12,937	4.55%	28,981	32.90%	3	12,074	93.33%	191	(220)
	2.50 to < 5.00	8,628	4,027	39%	10,122	3.74%	23,303	33.00%	3	9,054	89.44%	123	(127)
	5.00 to < 10.00	2,497	717	44%	2,815	7.46%	5,678	32.54%	3	3,020	107.30%	68	(92)
	10.00 to < 100.00	2,855	581	40%	3,069	17.95%	11,200	33.13%	3	4,086	133.14%	184	(285)
	10.00 to < 20.00	1,821	398	40%	1,981	12.53%	5,755	33.17%	3	2,416	121.93%	83	(155)
	20.00 to < 30.00	649	123	39%	678	23.65%	2,825	32.12%	3	1,042	153.71%	52	(90)
	30.00 to < 100.00	385	59	40%	409	34.75%	2,620	34.61%	3	628	153.36%	49	(41)
	100.00 (default)	2,440	431	39%	2,608	99.92%	6,964	59.11%	2	3,813	146.18%	1,402	(1,402)
	Subtotal	**65,978**	**42,752**	**43.83%**	**76,615**	**5.34%**	**113,984**	**28.78%**	**2**	**50,977**	**66.54%**	**2,127**	**(2,128)**

		31.12.2025											
(In EURm)	**PD scale**	**Original on-balance sheet gross exposure**	**Off-balance sheet exposures pre CCF**	**Average CCF**	**EAD post CRM and post-CCF**	**Average PD**	**Number of obligors**	**Average LGD**	**Average maturity**	**RWA**	**RWA density**	**Expec-ted Loss**	**Value adjust ments and Provi-sions**
Retail – Secured by real estate non-SME	0.00 to < 0.15	50,455	958	40%	50,773	0.08%	14,098	15.61%	0	2,026	3.99%	9	(7)
	0.00 to < 0.10	33,247	781	40%	33,494	0.07%	13,976	15.43%	0	1,391	4.15%	6	(7)
	0.10 to < 0.15	17,208	177	40%	17,279	0.10%	122	15.96%	0	634	3.67%	3	(0)
	0.15 to < 0.25	25,637	440	40%	25,813	0.19%	218	16.69%	0	1,609	6.23%	8	(2)
	0.25 to < 0.50	14,503	357	40%	14,590	0.39%	83	16.70%	0	1,585	10.86%	10	(3)
	0.50 to < 0.75	2,632	295	41%	2,745	0.60%	853	21.11%	0	506	18.44%	3	(2)
	0.75 to < 2.50	27,673	544	40%	27,874	1.21%	15,458	17.60%	0	6,621	23.75%	60	(17)
	0.75 to < 1.75	22,295	455	40%	22,467	0.97%	14,806	17.61%	0	4,688	20.86%	39	(9)
	1.75 to < 2.50	5,378	89	40%	5,407	2.19%	652	17.56%	0	1,934	35.76%	21	(8)
	2.50 to < 10.00	4,247	69	40%	4,269	5.20%	2,761	17.78%	0	2,365	55.39%	39	(19)
	2.50 to < 5.00	3,194	52	40%	3,211	4.08%	2,471	17.67%	0	1,618	50.39%	23	(11)
	5.00 to < 10.00	1,053	17	40%	1,058	8.61%	290	18.13%	0	746	70.54%	17	(8)
	10.00 to < 100.00	657	5	40%	657	24.73%	1,028	18.02%	0	604	91.81%	30	(17)
	10.00 to < 20.00	216	1	40%	216	16.63%	817	16.80%	0	191	88.76%	6	(5)
	20.00 to < 30.00	409	4	40%	410	26.66%	194	18.38%	0	386	94.20%	20	(8)
	30.00 to < 100.00	32	0	40%	32	54.45%	17	21.63%	0	26	81.78%	3	(3)
	100.00 (default)	900	1	40%	866	100.00%	921	41.09%	0	2,097	242.16%	245	(245)
	Subtotal	**126,704**	**2,669**	**40.12%**	**127,588**	**1.37%**	**35,420**	**16.76%**	**0**	**17,412**	**13.65%**	**404**	**(312)**
Retail – Qualifying revolving	0.00 to < 0.15	95	2,554	45%	1,235	0.10%	8	55.40%	0	44	3.57%	1	(1)
	0.00 to < 0.10	1	979	41%	407	0.08%	4	56.88%	0	13	3.17%	0	(0)
	0.10 to < 0.15	94	1,575	47%	829	0.11%	4	54.68%	0	31	3.76%	0	(1)
	0.15 to < 0.25	79	877	46%	486	0.19%	5	54.28%	0	30	6.15%	1	(1)
	0.25 to < 0.50	88	427	51%	312	0.37%	2	54.33%	0	32	10.26%	1	(1)
	0.50 to < 0.75	13	44	55%	38	0.65%	2	54.96%	0	67	176.20%	0	(0)
	0.75 to < 2.50	476	840	55%	942	1.41%	8	52.94%	0	257	27.32%	7	(11)
	0.75 to < 1.75	295	645	54%	647	0.99%	4	53.13%	0	139	21.44%	3	(6)
	1.75 to < 2.50	181	195	57%	295	2.34%	4	52.52%	0	119	40.19%	4	(4)
	2.50 to < 10.00	447	216	53%	566	5.91%	2	51.88%	0	408	72.07%	17	(19)
	2.50 to < 5.00	245	150	54%	330	4.29%	1	52.14%	0	198	59.95%	7	(8)
	5.00 to < 10.00	202	65	50%	236	8.18%	1	51.51%	0	210	89.00%	10	(11)
	10.00 to < 100.00	173	39	63%	199	24.29%	3	51.42%	0	278	139.87%	25	(15)
	10.00 to < 20.00	70	5	35%	72	12.71%	1	50.55%	0	78	108.42%	5	(4)
	20.00 to < 30.00	72	34	67%	96	27.09%	1	52.50%	0	155	162.75%	14	(6)
	30.00 to < 100.00	32	0	37%	32	42.05%	1	50.16%	0	45	142.16%	7	(5)
	100.00 (default)	270	12	3%	267	100.00%	208	71.14%	0	496	185.70%	163	(163)
	Subtotal	**1,642**	**5,010**	**47.65%**	**4,045**	**9.05%**	**238**	**54.96%**	**0**	**1,612**	**39.86%**	**214**	**(211)**
Retail – Other SME	0.00 to < 0.15	0	-	0%	2	0.07%	7	30.69%	0	1	51.03%	0	(0)
	0.00 to < 0.10	0	-	0%	2	0.05%	3	30.04%	0	1	50.44%	0	(0)
	0.10 to < 0.15	0	-	0%	1	0.13%	4	32.58%	0	0	52.76%	0	(0)
	0.15 to < 0.25	-	-	0%	0	0.24%	-	30.00%	0	0	54.29%	0	(0)
	0.25 to < 0.50	1	-	0%	2	0.27%	157	50.19%	0	1	47.08%	0	(0)
	0.50 to < 0.75	1	-	0%	2	0.51%	113	45.11%	0	1	46.09%	0	(0)
	0.75 to < 2.50	1	-	0%	2	1.47%	177	45.29%	0	1	60.54%	0	(0)
	0.75 to < 1.75	1	-	0%	1	1.10%	110	46.92%	0	1	59.79%	0	(0)
	1.75 to < 2.50	0	-	0%	1	2.11%	67	42.48%	0	0	61.83%	0	(0)
	2.50 to < 10.00	1	-	0%	3	4.08%	100	33.38%	0	2	55.36%	0	(0)
	2.50 to < 5.00	1	-	0%	3	3.48%	85	34.04%	0	2	57.01%	0	(0)
	5.00 to < 10.00	0	-	0%	0	7.54%	15	29.55%	0	0	45.82%	0	(0)
	10.00 to < 100.00	2	-	0%	3	19.94%	126	32.58%	0	2	74.78%	0	(0)
	10.00 to < 20.00	1	-	0%	1	12.91%	17	20.83%	0	1	39.78%	0	(0)
	20.00 to < 30.00	1	-	0%	1	26.88%	109	46.87%	0	1	119.23%	0	(0)
	30.00 to < 100.00	-	-	0%	0	36.21%	-	30.00%	0	0	46.53%	0	(0)
	100.00 (default)	6	-	0%	7	84.92%	373	27.95%	0	10	154.00%	2	(2)
	Subtotal	**14**	**-**	**0.00%**	**21**	**30.37%**	**1,053**	**34.98%**	**0**	**18**	**87.64%**	**3**	**(2)**

		31.12.2025											
(In EURm)	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	Expected Loss	Value adjustments and Provisions
Retail – Other non-SME	0.00 to < 0.15	1,727	41	64%	1,755	0.09%	100	30.22%	0	125	7.10%	1	(4)
	0.00 to < 0.10	824	33	70%	848	0.08%	81	30.37%	0	54	6.43%	0	(1)
	0.10 to < 0.15	904	8	42%	907	0.10%	19	30.08%	0	70	7.73%	0	(3)
	0.15 to < 0.25	2,023	73	68%	2,071	0.18%	23	31.40%	0	254	12.28%	1	(8)
	0.25 to < 0.50	2,553	646	58%	3,321	0.38%	27,986	45.77%	0	956	28.77%	6	(8)
	0.50 to < 0.75	6,603	1,069	60%	7,843	0.66%	35,854	29.23%	0	1,911	24.36%	15	(9)
	0.75 to < 2.50	12,818	455	51%	13,142	1.38%	44,224	36.06%	0	5,177	39.39%	66	(64)
	0.75 to < 1.75	9,923	339	56%	10,133	1.17%	29,429	35.06%	0	3,668	36.20%	42	(38)
	1.75 to < 2.50	2,895	115	36%	3,009	2.07%	14,795	39.42%	0	1,509	50.16%	24	(25)
	2.50 to < 10.00	5,581	156	42%	5,720	4.92%	24,679	41.12%	0	3,455	60.39%	114	(100)
	2.50 to < 5.00	3,736	85	48%	3,777	3.72%	8,832	39.34%	0	2,102	55.67%	54	(51)
	5.00 to < 10.00	1,845	71	34%	1,944	7.25%	15,847	44.59%	0	1,352	69.57%	59	(48)
	10.00 to < 100.00	1,767	173	42%	1,941	23.34%	20,686	40.83%	0	1,736	89.40%	178	(154)
	10.00 to < 20.00	761	55	43%	854	13.64%	12,163	46.56%	0	736	86.20%	53	(60)
	20.00 to < 30.00	686	109	41%	754	26.44%	5,782	34.45%	0	659	87.36%	68	(46)
	30.00 to < 100.00	321	8	47%	333	41.16%	2,741	40.61%	0	341	102.24%	56	(48)
	100.00 (default)	2,774	12	29%	2,737	99.99%	21,198	52.10%	0	2,802	102.38%	1,535	(1,535)
	Subtotal	**35,846**	**2,624**	**55.84%**	**38,530**	**9.66%**	**174,750**	**37.12%**	**0**	**16,414**	**42.60%**	**1,914**	**(1,881)**
TOTAL		**547,989**	**91,254**	**43.46%**	**572,678**	**2.20%**	**352,245**	**13.96%**	**14.736**	**117,367**	**20.49%**	**5,501**	**(5,516)**

TABLE 35: INTERNAL APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (CR6) – FIRB

	30.06.2026												
(In EURm)	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF *(%)*	EAD post CCF and post CRM	Average PD *(%)*	Number of obligors	Average LGD *(%)*	Average maturity *(year)*	RWA after supporting factors	RWA density	Expected Loss	Value adjustments and Provisions
F-IRB Central governments and central banks	0.00 to <0.15	11	-	0%	11	0.14%	4	40.00%	5	4	39.28%	0	(0)
	0.00 to <0.10	0	-	0%	-	0.00%	2	0.00%	-	-	0.00%	0	0
	0.10 to <0.15	11	-	0%	11	0.14%	2	40.00%	5	4	39.28%	0	(0)
	0.15 to <0.25	0	-	0%	0	0.24%	1	40.00%	4	0	55.78%	0	0
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <1.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	1.75 to <2.5	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	2.5 to <5	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	5 to <10	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10 to <20	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	20 to <30	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	Subtotal	**11**	**-**	**0%**	**11**	**0.14%**	**5**	**40.00%**	**5**	**4**	**39.64%**	**0**	**(0)**
F-IRB Regional governments or local authorities	0.00 to <0.15	-	-	0%	59	0.06%	-	45.00%	3	14	23.68%	0	(0)
	0.00 to <0.10	-	-	0%	59	0.06%	-	45.00%	3	14	23.68%	0	(0)
	0.10 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <1.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	1.75 to <2.5	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	2.5 to <5	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	5 to <10	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10 to <20	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	20 to <30	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	Subtotal	**-**	**-**	**0%**	**59**	**0.06%**	**-**	**45.00%**	**3**	**14**	**23.68%**	**0**	**(0)**
F-IRB Public sector entities	0.00 to <0.15	1	-	0%	14	0.04%	1	44.71%	1	1	9.56%	0	(0)
	0.00 to <0.10	-	-	0%	14	0.03%	-	45.00%	1	1	7.00%	0	(0)
	0.10 to <0.15	1	-	0%	1	0.14%	1	40.00%	5	0	51.03%	0	0
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <1.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	1.75 to <2.5	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	2.5 to <5	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	5 to <10	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10 to <20	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	20 to <30	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	Subtotal	**1**	**-**	**0%**	**14**	**0.04%**	**1**	**44.71%**	**1**	**1**	**9.56%**	**0**	**(0)**

		30.06.2026											
(In EURm)	**PD scale**	**Original on-balance sheet gross exposure**	**Off-balance sheet exposures pre CCF**	**Average CCF** *(%)*	**EAD post CCF and post CRM**	**Average PD** *(%)*	**Number of obligors**	**Average LGD** *(%)*	**Average maturity** *(year)*	**RWA after supporting factors**	**RWA density**	**Expected Loss**	**Value adjustments and Provisions**
F-IRB Institutions	0.00 to <0.15	14,882	10,088	18%	16,466	0.05%	539	39.82%	1	1,813	11.01%	4	(14)
	0.00 to <0.10	14,605	9,622	17%	16,037	0.05%	490	39.72%	1	1,716	10.70%	3	(4)
	0.10 to <0.15	278	466	39%	429	0.13%	49	43.42%	1	97	22.51%	0	(10)
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.25 to <0.50	100	728	31%	332	0.26%	47	44.70%	2	158	47.68%	0	(0)
	0.50 to <0.75	751	506	24%	871	0.50%	80	43.86%	1	258	29.61%	2	(0)
	0.75 to <2.50	130	412	16%	195	1.83%	79	37.56%	1	149	76.11%	1	(31)
	0.75 to <1.75	41	156	11%	56	1.10%	40	37.50%	-	34	60.19%	0	(0)
	1.75 to <2.5	89	256	20%	140	2.12%	39	37.59%	1	115	82.49%	1	(31)
	2.50 to <10.00	485	461	20%	574	4.04%	175	40.37%	1	520	90.63%	9	(1)
	2.5 to <5	416	371	20%	486	3.37%	144	40.24%	1	390	80.21%	7	(1)
	5 to <10	70	90	20%	88	7.76%	31	41.07%	1	130	148.35%	3	(0)
	10.00 to <100.00	73	73	21%	88	12.17%	58	37.03%	-	134	152.07%	4	(0)
	10 to <20	71	72	21%	86	11.83%	40	36.85%	-	129	149.65%	4	(0)
	20 to <30	2	0	20%	2	27.03%	18	45.00%	-	5	258.20%	0	(0)
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	20	58	100%	78	100.00%	10	45.00%	4	-	0.00%	35	(4)
	Subtotal	**16,442**	**12,325**	**19%**	**18,604**	**0.69%**	**988**	**40.10%**	**1**	**3,032**	**16.30%**	**55**	**(52)**
F-IRB Corporate - Specialised Lending	0.00 to <0.15	17	51	20%	8,509	0.05%	2	41.69%	3	1,745	20.51%	2	(14)
	0.00 to <0.10	17	-	0%	8,450	0.05%	1	41.70%	3	1,727	20.43%	2	(14)
	0.10 to <0.15	-	51	20%	59	0.14%	1	40.87%	3	18	31.16%	0	(0)
	0.15 to <0.25	-	-	0%	43	0.24%	-	40.00%	2	14	31.47%	0	(0)
	0.25 to <0.50	-	-	0%	57	0.26%	-	45.00%	2	27	47.21%	0	(0)
	0.50 to <0.75	-	-	0%	39	0.69%	-	40.00%	-	19	46.95%	0	(0)
	0.75 to <2.50	-	-	0%	156	1.57%	-	39.02%	2	129	82.38%	1	(0)
	0.75 to <1.75	-	-	0%	146	1.53%	-	38.95%	2	116	79.54%	1	(0)
	1.75 to <2.5	-	-	0%	10	2.12%	-	40.00%	4	12	124.45%	0	(0)
	2.50 to <10.00	-	-	0%	37	3.91%	-	40.00%	3	47	126.55%	1	(1)
	2.5 to <5	-	-	0%	28	3.01%	-	40.00%	3	35	124.63%	0	(0)
	5 to <10	-	-	0%	8	6.97%	-	40.00%	3	11	133.02%	0	(1)
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10 to <20	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	20 to <30	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	Subtotal	**17**	**51**	**20%**	**8,842**	**0.10%**	**2**	**41.64%**	**3**	**1,979**	**22.39%**	**4**	**(15)**
F-IRB Corporate - Purchased receivable	0.00 to <0.15	481	-	0%	481	0.07%	3,031	39.26%	-	214	44.52%	3	(1)
	0.00 to <0.10	376	-	0%	376	0.05%	2,785	39.18%	-	151	40.32%	2	(0)
	0.10 to <0.15	105	-	0%	105	0.13%	246	39.56%	-	63	59.55%	1	(0)
	0.15 to <0.25	38	-	0%	38	0.24%	170	37.90%	-	11	29.99%	0	(0)
	0.25 to <0.50	217	-	0%	217	0.34%	2,049	36.29%	-	110	50.97%	1	(0)
	0.50 to <0.75	162	-	0%	162	0.57%	1,579	35.50%	-	73	44.99%	1	(0)
	0.75 to <2.50	401	-	0%	401	1.27%	2,444	32.13%	-	185	46.16%	2	(0)
	0.75 to <1.75	346	-	0%	346	1.14%	1,615	31.45%	-	155	44.87%	1	(0)
	1.75 to <2.5	55	-	0%	55	2.10%	829	36.42%	-	30	54.32%	0	(0)
	2.50 to <10.00	924	-	0%	924	4.05%	10,107	37.69%	-	635	68.76%	13	(2)
	2.5 to <5	794	-	0%	794	3.45%	9,397	38.62%	-	522	65.72%	11	(2)
	5 to <10	130	-	0%	130	7.73%	710	32.02%	-	114	87.27%	2	(0)
	10.00 to <100.00	95	-	0%	95	20.61%	2,050	39.69%	-	57	60.16%	1	(0)
	10 to <20	46	-	0%	46	13.07%	779	39.93%	-	26	56.71%	0	(0)
	20 to <30	34	-	0%	34	25.65%	792	39.19%	-	24	70.56%	0	(0)
	30.00 to <100.00	15	-	0%	15	32.73%	479	40.07%	-	7	46.82%	0	(0)
	100.00 (Default)	23	-	0%	23	100.00%	265	26.71%	-	4	19.45%	4	(0)
	Subtotal	**2,339**	**-**	**0%**	**2,339**	**3.70%**	**21,695**	**36.76%**	**-**	**1,290**	**55.16%**	**25**	**(4)**

	30.06.2026												
(In EURm)	**PD scale**	**Original on-balance sheet gross exposure**	**Off-balance sheet exposures pre CCF**	**Average CCF** *(%)*	**EAD post CCF and post CRM**	**Average PD** *(%)*	**Number of obligors**	**Average LGD** *(%)*	**Average maturity** *(year)*	**RWA after supporting factors**	**RWA density**	**Expec-ted Loss**	**Value adjust ments and Provi-sions**
F-IRB Corporate - Other	0.00 to <0.15	19,782	71,730	32%	43,735	0.07%	13,687	41.37%	2	7,723	17.66%	10	(32)
	0.00 to <0.10	15,495	46,869	35%	33,070	0.05%	11,695	41.94%	2	4,935	14.92%	6	(28)
	0.10 to <0.15	4,288	24,861	27%	10,664	0.14%	1,992	39.62%	2	2,788	26.14%	5	(4)
	0.15 to <0.25	4,057	16,020	32%	9,159	0.24%	881	39.43%	2	3,533	38.58%	9	(4)
	0.25 to <0.50	5,164	12,257	31%	9,009	0.39%	3,913	38.04%	2	4,359	48.38%	12	(8)
	0.50 to <0.75	5,626	12,178	29%	8,762	0.60%	3,342	39.01%	2	5,438	62.07%	20	(12)
	0.75 to <2.50	8,356	11,601	32%	12,004	1.38%	6,523	35.62%	2	9,455	78.77%	56	(46)
	0.75 to <1.75	6,740	10,313	32%	9,976	1.24%	4,282	37.60%	2	8,156	81.76%	46	(34)
	1.75 to <2.5	1,615	1,288	32%	2,028	2.09%	2,241	25.86%	2	1,299	64.04%	10	(12)
	2.50 to <10.00	7,712	8,429	35%	10,453	4.52%	13,342	37.43%	3	12,481	119.41%	175	(169)
	2.5 to <5	6,059	6,791	34%	8,173	3.67%	10,594	37.37%	3	9,197	112.53%	111	(87)
	5 to <10	1,654	1,637	38%	2,280	7.55%	2,748	37.65%	3	3,284	144.06%	64	(81)
	10.00 to <100.00	1,061	606	33%	1,260	18.39%	4,364	36.03%	3	2,121	168.32%	82	(141)
	10 to <20	577	369	36%	711	12.42%	2,204	37.76%	3	1,182	166.27%	33	(63)
	20 to <30	299	92	36%	332	22.42%	940	31.48%	2	522	157.12%	23	(51)
	30.00 to <100.00	184	145	22%	217	31.75%	1,220	37.33%	3	417	192.17%	26	(27)
	100.00 (Default)	513	61	42%	539	100.00%	1,652	37.41%	2	7	1.35%	205	(241)
	Subtotal	**52,271**	**132,883**	**32%**	**94,919**	**1.63%**	**47,704**	**39.39%**	**2**	**45,118**	**47.53%**	**569**	**(653)**
TOTAL		**71,082**	**145,258**	**31%**	**124,789**	**1.42%**	**70,395**	**39.61%**	**2**	**51,439**	**41.22%**	**653**	**(724)**

		31.12.2025											
(In EURm)	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF *(%)*	EAD post CCF and post CRM	Average PD *(%)*	Number of obligors	Average LGD *(%)*	Average maturity (year)	RWA after supporting factors	RWA density	Expected Loss	Value adjustments and Provisions
F-IRB Central governments and central banks	0.00 to <0.15	34	0	40%	4,541	0.02%	427	44.25%	3	591	13.02%	0	(6)
	0.00 to <0.10	34	0	40%	4,541	0.02%	427	44.25%	3	591	13.02%	0	(6)
	0.10 to <0.15	-	-	0%	0	0.13%	-	40.00%	-	0	48.77%	0	(0)
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.25 to <0.50	-	-	0%	343	0.26%	-	45.00%	4	231	67.29%	0	(1)
	0.50 to <0.75	-	-	0%	34	0.50%	-	0.00%	2	-	0.00%	0	(0)
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <1.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	1.75 to <2.5	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	2.50 to <10.00	0	-	0%	1	4.42%	5	44.82%	2	1	148.79%	0	(0)
	2.5 to <5	0	-	0%	1	4.42%	5	44.82%	2	1	148.79%	0	(0)
	5 to <10	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10.00 to <100.00	-	-	0%	0	11.42%	-	45.00%	1	0	198.58%	0	(0)
	10 to <20	-	-	0%	0	11.42%	-	45.00%	1	0	198.58%	0	(0)
	20 to <30	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	Subtotal	**34**	**0**	**40%**	**4,919**	**0.04%**	**432**	**44.00%**	**3**	**824**	**16.75%**	**1**	**(6)**
F-IRB Regional governments or local authorities	0.00 to <0.15	0	-	0%	284	0.06%	3	38.73%	4	59	20.60%	0	(0)
	0.00 to <0.10	0	-	0%	210	0.04%	3	44.97%	3	39	18.49%	0	(0)
	0.10 to <0.15	-	-	0%	74	0.13%	-	20.93%	5	20	26.63%	0	0
	0.15 to <0.25	0	-	0%	0	0.24%	1	40.00%	4	0	58.01%	0	0
	0.25 to <0.50	-	-	0%	0	0.26%	-	40.00%	-	0	115.62%	0	(0)
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <2.50	-	-	0%	0	2.12%	-	40.00%	-	0	48.81%	0	(0)
	0.75 to <1.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	1.75 to <2.5	-	-	0%	0	2.12%	-	40.00%	-	0	48.81%	0	(0)
	2.50 to <10.00	-	-	0%	9	3.26%	-	40.00%	-	3	32.58%	0	(0)
	2.5 to <5	-	-	0%	9	3.26%	-	40.00%	-	3	32.58%	0	(0)
	5 to <10	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10.00 to <100.00	-	-	0%	0	26.21%	-	40.00%	-	0	52.21%	0	0
	10 to <20	-	-	0%	0	14.33%	-	40.00%	-	0	91.30%	0	0
	20 to <30	-	-	0%	0	27.25%	-	40.00%	-	0	48.80%	0	0
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	-	-	0%	0	100.00%	-	40.00%	-	0	48.71%	0	0
	Subtotal	**1**	**-**	**0%**	**293**	**0.15%**	**4**	**38.77%**	**4**	**62**	**21.02%**	**0**	**(0)**
F-IRB Public sector entities	0.00 to <0.15	1	-	0%	3	0.04%	1	42.41%	2	0	15.78%	0	(0)
	0.00 to <0.10	1	-	0%	3	0.04%	1	42.41%	2	0	15.75%	0	(0)
	0.10 to <0.15	-	-	0%	0	0.13%	-	40.00%	-	0	48.77%	0	0
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.25 to <0.50	-	-	0%	0	0.26%	-	40.00%	-	0	112.73%	0	(0)
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.75 to <2.50	-	-	0%	0	2.12%	-	40.00%	-	0	69.81%	0	(0)
	0.75 to <1.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	1.75 to <2.5	-	-	0%	0	2.12%	-	40.00%	-	0	69.81%	0	(0)
	2.50 to <10.00	-	-	0%	1	3.26%	-	40.00%	-	0	31.73%	0	(0)
	2.5 to <5	-	-	0%	1	3.26%	-	40.00%	-	0	31.73%	0	(0)
	5 to <10	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10 to <20	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	20 to <30	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	-	-	0%	0	100.00%	-	40.00%	-	0	48.77%	0	0
	Subtotal	**1**	**-**	**0%**	**4**	**0.92%**	**1**	**41.72%**	**1**	**1**	**21.35%**	**0**	**(0)**

		31.12.2025											
(In EURm)	**PD scale**	**Original on-balance sheet gross exposure**	**Off-balance sheet exposures pre CCF**	**Average CCF** *(%)*	**EAD post CCF and post CRM**	**Average PD** *(%)*	**Number of obligors**	**Average LGD** *(%)*	**Average maturity (year)**	**RWA after suppor-ting factors**	**RWA density**	**Expec-ted Loss**	**Value adjust ments and Provi-sions**
F-IRB Institutions	0.00 to <0.15	15,615	8,454	17%	15,009	0.05%	215	42.21%	1	1,990	13.26%	3	(3)
	0.00 to <0.10	12,950	8,204	17%	14,561	0.05%	193	42.25%	1	1,887	12.96%	3	(3)
	0.10 to <0.15	2,665	250	18%	448	0.13%	22	40.85%	1	104	23.10%	0	(0)
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.25 to <0.50	415	662	32%	629	0.26%	22	43.62%	1	239	38.00%	1	(0)
	0.50 to <0.75	680	612	37%	920	0.50%	32	42.80%	1	285	31.02%	2	(6)
	0.75 to <2.50	105	258	17%	150	1.80%	47	36.07%	1	113	75.01%	1	(2)
	0.75 to <1.75	28	152	12%	48	1.10%	25	42.10%	-	34	70.92%	0	(0)
	1.75 to <2.5	78	106	23%	102	2.12%	22	33.26%	1	79	76.91%	1	(1)
	2.50 to <10.00	242	404	26%	340	4.03%	124	43.77%	1	413	121.47%	6	(1)
	2.5 to <5	208	327	27%	289	3.38%	109	44.39%	1	328	113.54%	4	(1)
	5 to <10	35	78	20%	51	7.76%	15	40.24%	1	84	166.79%	2	(0)
	10.00 to <100.00	43	82	29%	58	16.60%	56	35.89%	1	106	181.66%	4	(0)
	10 to <20	15	75	30%	40	12.43%	36	31.87%	1	59	145.61%	2	(0)
	20 to <30	27	7	26%	18	26.07%	20	45.00%	1	47	263.47%	2	(0)
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	40	57	100%	97	100.00%	10	45.00%	3	0	0.00%	44	(4)
	Subtotal	**17,140**	**10,529**	**20%**	**17,204**	**0.80%**	**506**	**42.26%**	**1**	**3,145**	**18.28%**	**60**	**(16)**
F-IRB Corporate - Specialised Lending	0.00 to <0.15	18	-	0%	7,237	0.05%	1	43.70%	3	1,603	22.15%	2	(10)
	0.00 to <0.10	18	-	0%	7,109	0.05%	1	43.88%	3	1,573	22.12%	2	(10)
	0.10 to <0.15	-	-	0%	128	0.13%	-	33.61%	2	30	23.55%	0	(0)
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	0.25 to <0.50	-	-	0%	105	0.31%	-	42.64%	2	59	55.75%	0	(0)
	0.50 to <0.75	-	-	0%	63	0.63%	-	24.26%	4	30	47.92%	0	(0)
	0.75 to <2.50	-	-	0%	160	1.65%	1	40.00%	1	134	83.67%	1	(0)
	0.75 to <1.75	-	-	0%	134	1.56%	-	40.00%	1	112	83.83%	1	(0)
	1.75 to <2.5	-	-	0%	26	2.12%	1	40.00%	1	22	82.84%	0	(0)
	2.50 to <10.00	-	-	0%	27	3.42%	-	40.00%	4	38	138.10%	0	(1)
	2.5 to <5	-	-	0%	24	3.06%	-	40.00%	4	34	138.92%	0	(0)
	5 to <10	-	-	0%	3	6.21%	-	40.00%	5	4	131.69%	0	(1)
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	10 to <20	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	20 to <30	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	30.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.00%	0	0
	Subtotal	**18**	**-**	**0%**	**7,593**	**0.10%**	**2**	**43.43%**	**3**	**1,864**	**24.54%**	**3**	**(12)**

	31.12.2025												
(In EURm)	**PD scale**	**Original on-balance sheet gross exposure**	**Off-balance sheet exposures pre CCF**	**Average CCF** *(%)*	**EAD post CCF and post CRM**	**Average PD** *(%)*	**Number of obligors**	**Average LGD** *(%)*	**Average maturity (year)**	**RWA after supporting factors**	**RWA density**	**Expected Loss**	**Value adjustments and Provisions**
F-IRB Corporate - Purchased receivable	0.00 to <0.15	391	-	0%	404	0.07%	4,220	39.71%	-	154	38.19%	2	(3)
	0.00 to <0.10	277	-	0%	282	0.05%	3,990	39.64%	-	94	33.26%	1	(0)
	0.10 to <0.15	114	-	0%	122	0.13%	230	39.86%	-	61	49.56%	1	(3)
	0.15 to <0.25	38	-	0%	36	0.24%	26	38.76%	-	5	13.50%	0	(0)
	0.25 to <0.50	186	-	0%	207	0.32%	406	35.21%	-	84	40.74%	1	(0)
	0.50 to <0.75	173	-	0%	192	0.50%	425	35.19%	-	95	49.30%	1	(1)
	0.75 to <2.50	385	-	0%	423	1.34%	762	31.43%	-	195	46.19%	2	(0)
	0.75 to <1.75	317	-	0%	332	1.13%	410	30.29%	-	150	45.04%	1	(0)
	1.75 to <2.5	68	-	0%	91	2.11%	352	35.63%	-	46	50.40%	0	(0)
	2.50 to <10.00	274	-	0%	783	3.72%	1,657	38.69%	-	501	63.98%	7	(2)
	2.5 to <5	228	-	0%	719	3.37%	1,424	39.00%	-	460	64.03%	6	(2)
	5 to <10	46	-	0%	64	7.63%	233	35.26%	-	41	63.48%	1	(0)
	10.00 to <100.00	45	-	0%	76	18.08%	539	37.73%	-	50	65.71%	1	(0)
	10 to <20	40	-	0%	49	12.62%	309	36.63%	-	36	74.26%	1	(0)
	20 to <30	5	-	0%	20	25.27%	220	39.57%	-	10	51.45%	0	(0)
	30.00 to <100.00	1	-	0%	7	35.34%	10	40.09%	-	3	47.20%	0	(0)
	100.00 (Default)	6	-	0%	11	35.08%	575	31.03%	-	3	22.05%	2	(1)
	Subtotal	**1,500**	**-**	**0%**	**2,133**	**2.56%**	**8,610**	**36.72%**	**-**	**1,088**	**50.97%**	**15**	**(7)**
F-IRB Corporate - Other	0.00 to <0.15	23,054	89,079	34%	53,604	0.07%	11,485	41.15%	2	10,241	19.10%	15	(38)
	0.00 to <0.10	17,505	64,397	35%	40,431	0.05%	10,303	41.53%	2	6,679	16.52%	8	(32)
	0.10 to <0.15	5,549	24,682	31%	13,173	0.13%	1,182	39.99%	2	3,562	27.04%	7	(6)
	0.15 to <0.25	1,179	5,794	35%	3,187	0.24%	240	38.51%	2	1,285	40.31%	3	(1)
	0.25 to <0.50	6,387	13,002	32%	10,134	0.30%	3,351	37.94%	2	4,408	43.49%	11	(8)
	0.50 to <0.75	5,288	13,380	30%	9,157	0.52%	2,895	38.51%	2	5,291	57.79%	18	(15)
	0.75 to <2.50	9,420	11,324	34%	12,898	1.52%	5,376	35.98%	2	10,601	82.19%	70	(54)
	0.75 to <1.75	5,796	7,858	34%	8,111	1.17%	2,984	37.60%	2	6,582	81.15%	36	(31)
	1.75 to <2.5	3,624	3,466	34%	4,787	2.11%	2,392	33.24%	2	4,019	83.95%	34	(23)
	2.50 to <10.00	6,285	7,082	31%	8,440	4.48%	11,392	37.27%	3	9,751	115.53%	145	(136)
	2.5 to <5	4,938	6,277	30%	6,712	3.70%	9,250	37.52%	3	7,475	111.36%	99	(88)
	5 to <10	1,347	806	39%	1,728	7.49%	2,142	36.29%	3	2,276	131.72%	46	(48)
	10.00 to <100.00	1,100	685	31%	1,228	17.27%	4,163	38.11%	3	2,305	187.70%	87	(155)
	10 to <20	668	574	29%	833	12.66%	2,137	37.78%	3	1,387	166.60%	39	(78)
	20 to <30	282	97	42%	241	23.41%	917	39.23%	3	621	257.75%	28	(54)
	30.00 to <100.00	151	14	27%	155	32.56%	1,109	38.18%	3	297	192.24%	19	(22)
	100.00 (Default)	599	71	55%	639	99.98%	1,606	37.17%	2	17	2.67%	378	(295)
	Subtotal	**53,313**	**140,418**	**33%**	**99,288**	**1.56%**	**40,508**	**39.43%**	**2**	**43,899**	**44.21%**	**726**	**(702)**
TOTAL		**72,006**	**150,947**	**32%**	**131,435**	**1.33%**	**50,063**	**40.16%**	**2**	**50,882**	**38.71%**	**806**	**(744)**

TABLE 36: IRB APPROACH – EFFECT ON RWA OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES (CR7)

		30.06.2026	
		Pre-credit derivatives risk weighted exposure amount	**Actual risk weighted exposure amount**
(In EURm)		**a**	**b**
1	Central governments and central banks - F-IRB	4	4
EU 1a	Regional governments and local authorities -F-IRB	14	14
EU 1b	Public sector entities - F-IRB	1	1
2	Central governments and central banks - A-IRB	1	1
EU 2a	Regional governments and local authorities A-IRB	340	340
EU 2b	Public sector entities A-IRB	362	362
3	Institutions – F-IRB	3,110	3,032
5	Corporates – F-IRB	48,420	48,388
EU 5a	Corporates - General	45,150	45,118
EU 5b	Corporates - Specialised lending	1,979	1,979
EU 5c	Corporates - Purchased receivables	1,290	1,290
6	Corporate – A-IRB	66,058	66,058
EU 6a	Corporates - General	43,852	43,852
EU 6b	Corporates - Specialised lending	21,665	21,665
EU 6c	Corporates - Purchased Receivables	540	540
EU 8a	Retail - A-IRB	37,442	37,442
9	Retail – Qualifying revolving (QRRE)	1,706	1,706
10	Retail – Secured by residential immovable property	17,769	17,769
EU10a	Retail – Purchased receivables	17	17
EU10b	Retail- Other retail exposures	17,950	17,950
17	**Exposures under F-IRB**	**51,550**	**51,439**
18	**Exposures under A-IRB**	**104,203**	**104,203**
19	**TOTAL EXPOSURES**	**155,753**	**155,642**

		31.12.2025	
		Pre-credit derivatives risk weighted exposure amount	**Actual risk weighted exposure amount**
(In EURm)		**a**	**b**
1	Central governments and central banks - F-IRB	824	824
EU 1a	Regional governments and local authorities -F-IRB	62	62
EU 1b	Public sector entities - F-IRB	1	1
2	Central governments and central banks - A-IRB	7,072	7,072
EU 2a	Regional governments and local authorities A-IRB	342	342
EU 2b	Public sector entities A-IRB	322	322
3	Institutions – F-IRB	3,175	3,145
5	Corporates – F-IRB	47,009	46,850
EU 5a	Corporates - General	44,058	43,899
EU 5b	Corporates - Specialised lending	1,864	1,864
EU 5c	Corporates - Purchased receivables	1,088	1,088
6	Corporate – A-IRB	62,348	62,348
EU 6a	Corporates - General	39,603	39,603
EU 6b	Corporates - Specialised lending	22,244	22,244
EU 6c	Corporates - Purchased Receivables	501	501
EU 8a	Retail - A-IRB	35,457	35,457
9	Retail – Qualifying revolving (QRRE)	1,612	1,612
10	Retail – Secured by residential immovable property	17,412	17,412
EU10a	Retail – Purchased receivables	18	18
EU10b	Retail- Other retail exposures	16,414	16,414
17	**Exposures under F-IRB**	**51,071**	**50,882**
18	**Exposures under A-IRB**	**105,540**	**105,540**
19	**TOTAL EXPOSURES**	**156,610**	**156,422**

TABLE 37: INTERNAL APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES (CR7-A) – AIRB

		30.06.2026					
			Credit risk Mitigation techniques				
			Funded credit Protection (FCP)				
(In EURm)		Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)
A-IRB		**a**	**b**	**c**	**d**	**e**	**f**
1	Central governments and central banks	1	0.00%	0.00%	0.00%	0.00%	0.00%
2	Regional governments and local authorities	1,809	0.08%	0.12%	0.12%	0.00%	0.00%
3	Public sector entities	3,827	0.11%	5.05%	5.05%	0.00%	0.00%
4	Corporates	144,470	2.07%	35.77%	22.55%	8.59%	4.62%
4.1	Corporates – General	81,486	2.09%	30.99%	17.12%	13.48%	0.38%
4.2	Corporates – Specialised lending	61,788	2.07%	42.76%	30.16%	2.31%	10.29%
4.3	Corporates - Purchased Receivables	1,196	0.00%	0.00%	0.00%	0.00%	0.00%
5	Retail	171,438	0.00%	75.35%	75.35%	0.00%	0.00%
5.1	Retail – Qualifying revolving	4,019	0.00%	0.30%	0.30%	0.00%	0.00%
5.2	Retail – secured by residential immovable property	127,405	0.00%	98.45%	98.45%	0.00%	0.00%
5.3	Retail - Purchased Receivables	23	0.00%	0.00%	0.00%	0.00%	0.00%
5.4	Retail - Other retail exposures	39,991	0.00%	9.35%	9.35%	0.00%	0.00%
6	**TOTAL**	**321,545**	**0.93%**	**56.31%**	**50.37%**	**3.86%**	**2.07%**

		30.06.2026							
		Credit risk Mitigation techniques						Credit risk Mitigation methods in the calculation of RWEAs	
		Unfunded credit Protection (UFCP)							
(In EURm)		Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWA without substitution effects (reduction effects only)	RWA with substitution effects (both reduction and sustitution effects)
A-IRB		**g**	**h**	**i**	**j**	**k**	**l**	**m**	**n**
1	Central governments and central banks	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1	1
2	Regional governments and local authorities	0.00%	0.00%	0.00%	0.00%	9.01%	0.00%	338	340
3	Public sector entities	0.00%	0.00%	0.00%	0.00%	14.60%	0.00%	324	362
4	Corporates	0.03%	0.00%	0.03%	0.00%	21.44%	0.00%	66,097	66,058
4.1	Corporates – General	0.05%	0.00%	0.05%	0.00%	11.94%	0.00%	43,857	43,852
4.2	Corporates – Specialised lending	0.00%	0.00%	0.00%	0.00%	34.35%	0.00%	21,700	21,665
4.3	Corporates - Purchased Receivables	0.00%	0.00%	0.00%	0.00%	1.50%	0.00%	540	540
5	Retail	0.00%	0.00%	0.00%	0.00%	0.33%	0.00%	37,442	37,442
5.1	Retail – Qualifying revolving	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1,706	1,706
5.2	Retail – secured by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.44%	0.00%	17,769	17,769
5.3	Retail - Purchased Receivables	0.00%	0.00%	0.00%	0.00%	14.38%	0.00%	17	17
5.4	Retail - Other retail exposures	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17,950	17,950
6	**TOTAL**	**0.01%**	**0.00%**	**0.01%**	**0.00%**	**10.03%**	**0.00%**	**104,203**	**104,203**

(In EURm)		31.12.2025					
			Credit risk Mitigation techniques				
			Funded credit Protection (FCP)				
		Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)
A-IRB		**a**	**b**	**c**	**d**	**e**	**f**
1	Central governments and central banks	238,919	0.05%	0.34%	0.01%	-	0.33%
2	Regional governments and local authorities	13,073	0.16%	0.02%	0.02%	-	0.00%
3	Public sector entities	4,279	0.02%	4.61%	4.61%	-	0.00%
4	Corporates	147,174	2.06%	32.46%	20.38%	7.79%	4.29%
4.1	Corporates – General	78,636	2.01%	28.76%	15.35%	13.16%	0.25%
4.2	Corporates – Specialised lending	67,688	2.14%	37.17%	26.48%	1.65%	9.04%
4.3	Corporates - Purchased Receivables	849	-	-	-	-	-
5	Retail	170,175	0.00%	76.18%	76.18%	-	-
5.1	Retail – Qualifying revolving	4,045	0.00%	0.22%	0.22%	-	-
5.2	Retail – secured by residential immovable property	127,588	0.00%	98.80%	98.80%	-	-
5.3	Retail - Purchased Receivables	13	-	-	-	-	-
5.4	Retail - Other retail exposures	38,529	0.00%	9.28%	9.28%	-	-
6	**TOTAL**	**573,620**	**0.55%**	**31.11%**	**27.87%**	**2.00%**	**1.24%**

(In EURm)		31.12.2025							
		Credit risk Mitigation techniques						Credit risk Mitigation methods in the calculation of RWEAs	
		Unfunded credit Protection (UFCP)							
		Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWA without substitution effects (reduction effects only)	RWA with substitution effects (both reduction and sustitution effects)
A-IRB		**g**	**h**	**i**	**j**	**k**	**l**	**m**	**n**
1	Central governments and central banks	-	-	-	-	3.80%	-	6,285	7,072
2	Regional governments and local authorities	-	-	-	-	1.52%	-	348	342
3	Public sector entities	-	-	-	-	5.99%	-	310	322
4	Corporates	0.02%	-	0.02%	-	21.21%	-	63,144	62,348
4.1	Corporates – General	0.03%	-	0.03%	-	11.24%	-	39,987	39,603
4.2	Corporates – Specialised lending	-	-	-	-	31.98%	-	22,656	22,244
4.3	Corporates - Purchased Receivables	-	-	-	-	85.84%	-	501	501
5	Retail	-	-	-	-	0.30%	-	35,453	35,457
5.1	Retail – Qualifying revolving	-	-	-	-	0.00%	-	1,612	1,612
5.2	Retail – secured by residential immovable property	-	-	-	-	0.41%	-	17,412	17,412
5.3	Retail - Purchased Receivables	-	-	-	-	13.16%	-	15	18
5.4	Retail - Other retail exposures	-	-	-	-	0.00%	-	16,414	16,414
6	**TOTAL**	**0.00%**	**-**	**0.00%**	**-**	**7.19%**	**-**	**105,540**	**105,540**

TABLE 38: INTERNAL APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES (CR7-A) – FIRB

		30.06.2026					
			Credit risk mitigation techniques				
			Funded Credit Protection (FCP)				
(in EURm)		Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)
F-IRB		**a**	**b**	**c**	**d**	**e**	**f**
1	Central governments and central banks	11	0.00%	0.00%	0.00%	0.00%	0.00%
2	Regional governments and local authoritites	33	0.00%	0.00%	0.00%	0.00%	0.00%
3	Public sector entities	73	0.00%	0.00%	0.00%	0.00%	0.00%
4	Institutions	18,070	0.21%	3.85%	0.19%	3.66%	0.00%
5	Corporates	106,602	1.76%	5.91%	3.35%	2.56%	0.00%
5.1	Corporates - General	95,448	1.97%	5.95%	3.49%	2.46%	0.00%
5.2	Corporates - Special Lending	8,801	0.02%	2.81%	2.65%	0.16%	0.00%
5.3	Corporates - Purchased Receivables	2,353	0.00%	15.69%	0.00%	15.69%	0.00%
TOTAL		**124,789**	**1.54%**	**5.60%**	**2.89%**	**2.72%**	**0.00%**

		30.06.2026							
		Credit risk Mitigation techniques						Credit risk Mitigation methods in the calculation of RWEAs	
		Unfunded credit Protection (UFCP)							
(in EURm)		Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWA without substitution effects (reduction effects only)	RWA with substitution effects (both reduction and sustitution effects)
F-IRB		**g**	**h**	**i**	**j**	**k**	**l**	**m**	**n**
1	Central governments and central banks	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	4	4
2	Regional governments and local authoritites	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3	14
3	Public sector entities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8	1
4	Institutions	0.00%	0.00%	0.00%	0.00%	9.90%	0.00%	2,937	3,032
5	Corporates	0.00%	0.00%	0.00%	0.00%	25.60%	0.00%	48,488	48,388
5.1	Corporates - General	0.00%	0.00%	0.00%	0.00%	27.68%	0.00%	45,188	45,118
5.2	Corporates - Special Lending	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2,008	1,979
5.3	Corporates - Purchased Receivables	0.00%	0.00%	0.00%	0.00%	36.94%	0.00%	1,292	1,290
TOTAL		**0.00%**	**0.00%**	**0.00%**	**0.00%**	**23.30%**	**0.00%**	**51,439**	**51,439**

		31.12.2025					
			Credit risk mitigation techniques				
			Funded Credit Protection (FCP)				
(in EURm)		Total exposures	Part of exposures covered by Financial Collaterals *(%)*	Part of exposures covered by Other eligible collaterals *(%)*	Part of exposures covered by Immovable property Collaterals *(%)*	Part of exposures covered by Receivables *(%)*	Part of exposures covered by Other physical collateral *(%)*
	F-IRB	**a**	**b**	**c**	**d**	**e**	**f**
1	Central governments and central banks	1,576	4.49%	0.03%	-	0.03%	-
2	Regional governments and local authoritites	44	89.87%	-	-	-	-
3	Public sector entities	69	0.00%	0.51%	-	0.51%	-
4	Institutions	16,617	0.34%	2.01%	0.10%	1.92%	-
5	Corporates	113,129	1.86%	5.40%	2.93%	2.48%	0.00%
5.1	Corporates - General	103,384	2.02%	5.26%	2.90%	2.36%	0.00%
5.2	Corporates - Special Lending	7,627	0.11%	4.20%	4.06%	0.14%	-
5.3	Corporates - Purchased Receivables	2,117	-	16.56%	-	16.56%	-
TOTAL		**131,435**	**1.72%**	**4.90%**	**2.53%**	**2.37%**	**0.00%**

		31.12.2025							
		Credit risk Mitigation techniques						Credit risk Mitigation methods in the calculation of RWEAs	
		Unfunded Credit Protection (UFCP)							
(in EURm)		Part of exposures covered by Other funded credit protection *(%)*	Part of exposures covered by Cash on deposit *(%)*	Part of exposures covered by Life insurance policies *(%)*	Part of exposures covered by Instruments held by a third party *(%)*	Part of exposures covered by Guarantees *(%)*	Part of exposures covered by Credit Derivatives *(%)*	RWA without substitution effects (reduction effects only)	RWA with substitution effects (both reduction and sustitution effects)
	F-IRB	**g**	**h**	**i**	**j**	**k**	**l**	**m**	**n**
1	Central governments and central banks	-	-	-	-	-	-	388	824
2	Regional governments and local authoritites	-	-	-	-	0.00%	-	7	62
3	Public sector entities	-	-	-	-	-	-	8	1
4	Institutions	-	-	-	-	10.06%	-	2,982	3,145
5	Corporates	-	-	-	-	21.55%	-	47,497	46,850
5.1	Corporates - General	-	-	-	-	23.57%	-	44,547	43,899
5.2	Corporates - Special Lending	-	-	-	-	-	-	1,876	1,864
5.3	Corporates - Purchased Receivables	-	-	-	-	0.20%	-	1,074	1,088
TOTAL		**-**	**-**	**-**	**-**	**19.82%**	**-**	**50,882**	**50,882**

TABLE 39: RWA FLOW STATEMENT OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (CR8)

(In EURm)	Risk-weighted assets
RWA as of the end of the previous reporting period (31.03.2026)	**173,825**
Asset size (+/-)	(438)
Asset quality (+/-)	688
Model updates (+/-)	7,503
Methodology and policy (+/-)	-
Acquisitions and disposals (+/-)	313
Foreign exchange movements (+/-)	152
Other (+/-)	-
RWA as of the end of the reporting period (30.06.2026)	**182,043**

TABLE 40: SPECIALISED LENDING EXPOSURES – INTERNAL APPROACH (CR10.1-10.4)

	30.06.2026						
(In EURm)	Specialised lending: income-producing real estate and high volatility commercial real estate (Slotting approach)						
Regulatory categories	**Remaining maturity**	**On-balance sheet exposure**	**Off-balance sheet exposure**	**Risk weight**	**Exposure value**	**RWA**	**Expected loss amount**
Category 1	Less than 2.5 years	134	938	50%	583	320	-
	Equal to or more than 2.5 years	-	13	70%	6	5	0
Category 2	Less than 2.5 years	162	207	70%	258	189	1
	Equal to or more than 2.5 years	6	1	90%	6	7	0
Category 3	Less than 2.5 years	49	39	115%	67	84	2
	Equal to or more than 2.5 years	-	9	115%	4	5	0
Category 4	Less than 2.5 years	30	27	250%	43	116	3
	Equal to or more than 2.5 years	0	0	250%	1	1	0
Category 5	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
TOTAL	**Less than 2.5 years**	**375**	**1,212**		**950**	**709**	**6**
	Equal to or more than 2.5 years	**6**	**23**		**17**	**18**	**0**

	31.12.2025						
(In EURm)	Specialised lending: income-producing real estate and high volatility commercial real estate (Slotting approach)						
Regulatory categories	**Remaining maturity**	**On-balance sheet exposure**	**Off-balance sheet exposure**	**Risk weight**	**Exposure value**	**RWA**	**Expected loss amount**
Category 1	Less than 2.5 years	111	974	50%	578	318	-
	Equal to or more than 2.5 years	-	14	70%	7	5	0
Category 2	Less than 2.5 years	101	231	70%	208	154	1
	Equal to or more than 2.5 years	6	8	90%	10	10	0
Category 3	Less than 2.5 years	55	59	115%	83	100	2
	Equal to or more than 2.5 years	0	-	115%	0	0	0
Category 4	Less than 2.5 years	31	41	250%	50	138	4
	Equal to or more than 2.5 years	0	0	250%	0	1	0
Category 5	Less than 2.5 years	5	0	-	5	-	2
	Equal to or more than 2.5 years	-	-	-	-	-	-
TOTAL	**Less than 2.5 years**	**303**	**1,306**		**924**	**709**	**9**
	Equal to or more than 2.5 years	**6**	**22**		**17**	**16**	**0**

TABLE 41: EQUITY EXPOSURES UNDER THE SIMPLE RISK-WEIGHTED APPROACH (CR10.5)

(In EURm)	30.06.2026					
	Equity exposures under the simple risk-weighted approach					
Categories	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	RWA	Expected loss amount
Equity exposures to Central banks	4	-	0%	4	-	-
Securities equity exposures	37		30%	37	11	
Equity exposures incurred under legislative programmes	599	-	130%	599	779	-
Exchange-traded equity exposures	1,043	-	190%	1,043	1,982	8
Listed stocks equity exposures	4,705	-	250%	4,705	11,762	-
Other equity exposures	0		400%	0	1	
TOTAL	**6,388**	**-**	**-**	**6,388**	**14,535**	**8**

(In EURm)	31.12.2025					
	Equity exposures under the simple risk-weighted approach					
Categories	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	RWA	Expected loss amount
Equity exposures to Central banks	4	-	0%	4	-	-
Equity exposures incurred under legislative programmes	589	-	100%	589	589	-
Exchange-traded equity exposures	1,219	-	190%	1,219	2,317	10
Other equity exposures	4,711	-	250%	4,711	11,778	-
TOTAL	**6,523**	**-**	**-**	**6,523**	**14,684**	**10**

5

COUNTERPARTY CREDIT RISK

5.1 BREAKDOWN OF COUNTERPARTY CREDIT RISK - OVERVIEW

TABLE 42: COUNTERPARTY CREDIT RISK EXPOSURE, EAD AND RWA BY EXPOSURE CLASS AND APPROACH

	30.06.2026								
(In EURm)	IRB			Standard			Total		
Exposure classes	**Exposure**	**EAD**	**RWA**	**Exposure**	**EAD**	**RWA**	**Exposure**	**EAD**	**RWA**
Sovereign	-	-	-	29,571	29,353	570	29,571	29,353	570
Institutions	24,600	24,581	3,753	31,284	31,284	714	55,884	55,865	4,467
Corporates	48,339	48,359	10,596	3,839	4,056	3,436	52,178	52,415	14,032
Retail	11	11	4	63	63	41	73	73	45
Other	41	41	4	4,265	4,244	1,550	4,307	4,286	1,554
TOTAL	**72,992**	**72,992**	**14,357**	**69,021**	**69,000**	**6,311**	**142,013**	**141,992**	**20,668**

	31.12.2025								
(In EURm)	IRB			Standard			Total		
Exposure classes	**Exposure**	**EAD**	**RWA**	**Exposure**	**EAD**	**RWA**	**Exposure**	**EAD**	**RWA**
Sovereign	23,117	22,929	278	-	-	-	23,117	22,929	278
Institutions	23,846	24,166	3,755	24,987	24,987	596	48,833	49,153	4,351
Corporates	43,445	43,313	9,419	3,340	3,340	3,318	46,785	46,653	12,736
Retail	17	17	3	40	40	23	57	57	25
Other	44	44	4	4,745	4,725	1,782	4,788	4,768	1,787
TOTAL	**90,469**	**90,469**	**13,459**	**33,111**	**33,090**	**5,719**	**123,580**	**123,560**	**19,178**

The tables above feature amounts excluding the CVA (Credit Valuation Adjustment) which represents EUR 3.5 billion of risk-weighted assets (RWA) at 30 June 2026 (*vs.* EUR 3.8 billion at 31 December 2025).

5.2 BREAKDOWN OF COUNTERPARTY CREDIT RISK - DETAILS

TABLE 43: ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE BY APPROACH (CCR1)

	30.06.2026							
(In EURm)	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value	Exposure value	Exposure value	RWA
Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
Simplified SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
SA-CCR (for derivatives)	1,479	13,121		1.4	58,472	20,439	20,439	6,640
IMM (for derivatives and SFTs)			39,497	1.6	341,301	63,195	61,846	11,070
of which securities financing transactions netting sets			*20,015*		*262,818*	*32,025*	*29,732*	*2,665*
of which derivatives and long settlement transactions netting sets			*19,419*		*78,278*	*31,070*	*32,014*	*8,385*
of which from contractual cross-product netting sets			*62*		*205*	*100*	*100*	*20*
Financial collateral simple method (for SFTs)					-	-	-	-
Financial collateral comprehensive method (for SFTs)					91,297	27,468	27,468	1,235
VaR for SFTs					-	-	-	-
TOTAL					**491,070**	**111,102**	**109,753**	**18,945**

	31.12.2025							
(In EURm)	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWA
Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
Simplified SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
SA-CCR (for derivatives)	1,183	12,485		1.4	45,468	19,134	19,134	5,948
IMM (for derivatives and SFTs)			37,065	1.6	346,337	59,304	57,398	10,193
of which securities financing transactions netting sets			*18,618*		*276,802*	*29,180*	*27,312*	*2,419*
of which derivatives and long settlement transactions netting sets			*18,362*		*69,445*	*29,988*	*29,950*	*7,773*
of which from contractual cross-product netting sets			*85*		*90*	*136*	*136*	*0*
Financial collateral simple method (for SFTs)					-	-	-	-
Financial collateral comprehensive method (for SFTs)					86,977	21,172	21,172	1,250
VaR for SFTs					-	-	-	-
TOTAL					**478,782**	**99,611**	**97,704**	**17,390**

TABLE 44: EXPOSURES TO CENTRAL COUNTERPARTIES (CCP) (CCR8)

	30.06.2026		31.12.2025	
(In EURm)	**EAD**	**RWA**	**EAD**	**RWA**
Exposures to QCCPs (total)		**1,620**		**1,540**
Exposures for trades at QCCPs (excluding initial margin and default fund contributions), of which:	5,947	119	5,135	103
(i) OTC derivatives	*833*	*17*	*782*	*16*
(ii) Exchange-traded derivatives	*3,519*	*70*	*3,067*	*61*
(iii) SFTs	*1,361*	*27*	*1,221*	*24*
(iv) Netting sets where cross-product netting has been approved	*233*	*5*	*65*	*1*
Segregated initial margin	18,814		14,110	
Non-segregated initial margin	2,755	55	1,718	34
Pre-funded default fund contributions	3,861	1,446	3,982	1,403
Unfunded default fund contributions	6,839	-	7,211	-
Exposures to non-QCCPs		**34**		**192**
Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions), of which:	15	15	24	24
(i) OTC derivatives	*-*	*-*	*2*	*2*
(ii) Exchange-traded derivatives	*15*	*15*	*21*	*21*
(iii) SFTs	*-*	*-*	*1*	*1*
(iv) Netting sets where cross-product netting has been approved	*-*	*-*	*-*	*-*
Segregated initial margin	442		481	
Non-segregated initial margin	-	-	0	0
Pre-funded default fund contributions	-	-	2	25
Unfunded default fund contributions	1	18	11	143

TABLE 45: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURES (CCR5)

	30.06.2026							
	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
(In EURm)	Segragated	Unsegragated	Segragated	Unsegragated	Segragated	Unsegragated	Segragated	Unsegragated
Cash – domestic currency	1,617	12,701	14,035	3,401	-	6,825	-	7,767
Cash – other currencies	3,186	55,353	3,103	7,627	-	12,436	-	45,407
Domestic sovereign debt	-	-	-	-	-	129	-	67
Other sovereign debt	-	27	-	-	-	14,335	-	13,376
Government agency debt	163	19,611	-	1	-	454,786	-	424,557
Corporate bonds	-	3	-	-	-	8,123	-	9,029
Equity securities	-	2,137	-	-	-	51,507	-	106,176
Other collateral	-	478	-	-	-	29,173	-	36,331
TOTAL	**4,966**	**90,310**	**17,138**	**11,029**	**-**	**577,313**	**-**	**642,710**

	31.12.2025							
	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
(In EURm)	Segragated	Unsegragated	Segragated	Unsegragated	Segragated	Unsegragated	Segragated	Unsegragated
Cash – domestic currency	1,489	12,115	14,672	2,633	-	6,762	-	8,377
Cash – other currencies	3,473	38,748	1,291	6,311	-	11,337	-	38,230
Domestic sovereign debt	-	-	-	-	-	37	-	110
Other sovereign debt	-	40	-	-	-	14,022	-	14,913
Government agency debt	21	15,934	5	12	-	381,128	-	379,972
Corporate bonds	-	-	-	-	-	8,155	-	10,064
Equity securities	-	2,329	-	-	-	39,609	-	86,946
Other collateral	-	294	-	-	-	35,714	-	36,140
TOTAL	**4,984**	**69,460**	**15,968**	**8,956**	**-**	**496,764**	**-**	**574,752**

TABLE 46: INTERNAL APPROACH – COUNTERPARTY CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD SCALE (CCR4)

The table below presents Group exposures subject to counterparty credit risk and for which an internal model is used with a view to calculating RWA. In accordance with EBA instructions, CVA charges and exposures cleared through CCPs have been excluded.

	30.06.2026							
IRBA (in EURm)	PD scale	Exposure value	Exposure weighted average PD *(%)*	Number of obligors	Exposure weighted average LGD *(%)*	Exposure weighted average maturity *(years)*	RWA	RWA density
Central governments and central banks	0,00 à < 0,15	-	-	-	-	-	-	-
	0,15 à < 0,25	-	-	-	-	-	-	-
	0,25 à < 0,50	-	-	-	-	-	-	-
	0,50 à < 0,75	-	-	-	-	-	-	-
	0,75 à < 2,50	-	-	-	-	-	-	-
	2,50 à < 10,00	-	-	-	-	-	-	-
	10,00 à < 100,00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Corporate	0,00 à < 0,15	24,772	0.06%	5,899	34.13%	1	1,968	7.95%
	0,15 à < 0,25	14	0.17%	81	29.15%	2	3	21.58%
	0,25 à < 0,50	924	0.27%	549	28.30%	2	248	26.87%
	0,50 à < 0,75	703	0.53%	789	33.70%	2	363	51.56%
	0,75 à < 2,50	1,042	1.60%	1,222	33.88%	1	753	72.21%
	2,50 à < 10,00	1,224	4.24%	1,460	34.41%	1	1,238	101.11%
	10,00 à < 100,00	84	13.23%	218	34.64%	1	132	157.81%
	100.00 (default)	141	100.00%	45	12.69%	5	28	19.71%
	Subtotal	**28,905**	**0.84%**	**10,263**	**33.84%**	**1**	**4,733**	**16.37%**
Regional or local governments	0,00 à < 0,15	10	0.04%	10	29.80%	4	2	21.80%
	0,15 à < 0,25	-	-	-	-	-	-	-
	0,25 à < 0,50	0	0.26%	2	20.00%	2	0	21.69%
	0,50 à < 0,75	-	-	-	-	-	-	-
	0,75 à < 2,50	-	-	-	-	-	-	-
	2,50 à < 10,00	-	-	-	-	-	-	-
	10,00 à < 100,00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	**10**	**0.04%**	**12**	**29.80%**	**4**	**2**	**21.80%**
Public sector entities	0,00 à < 0,15	1,274	0.04%	58	36.10%	1	122	9.56%
	0,15 à < 0,25	-	-	-	-	-	-	-
	0,25 à < 0,50	5	0.26%	2	30.53%	1	2	29.86%
	0,50 à < 0,75	-	-	-	-	-	-	-
	0,75 à < 2,50	0	1.10%	1	45.00%	1	0	96.10%
	2,50 à < 10,00	-	-	-	-	-	-	-
	10,00 à < 100,00	1	14.33%	2	35.00%	1	1	190.42%
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	**1,280**	**0.05%**	**63**	**36.08%**	**1**	**125**	**9.77%**
Retail	0,00 à < 0,15	-	-	-	-	-	-	-
	0,15 à < 0,25	-	-	-	-	-	-	-
	0,25 à < 0,50	-	-	-	-	-	-	-
	0,50 à < 0,75	-	-	-	-	-	-	-
	0,75 à < 2,50	-	-	-	-	-	-	-
	2,50 à < 10,00	11	3.26%	1	35.33%	0	4	33.87%
	10,00 à < 100,00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	**11**	**3.26%**	**1**	**35.33%**	**0**	**4**	**33.87%**
TOTAL IRBA		**30,206**	**0.81%**	**10,339**	**33.93%**	**1**	**4,864**	**16.10%**

	30.06.2026							
IRBF (in EURm)	**PD scale**	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**RWA**	**RWA density**
Institutions	0,00 à < 0,15	20,983	0.05%	623	45.00%	1	2,784	13.27%
	0,15 à < 0,25	-	-	-	-	-	-	-
	0,25 à < 0,50	490	0.26%	85	45.00%	-	181	36.96%
	0,50 à < 0,75	509	0.50%	95	45.00%	-	264	51.84%
	0,75 à < 2,50	796	1.95%	99	13.34%	1	213	26.75%
	2,50 à < 10,00	122	3.42%	82	45.00%	-	151	123.93%
	10,00 à < 100,00	1	11.42%	6	45.00%	-	2	179.43%
	100.00 (default)	-	-	1	-	-	-	-
	Subtotal	**22,901**	**0.15%**	**991**	**43.90%**	**1**	**3,595**	**15.70%**
Corporate	0,00 à < 0,15	13,599	0.07%	985	42.87%	1	1,954	14.37%
	0,15 à < 0,25	991	0.24%	93	40.00%	3	480	48.44%
	0,25 à < 0,50	1,956	0.35%	298	41.88%	1	889	45.49%
	0,50 à < 0,75	1,069	0.58%	303	41.56%	2	593	55.47%
	0,75 à < 2,50	941	1.46%	408	41.22%	2	881	93.67%
	2,50 à < 10,00	845	3.98%	402	40.99%	1	987	116.80%
	10,00 à < 100,00	47	17.50%	50	41.96%	1	78	167.42%
	100.00 (default)	7	100.00%	7	40.00%	1	-	-
	Subtotal	**19,454**	**0.45%**	**2,546**	**42.39%**	**1**	**5,863**	**30.14%**
Public sector entities	0,00 à < 0,15	389	0.03%	-	45.00%	1	31	7.95%
	0,15 à < 0,25	-	-	-	-	-	-	-
	0,25 à < 0,50	-	-	-	-	-	-	-
	0,50 à < 0,75	-	-	-	-	-	-	-
	0,75 à < 2,50	-	-	-	-	-	-	-
	2,50 à < 10,00	-	-	-	-	-	-	-
	10,00 à < 100,00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	**389**	**0.03%**	**0**	**45.00%**	**1**	**31**	**7.95%**
TOTAL IRBF		**42,745**	**0.29%**	**3,537**	**43.22%**	**100.00%**	**9,489**	**22.20%**

		31.12.2025						
IRBA *(in EURm)*	PD scale	Exposure value	Exposure weighted average PD *(%)*	Number of obligors	Exposure weighted average LGD *(%)*	Exposure weighted average maturity *(years)*	RWA	RWA density
Central governments and central banks	0,00 à < 0,15	22,588	0.02%	82	3.49%	1	129	0.57%
	0,15 à < 0,25	-	0.00%	-	0.00%	-	-	0.00%
	0,25 à < 0,50	215	0.26%	7	2.89%	1	4	1.80%
	0,50 à < 0,75	10	0.50%	5	42.92%	4	9	92.41%
	0,75 à < 2,50	16	2.12%	1	45.00%	0	15	92.16%
	2,50 à < 10,00	100	3.70%	3	43.48%	1	121	121.45%
	10,00 à < 100,00	0	14.33%	1	22.00%	1	0	105.68%
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	**22,929**	**0.04%**	**99**	**3.70%**	**1**	**278**	**1.21%**
Corporate	0,00 à < 0,15	20,959	0.08%	5,222	61.90%	1	1,692	8.07%
	0,15 à < 0,25	2	0.01%	3	5.85%	0	2	81.61%
	0,25 à < 0,50	1,123	0.61%	408	83.08%	4	279	24.83%
	0,50 à < 0,75	695	1.40%	444	105.18%	4	346	49.87%
	0,75 à < 2,50	990	3.21%	702	70.21%	3	723	73.04%
	2,50 à < 10,00	987	8.56%	950	77.56%	2	1,041	105.46%
	10,00 à < 100,00	64	21.04%	104	60.15%	3	108	168.34%
	100.00 (default)	153	107.12%	21	16.92%	5	36	23.46%
	Subtotal	**24,972**	**1.31%**	**7,854**	**64.72%**	**2**	**4,226**	**16.92%**
Regional or local governments	0,00 à < 0,15	36	0.04%	13	14.21%	3	3	8.15%
	0,15 à < 0,25	-	-	-	-	-	-	0.00%
	0,25 à < 0,50	0	0.26%	-	20.00%	3	0	25.60%
	0,50 à < 0,75	-	-	-	-	-	0	0.00%
	0,75 à < 2,50	-	-	-	-	-	-	0.00%
	2,50 à < 10,00	1	4.61%	2	34.89%	1	1	123.26%
	10,00 à < 100,00	0	14.61%	2	35.00%	1	0	189.40%
	100.00 (default)	-	-	-	-	-	-	0.00%
	Subtotal	**38**	**0.18%**	**17**	**14.80%**	**3**	**4**	**11.60%**
Public sector entities	0,00 à < 0,15	1,131	0.03%	36	35.01%	0	72	6.36%
	0,15 à < 0,25	-	-	-	-	-	-	0.00%
	0,25 à < 0,50	1	0.26%	1	35.00%	0	1	73.48%
	0,50 à < 0,75	-	0.00%	-	-	-	-	0.00%
	0,75 à < 2,50	0	1.10%	1	45.00%	0	0	96.09%
	2,50 à < 10,00	-	0.00%	-	-	-	-	0.00%
	10,00 à < 100,00	0	14.33%	1	35.00%	0	0	189.29%
	100.00 (default)	-	0.00%	-	-	-	-	0.00%
	Sous-total	**1,131**	**0.03%**	**39**	**35.01%**	**0**	**72**	**6.40%**
Retail	0,00 à < 0,15	-	-	-	-	-	-	0.00%
	0,15 à < 0,25	-	-	-	-	-	-	0.00%
	0,25 à < 0,50	-	-	-	-	-	-	0.00%
	0,50 à < 0,75	5	0.70%	-	8.80%	-	0	8.07%
	0,75 à < 2,50	-	-	-	-	-	-	0.00%
	2,50 à < 10,00	12	3.26%	1	23.56%	-	2	19.07%
	10,00 à < 100,00	-	-	-	-	-	-	0.00%
	100.00 (default)	-	-	-	-	-	-	0.00%
	Subtotal	**17**	**2.49%**	**1**	**19.14%**	**-**	**3**	**15.78%**
TOTAL IRBA		**47,956**	**0.61%**	**7,971**	**19.70%**	**1**	**4,511**	**9.34%**

		31.12.2025							
IRBF *(in EURm)*	PD scale	Exposure value	Exposure weighted average PD *(%)*	Number of obligors	Exposure weighted average LGD *(%)*	Exposure weighted average maturity *(years)*	RWA	RWA density
Institutions	0,00 à < 0,15	19,570	0.05%	490	45.00%	1	2,770	14.16%
	0,15 à < 0,25	-	-	-	-	-	-	-
	0,25 à < 0,50	561	0.26%	68	45.00%	-	178	31.72%
	0,50 à < 0,75	219	0.50%	70	45.00%	-	130	59.17%
	0,75 à < 2,50	301	1.40%	83	45.00%	-	278	92.15%
	2,50 à < 10,00	857	3.30%	76	7.95%	-	203	23.73%
	10,00 à < 100,00	0	11.42%	2	45.00%	-	1	234.70%
	100.00 (default)	-	-	1	-	-	-	-
	Subtotal	**21,509**	**0.21%**	**790**	**43.52%**	**1**	**3,560**	**16.55%**
Corporate	0,00 à < 0,15	13,820	0.07%	858	42.53%	1	2,129	15%
	0,15 à < 0,25	276	0.24%	22	40.00%	2	120	43%
	0,25 à < 0,50	1,422	0.27%	237	41.53%	2	572	40%
	0,50 à < 0,75	1,082	0.52%	219	41.64%	1	531	49%
	0,75 à < 2,50	877	1.62%	290	40.59%	2	778	89%
	2,50 à < 10,00	821	3.95%	256	41.48%	1	1,001	122%
	10,00 à < 100,00	32	17.02%	30	40.74%	1	62	194%
	100.00 (default)	11	100.00%	4	40.00%	1	-	-
	Subtotal	**18,341**	**0.45%**	**1,916**	**42.22%**	**1**	**5,193**	**28%**
Public sector entities	0,00 à < 0,15	1,489	0.03%	-	45.00%	0	118	8%
	0,15 à < 0,25	-	-	-	-	-	-	-
	0,25 à < 0,50	-	-	-	-	-	-	-
	0,50 à < 0,75	-	-	-	-	-	-	-
	0,75 à < 2,50	-	-	-	-	-	-	-
	2,50 à < 10,00	-	-	-	-	-	-	-
	10,00 à < 100,00	-	-	-	-	-	-	-
	100.00 (default)	-	-	-	-	-	-	-
	Subtotal	**1,489**	**0.03%**	**0**	**45.00%**	**0**	**118**	**8%**
TOTAL IRBF		**41,338**	**0.33%**	**2,706**	**43.00%**	**96.62%**	**8,753**	**21.46%**

TABLE 47: STANDARDISED APPROACH – COUNTERPARTY CREDIT RISK EXPOSURES BY REGULATORY EXPOSURE CLASS AND RISK WEIGHTS (CCR3)

In accordance with EBA instructions, the amounts are presented without securitisation.

	30.06.2026											
(In EURm)	Risk weight											
Exposure Classes	**0%**	**2%**	**4%**	**10%**	**20%**	**50%**	**70%**	**75%**	**100%**	**150%**	**Others**	**Total exposure value**
Central governments or central banks	25,615	-	-	58	2,179	34	-	-	99	7	8	28,001
Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities	-	-	-	-	196	-	-	-	-	-	-	196
Multilateral development banks	873	-	-	-	-	-	-	-	-	-	-	873
International organisations	479	-	-	-	-	-	-	-	-	-	-	479
Institutions	18,832	10,991	-	-	772	49	-	10	169	1	-	30,824
Corporates	489	-	-	-	127	92	-	93	3,256	-	-	4,056
Retail	5	-	-	-	-	-	-	57	-	-	-	63
Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
Other items	-	-	-	-	-	-	-	-	18	-	1	20
TOTAL	**46,293**	**10,991**	**-**	**58**	**3,274**	**175**	**-**	**160**	**3,543**	**8**	**10**	**64,512**

	31.12.2025											
(In EURm)	Risk weight											
Exposure Classes	**0%**	**2%**	**4%**	**10%**	**20%**	**50%**	**70%**	**75%**	**100%**	**150%**	**Others**	**Total exposure value**
Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-
Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities	-	-	-	-	169	-	-	-	-	-	-	169
Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
International organisations	-	-	-	-	-	-	-	-	-	-	-	-
Institutions	14,592	9,484	-	-	165	64	-	17	180	3	-	24,506
Corporates	36	-	-	-	-	1	-	70	3,233	-	-	3,340
Retail	4	-	-	-	-	-	-	36	-	-	-	40
Institutions and corporates with a short-term credit assessment	15	-	-	-	228	51	-	4	54	-	-	352
Other items	-	-	-	-	-	-	-	-	28	1	-	28
TOTAL	**14,647**	**9,484**	**-**	**-**	**562**	**116**	**-**	**127**	**3,495**	**3**	**-**	**28,435**

TABLE 48: CREDIT DERIVATIVES EXPOSURES (CCR6)

	30.06.2026	
	Credit derivative hedges	
(In EURm)	Protection bought	Protection sold
Notionals		
Single-name credit default swaps	19,163	20,528
Index credit default swaps	14,257	8,157
Total return swaps	13,015	0
Credit options	675	225
Other credit derivatives	1,787	553
TOTAL NOTIONALS	**48,897**	**29,463**
Fair values		
Positive fair value (asset)	*340*	*601*
Negative fair value (liability)	*(855)*	*(102)*

	31.12.2025	
	Credit derivative hedges	
(In EURm)	Protection bought	Protection sold
Notionals		
Single-name credit default swaps	19,487	21,206
Index credit default swaps	15,721	7,908
Total return swaps	13,448	-
Credit options	755	380
Other credit derivatives	644	555
TOTAL NOTIONALS	**50,055**	**30,049**
Fair values		
Positive fair value (asset)	*326*	*664*
Negative fair value (liability)	*(943)*	*(107)*

TABLE 49: RWA FLOW STATEMENT OF COUNTERPARTY CREDIT RISK EXPOSURES UNDER THE IMM (CCR7)

IMM is the internal model method applied to calculate exposures to counterparty credit risk. The banking models used are subject to the approval by the supervisor.

The application of these internal models impacts both the method used to calculate the EAD of market transactions and the Basel maturity calculation method.

(In EURm)	**RWA**
RWA as of end of previous reporting period (31.03.2026)	**11,055**
Asset size	78
Credit quality of counterparties	(3)
Model updates (IMM only)	0
Methodology and policy (IMM only)	0
Acquisitions and disposals	0
Foreign exchange movements	48
Other	0
RWA as of end of reporting period (30.06.2026)	**11,179**

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SECURITISATION

TABLE 50: SECURITISATION EXPOSURES IN THE NON-TRADING BOOK (SEC1)

	30.06.2026															
	Institution acts as originator							Institution acts as sponsor				Institution acts as investor				
	Traditional				Synthetic			Traditional				Traditional				
	STS		Non-STS													
(In EURm)		of which SRT		of which SRT		of which SRT	Sub-Total	STS	Non-STS	Syn-thetic	Sub-Total	STS	Non-STS	Syn-thetic	Sub-Total
TOTAL EXPOSURES	**11**	**11**	**440**	**-**	**26,936**	**26,936**	**27,387**	**8,821**	**17,944**	**-**	**26,766**	**955**	**11,338**	**-**	**12,294**
Retail (total)	**11**	**11**	**-**	**-**	**-**	**-**	**11**	**2,024**	**12,324**	**-**	**14,348**	**911**	**264**	**-**	**1,175**
Residential mortgage	-	-	-	-	-	-	-	-	244	-	244	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	2,322	-	2,322	345	174	-	519
Other retail exposures	11	11	-	-	-	-	11	2,024	9,758	-	11,782	566	90	-	656
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale (total)	**-**	**-**	**440**	**-**	**26,936**	**26,936**	**27,377**	**6,797**	**5,621**	**-**	**12,418**	**44**	**11,074**	**-**	**11,119**
Loans to corporates	-	-	-	-	26,759	26,759	26,759	154	674	-	828	-	10,965	-	10,965
Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lease and receivables	-	-	-	-	178	178	178	6,643	3,157	-	9,801	-	110	-	110
Other wholesale	-	-	440	-	-	-	440	-	1,789	-	1,789	44	-	-	44
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	31.12.2025															
	Institution acts as originator							Institution acts as sponsor				Institution acts as investor				
	Traditional				Synthetic			Traditional				Traditional				
	STS		Non-STS													
(In EURm)		of which SRT		of which SRT		of which SRT	Sub-Total	STS	Non-STS	Syn-thetic	Sub-Total	STS	Non-STS	Syn-thetic	Sub-Total
TOTAL EXPOSURES	**5**	**5**	**4**	**4**	**17,715**	**17,715**	**17,725**	**9,036**	**16,880**	**-**	**25,916**	**791**	**10,453**	**-**	**11,244**
Retail (total)	**5**	**5**	**-**	**-**	**-**	**-**	**5**	**2,254**	**10,878**	**-**	**13,132**	**736**	**282**	**-**	**1,018**
Residential mortgage	-	-	-	-	-	-	-	-	148	-	148	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	1,905	-	1,905	179	172	-	351
Other retail exposures	5	5	-	-	-	-	5	2,254	8,824	-	11,079	556	110	-	667
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale (total)	**-**	**-**	**4**	**4**	**17,715**	**17,715**	**17,719**	**6,782**	**6,002**	**-**	**12,784**	**56**	**10,170**	**-**	**10,226**
Loans to corporates	-	-	-	-	17,450	17,450	17,450	308	659	-	966	-	10,064	-	10,064
Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lease and receivables	-	-	-	-	265	265	265	6,229	3,669	-	9,897	-	106	-	106
Other wholesale	-	-	4	4	-	-	4	246	1,674	-	1,920	56	-	-	56
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE 51: SECURITISATION EXPOSURES IN THE TRADING BOOK (SEC2)

	30.06.2026											
	Institution acts as originator				Institution acts as sponsor				Institution acts as investor			
	Traditional				Traditional				Traditional			
(In EURm)	STS	Non-STS	Synthetic	Sub-Total	STS	Non-STS	Synthetic	Sub-Total	STS	Non-STS	Synthetic	Sub-Total
TOTAL EXPOSURES	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,879**	**234**	**2,113**
Retail (total)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,400**	**9**	**1,409**
Residential mortgage	-	-	-	-	-	-	-	-	-	310	9	319
Credit card	-	-	-	-	-	-	-	-	-	30	-	30
Other retail exposures	-	-	-	-	-	-	-	-	-	1,061	-	1,061
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale (total)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**478**	**225**	**703**
Loans to corporates	-	-	-	-	-	-	-	-	-	329	-	329
Commercial mortgage	-	-	-	-	-	-	-	-	-	138	225	363
Lease and receivables	-	-	-	-	-	-	-	-	-	11	-	11
Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

	31.12.2025											
	Institution acts as originator				Institution acts as sponsor				Institution acts as investor			
	Traditional				Traditional				Traditional			
(In EURm)	STS	Non-STS	Synthetic	Sub-Total	STS	Non-STS	Synthetic	Sub-Total	STS	Non-STS	Synthetic	Sub-Total
TOTAL EXPOSURES	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,334**	**230**	**1,564**
Retail (total)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**764**	**10**	**775**
Residential mortgage	-	-	-	-	-	-	-	-	-	261	10	272
Credit card	-	-	-	-	-	-	-	-	-	9	-	9
Other retail exposures	-	-	-	-	-	-	-	-	-	494	-	494
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale (total)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**570**	**219**	**789**
Loans to corporates	-	-	-	-	-	-	-	-	-	336	-	336
Commercial mortgage	-	-	-	-	-	-	-	-	-	189	219	408
Lease and receivables	-	-	-	-	-	-	-	-	-	46	-	46
Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

TABLE 52: EXPOSURES SECURITISED BY THE INSTITUTION – EXPOSURES IN DEFAULT AND SPECIFIC CREDIT RISK ADJUSTMENTS (SEC5)

	30.06.2026		
	Exposures securitised by the institution – Institution acts as originator or as sponsor		
	Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
(In EURm)		of which exposures in default	
TOTAL EXPOSURES	**54,014**	**490**	**3**
Retail (total)	**13,560**	**67**	**3**
Residential mortgage	238	-	-
Credit card	2,097	6	-
Other retail exposures	11,225	61	3
Re-securitisation	-	-	-
Wholesale (total)	**40,454**	**423**	**-**
Loans to corporates	30,274	368	-
Commercial mortgage	-	-	-
Lease and receivables	8,708	55	-
Other wholesale	1,473	1	-
Re-securitisation	-	-	-

	31.12.2025		
	Exposures securitised by the institution – Institution acts as originator or as sponsor		
	Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
(In EURm)		of which exposures in default	
TOTAL EXPOSURES	**85,657**	**501**	**3**
Retail (total)	**42,054**	**82**	**3**
Residential mortgage	28,188	51	-
Credit card	1,710	-	-
Other retail exposures	12,155	31	3
Re-securitisation	-	-	-
Wholesale (total)	**43,604**	**419**	**-**
Loans to corporates	25,545	369	-
Commercial mortgage	2,362	15	-
Lease and receivables	13,927	35	-
Other wholesale	1,770	-	-
Re-securitisation	-	-	-

TABLE 53: SECURITISATION EXPOSURES IN THE NON-TRADING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS – INSTITUTION ACTING AS ORIGINATOR OR AS SPONSOR (SEC3)

	30.06.2026				
	Exposure values (by RW bands/deductions)				
(In EURm)	≤ 20%RW	> 20% to 50%RW	> 50% to 100%RW	> 100% to < 1,250%RW	1250% RW/deductions
TOTAL EXPOSURES	**53,282**	**650**	**194**	**28**	**33**
Traditional transactions	**27,205**	**12**	**-**	**-**	**15**
Securitisation	27,205	12	-	-	15
Retail underlying	14,346	12	-	-	11
of which STS	2,035	-	-	-	11
Wholesale	12,858	-	-	-	4
of which STS	6,797	-	-	-	-
Re-securitisation	-	-	-	-	-
Synthetic transactions	**26,077**	**637**	**194**	**28**	**18**
Securitisation	26,077	637	194	28	18
Retail underlying	-	-	-	-	-
Wholesale	26,077	637	194	28	18
Re-securitisation	-	-	-	-	-

	30.06.2026											
	Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
(In EURm)	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1,250% / deductions
TOTAL EXPOSURES	**26,868**	**26,766**	**509**	**33**	**3,083**	**3,844**	**89**	**-**	**247**	**308**	**7**	**-**
Traditional transactions	**440**	**26,766**	**-**	**15**	**73**	**3,844**	**-**	**-**	**6**	**308**	**-**	**-**
Securitisation	440	26,766	-	15	73	3,844	-	-	6	308	-	-
Retail underlying	-	14,348	-	11	-	2,252	-	-	-	180	-	-
of which STS	-	2,024	-	11	-	207	-	-	-	17	-	-
Wholesale	440	12,418	-	4	73	1,592	-	-	6	127	-	-
of which STS	-	6,797	-	-	-	680	-	-	-	54	-	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic transactions	**26,428**	**-**	**509**	**18**	**3,010**	**-**	**89**	**-**	**241**	**-**	**7**	**-**
Securitisation	26,428	-	509	18	3,010	-	89	-	241	-	7	-
Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	26,428	-	509	18	3,010	-	89	-	241	-	7	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

(In EURm)	31.12.2025				
	Exposure values (by RW bands/deductions)				
	≤ 20%RW	> 20% to 50%RW	> 50% to 100%RW	> 100% to < 1,250%RW	1250% RW/deductions
TOTAL EXPOSURES	**42,627**	**988**	**-**	**26**	**25**
Traditional transactions	**25,914**	**12**	**-**	**-**	**10**
Securitisation	25,914	12	-	-	10
Retail underlying	13,126	12	-	-	5
of which STS	2,260	-	-	-	5
Wholesale	12,788	-	-	-	4
of which STS	6,782	-	-	-	-
Re-securitisation	**-**	**-**	**-**	**-**	**-**
Synthetic transactions	**16,713**	**977**	**-**	**26**	**15**
Securitisation	16,713	977	-	26	15
Retail underlying	-	-	-	-	-
Wholesale	16,713	977	-	26	15
Re-securitisation	-	-	-	-	-

(In EURm)	31.12.2025											
	Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1,250% / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1,250% / deductions
TOTAL EXPOSURES	**17,208**	**25,916**	**507**	**25**	**1,894**	**3,670**	**57**	**-**	**152**	**294**	**5**	**-**
Traditional transactions	**-**	**25,916**	**-**	**10**	**-**	**3,670**	**-**	**-**	**-**	**294**	**-**	**-**
Securitisation	-	25,916	-	10	-	3,670	-	-	-	294	-	-
Retail underlying	-	13,132	-	5	-	2,025	-	-	-	162	-	-
of which STS	-	2,254	-	5	-	229	-	-	-	18	-	-
Wholesale	-	12,784	-	4	-	1,645	-	-	-	132	-	-
of which STS	-	6,782	-	-	-	678	-	-	-	54	-	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic transactions	**17,208**	**-**	**507**	**15**	**1,894**	**-**	**57**	**-**	**152**	**-**	**5**	**-**
Securitisation	17,208	-	507	15	1,894	-	57	-	152	-	5	-
Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	17,208	-	507	15	1,894	-	57	-	152	-	5	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

TABLE 54: SECURITISATION EXPOSURES IN THE NON-TRADING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS – INSTITUTION ACTING AS INVESTOR (SEC4)

	30.06.2026				
	Exposure values (by RW bands/deductions)				
(In EURm)	≤ 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1,250% RW	1250% RW/deductions
TOTAL EXPOSURES	**12,204**	**60**	**29**	**-**	**-**
Traditional securitisation	**12,204**	**60**	**29**	**-**	**-**
Securitisation	12,204	60	29	-	-
Retail underlying	1,085	60	29	-	-
of which STS	*911*	-	-	-	-
Wholesale	11,119	-	-	-	-
of which STS	*44*	-	-	-	-
Re-securitisation	-	-	-	-	-
Synthetic securitisation	**-**	**-**	**-**	**-**	**-**
Securitisation	-	-	-	-	-
Retail underlying	-	-	-	-	-
Wholesale	-	-	-	-	-
Re-securitisation	-	-	-	-	-

	30.06.2026											
	Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
(In EURm)	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
TOTAL EXPOSURES	**-**	**598**	**11,696**	**-**	**-**	**102**	**1,731**	**-**	**-**	**8**	**138**	**-**
Traditional securitisation	**-**	**598**	**11,696**	**-**	**-**	**102**	**1,731**	**-**	**-**	**8**	**138**	**-**
Securitisation	-	598	11,696	-	-	102	1,731	-	-	8	138	-
Retail underlying	-	122	1,053	-	-	30	127	-	-	2	10	-
of which STS	-	61	850	-	-	6	85	-	-	0	7	-
Wholesale	-	476	10,643	-	-	71	1,603	-	-	6	128	-
of which STS	-	-	44	-	-	-	4	-	-	-	0	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic securitisation	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Securitisation	-	-	-	-	-	-	-	-	-	-	-	-
Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	-	-	-	-	-	-	-	-	-	-	-	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

	31.12.2025				
	Exposure values (by RW bands/deductions)				
(In EURm)	≤ 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1,250% RW	1250% RW/deductions
TOTAL EXPOSURES	**11,027**	**188**	**29**	**-**	**-**
Traditional securitisation	**11,027**	**188**	**29**	**-**	**-**
Securitisation	11,027	188	29	-	-
Retail underlying	907	81	29	-	-
of which STS	736	-	-	-	-
Wholesale	10,119	106	-	-	-
of which STS	56	-	-	-	-
Re-securitisation	-	-	-	-	-
Synthetic securitisation	**-**	**-**	**-**	**-**	**-**
Securitisation	-	-	-	-	-
Retail underlying	-	-	-	-	-
Wholesale	-	-	-	-	-
Re-securitisation	-	-	-	-	-

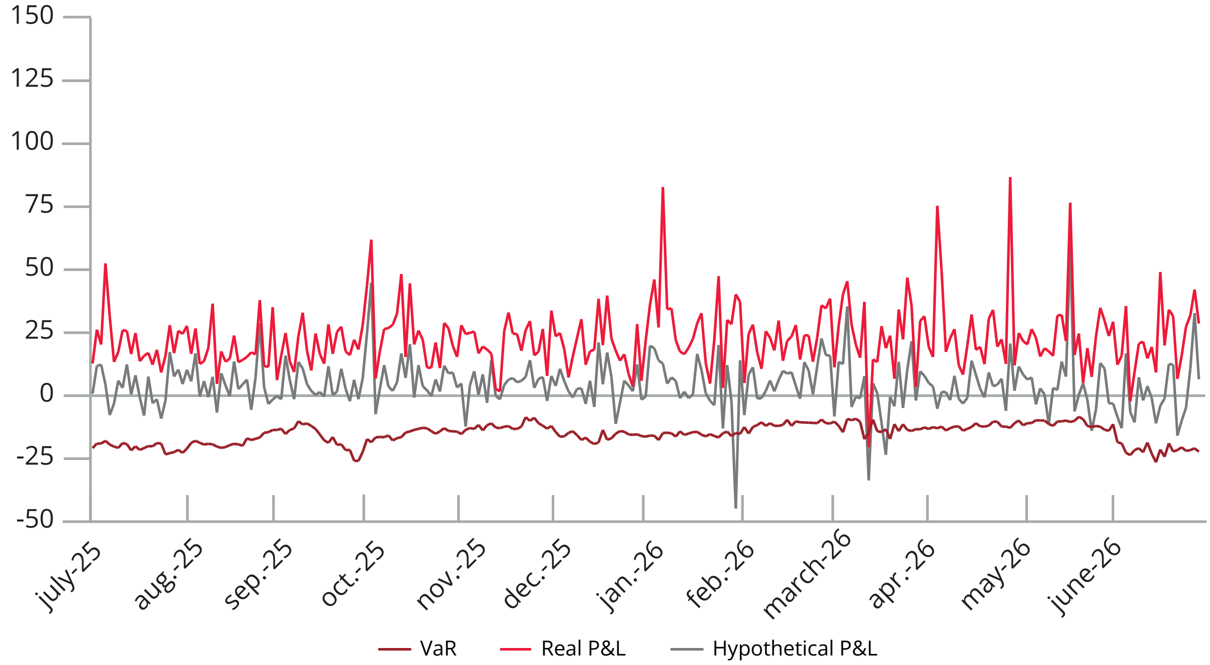
	31.12.2025											
	Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
(In EURm)	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
TOTAL EXPOSURES	**-**	**1,133**	**10,110**	**-**	**-**	**189**	**1,511**	**-**	**-**	**15**	**121**	**-**
Traditional securitisation	**-**	**1,133**	**10,110**	**-**	**-**	**189**	**1,511**	**-**	**-**	**15**	**121**	**-**
Securitisation	-	1,133	10,110	-	-	189	1,511	-	-	15	121	-
Retail underlying	-	125	893	-	-	38	118	-	-	3	9	-
of which STS	-	44	692	-	-	4	69	-	-	0	6	-
Wholesale	-	1,009	9,217	-	-	151	1,392	-	-	12	111	-
of which STS	-	-	56	-	-	-	6	-	-	-	0	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-
Synthetic securitisation	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Securitisation	-	-	-	-	-	-	-	-	-	-	-	-
Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	-	-	-	-	-	-	-	-	-	-	-	-
Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

7

MARKET RISK

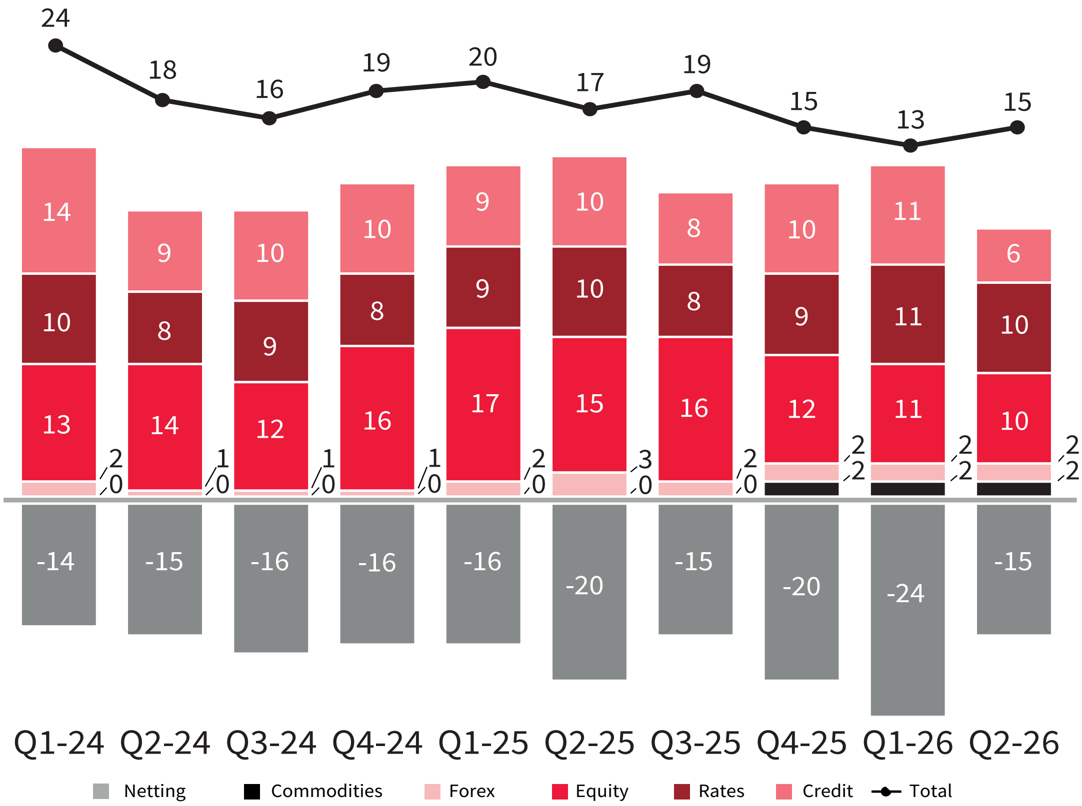
7.1 VALUE AT RISK 99% (VAR)

TRADING VAR (ONE-DAY, 99%), DAILY ACTUAL P&L[1] AND DAILY HYPOTHETICAL P&L[2] OF THE TRADING PORTFOLIO (2026, IN EURM) (MR4)



(1) Daily result used for backtesting the VaR against the effective value of the portfolio as defined in the paragraph "Value-at-Risk 99% (VaR)".
(2) Daily result used for backtesting the VaR against the hypothetical value of the portfolio as defined in the paragraph "Value-at-Risk 99% (VaR)".

BREAKDOWN BY RISK FACTOR OF TRADING VAR (ONE-DAY, 99%) – CHANGES IN QUARTERLY AVERAGE OVER THE 2024-2026 PERIOD *(IN EURM)*



7.2 RISK-WEIGHTED ASSETS AND CAPITAL REQUIREMENTS

TABLE 55: MARKET RISK CAPITAL REQUIREMENTS AND RWA BY RISK FACTOR

	Risk-weighted assets			Capital requirement		
(In EURm)	**30.06.2026**	**31.12.2025**	***Change***	**30.06.2026**	**31.12.2025**	***Change***
VaR	1,752	1,705	47	140	136	4
Stressed VaR	6,233	5,485	748	499	439	60
Incremental Risk Charge (IRC)	3,011	2,234	777	241	179	62
Correlation portfolio (CRM)	62	245	(183)	5	20	(15)
Total market risk assessed by internal model	**11,058**	**9,669**	**1,389**	**885**	**774**	**111**
Specific risk related to securitisation positions in the trading portfolio	589	731	(142)	47	58	(11)
Risk assessed for currency positions	1,147	1,109	38	92	89	3
Risks assessed for interest rates (excl. securitisation)	318	359	(41)	25	29	(3)
Risk assessed for ownership positions	130	44	86	10	4	7
Risk assessed for commodities	27	7	20	2	1	2
Total market risk assessed by standard approach	**2,211**	**2,251**	**(40)**	**177**	**180**	**(3)**
TOTAL	**13,269**	**11,920**	**1 349**	**1,062**	**954**	**108**

7.3 ADDITIONAL QUANTITATIVE INFORMATION ON MARKET RISK

TABLE 56: MARKET RISK UNDER THE STANDARDISED APPROACH (MR1)

	Risk-weighted assets	
(In EURm)	30.06.2026	31.12.2025
Outright products		
Interest rate risk (general and specific)	273	309
Equity risk (general and specific)	76	23
Foreign exchange risk	1,192	1,160
Commodity risk	27	7
Options		
Simplified approach	-	-
Delta-plus method	54	20
Scenario approach	-	-
Securitisation (specific risk)	**589**	**731**
TOTAL	**2,211**	**2,251**

(1) Outright products refer to positions in products that are not optional.

TABLE 57: MARKET RISK UNDER THE ALTERNATIVE STANDARDISED APPROACH (ASA) (MR1 (2))

		Own Funds Requirements (OFR)	
(In M EUR)		30.06.2026	31.12.2025
	Sensitivity-based method		
1	General interest rate risk (GIRR)	315	434
2	Equity risk (EQU)	485	419
3	Commodity risk (COM)	26	46
4	Foreign exchange risk (FX)	439	190
5	Credit spread risk for non-securitisations (CSR)	307	141
6	Credit spread risk for securitisation not included in the alternative correlation trading portfolio (non-ACTP CSR)	14	19
7	Credit spread risk for securitisation included in the alternative correlation trading portfolio (ACTP CSR)	18	35
	Default risk		
8	Non-securitisations	473	402
9	Securitisation not included in the alternative correlation trading portfolio (non-ACTP)	76	99
10	Securitisation included in the alternative correlation trading portfolio (ACTP)	5	12
	Residual risk		
EU 11a	Exotic underlyings	59	45
EU 11b	Other residual risks	496	429
12	**TOTAL**	**2,713**	**2,273**

TABLE 58: MARKET RISK UNDER THE INTERNAL MODEL APPROACH (MR2-A)

		Risk-weighted assets		Capital requirements	
(In EURm)		30.06.2026	31.12.2025	30.06.2026	31.12.2025
1	**VaR (higher of values a and b)**	**1,752**	**1,705**	**140**	**136**
(a)	Previous day's VaR (Article 365(1) (VaRt-1))			71	51
(b)	Average of the daily VaR (Article 365(1)) on each of the preceding sixty business days (VaRavg) x multiplication factor ((mc) in accordance with Article 366)			140	136
2	**SVaR (higher of values a and b)**	**5,689**	**4,894**	**455**	**392**
(a)	Latest SVaR (Article 365(2) (SVaRt-1))			147	156
(b)	Average of the SVaR (Article 365(2) during the preceding sixty business days (SVaRavg) x multiplication factor (ms) (Article 366)			455	392
3	**Incremental risk charge – IRC (higher of values a and b)**	**3,011**	**2,234**	**241**	**179**
(a)	Most recent IRC value (incremental default and migration risks section 3 calculated in accordance with Section 3 articles 370/371)			235	179
(b)	Average of the IRC number over the preceding 12 weeks			241	146
4	**Comprehensive Risk Measure – CRM (higher of values a, b and c)**	**62**	**245**	**5**	**20**
(a)	Most recent risk number for the correlation trading portfolio (article 377)			5	6
(b)	Average of the risk number for the correlation trading portfolio over the preceding 12-weeks			5	20
(c)	8% of the own funds requirement in SA on most recent risk number for the correlation trading portfolio (Article 338(4))			1	2
5	**Other**	**544**	**591**	**44**	**47**
6	**TOTAL**	**11,058**	**9,669**	**885**	**774**

TABLE 59: INTERNAL MODEL APPROACH VALUES FOR TRADING PORTFOLIOS (MR3)

(In EURm)	30.06.2026	31.12.2025
VaR (10 days, 99%)[(1)]		
Maximum value	82	64
Average value	46	47
Minimum value	26	29
Period end	71	50
Stressed VaR (10 days, 99%)[(1)]		
Maximum value	204	183
Average value	152	130
Minimum value	112	95
Period end	147	157
Incremental Risk Charge (99.9%)		
Maximum value	346	250
Average value	241	92
Minimum value	166	37
Period end	235	179
Comprehensive Risk capital charge (99.9%)		
Maximum value	5	45
Average value	5	15
Minimum value	3	6
Period end	5	6

(1) Within the scope for which the capital requirements are determined using the model.

TABLE 60: RWA FLOW STATEMENT OF MARKET RISK EXPOSURES UNDER THE INTERNAL MODEL APPROACH (MR2-B)

(In EURm)	VaR	SVaR	IRC	CRM	Other	Total RWA	Total own funds requirements
RWA at end of previous reporting period (31.03.2026)	**1,562**	**5,813**	**2,524**	**65**	**-**	**9,964**	**797**
Regulatory adjustment	*(1,027)*	*(3,796)*	*(481)*	*0*	-	*(5,304)*	*(424)*
RWA at the previous quarter-end (end of the day)	*535*	*2,017*	*2,043*	*65*	-	*4,660*	*373*
Movement in risk levels	*27*	*(250)*	*900*	*(4)*	-	*673*	*54*
Model updates/changes	*320*	*71*	*(422)*		-	*(30)*	*(2)*
Methodology and policy					-		
Acquisitions and disposals					-		
Foreign exchange movements	*0*	*(0)*			-	*(0)*	*(0)*
Other					-		
RWA at the end of the disclosure period (end of the day)	*883*	*1,838*	*2,943*	*62*	-	*5,725*	*458*
Regulatory adjustment	*869*	*4,396*	*68*	*0*	-	*5,333*	*427*
RWA at end of reporting period (30.06.2026)	**1,752**	**6,233**	**3,011**	**62**	**-**	**11,058**	**885**

Effects are defined as follows:

- regulatory adjustment: difference between RWA used for the purpose of regulatory RWA calculation on the one hand and RWA of the last day or of the last week of the period on the other hand;
- movement in risk levels: changes due to position changes;
- model updates/changes: significant updates to the model to reflect recent experience (*e.g.* recalibration), as well as significant changes in model scope;
- methodology and policies: methodology changes to the calculations driven by regulatory policy changes;
- acquisitions and disposals: modifications due to acquisition or disposal of business/product lines or entities;
- foreign exchange movements: changes arising from foreign currency fluctuations.

8

STRUCTURAL INTEREST RATE RISK

TABLE 61: INTEREST RATE RISK OF NON-TRADING BOOK ACTIVITIES (IRRBB1)

		30.06.2026	
(In EURm)		**Changes of the economic value of equity (*) (EVE)**	**Changes of the net interest income (NII)**
Supervisory shock scenarios			
1	Parallel up	(3,887)	69
2	Parallel down	(602)	(486)
3	Steepener (decrease in short term rates, increase in long term rates)	382	
4	Flattener (increase in short term rates, decrease in long term rates)	(1,799)	
5	Short rates up	(2,274)	
6	Short rates down	969	

* *The Economic Value of Capital is a component of the Net Present Value as defined above, taking into account all assets and liabilities with the exception of shareholders' equity principally.*

		31.12.2025	
(In EURm)		**Changes of the economic value of equity (*) (EVE)**	**Changes of the net interest income (NII)**
Supervisory shock scenarios			
1	Parallel up	(3,423)	275
2	Parallel down	(767)	(653)
3	Steepener (decrease in short term rates, increase in long term rates)	337	
4	Flattener (increase in short term rates, decrease in long term rates)	(1,568)	
5	Short rates up	(1,942)	
6	Short rates down	859	

* *The Economic Value of Capital is a component of the Net Present Value as defined above, taking into account all assets and liabilities with the exception of shareholders' equity principally.*

The shocks used to compute EVE and NII amounts of sensitivities featured in this table correspond to "Parallel up", "Parallel down", "Steepener", "Flattener", "Short rates up" and "Short rates down" scenarios as defined in EBA guidelines (EBA/GL/2022/10), paragraph 92(c).

The regulatory Supervisory Outlier Test regarding value sensitivity is satisfied, provided that the 15% limit of Tier 1 capital is met.

The NII sensitivity amount reported is computed over a one-year horizon as from 30 June 2026.

9

STRUCTURAL RISK- LIQUIDITY RISK

9.1 LIQUIDITY RESERVE

TABLE 62: LIQUIDITY RESERVE

(In EURbn)	30.06.2026	31.12.2025
Central bank deposits (excluding mandatory reserves)	119	121
HQLA securities available and transferable on the market (after haircut)	166	142
Other available central bank-eligible assets (after haircut)	53	55
TOTAL	**339**	**318**

9.2 REGULATORY RATIOS

Regulatory requirements for liquidity risk are managed through two ratios:

- the Liquidity Coverage Ratio (LCR), which aims to ensure that banks hold sufficient liquid assets or cash to survive to a significant stress scenario combining a market crisis and a specific crisis and lasting for one month The minimum regulatory requirement is 100% at all times;
- the Net Stable Funding Ratio (NSFR), a long-term ratio of the balance sheet transformation, which compares the financing needs generated by the activities of institutions with their stable resources; The minimum level required is 100%.

In order to meet these requirements, the Group ensures that its regulatory ratios are managed well beyond the minimum regulatory requirements set by Directive 2019/878 of the European Parliament and of the Council of 20 May 2019 (CRD5) and Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 (CRR2)[1].

Société Générale's LCR ratio has always been above 100%: 146% at the end of June 2026 compared to 149% at the end of March 2026.

Since it came into force, the NSFR ratio has always been above 100% and stands at 115% at the end of June 2026, compared to 117% at the end of March 2026.

In addition to regulatory ratios, Société Générale has a comprehensive monitoring framework with a variety of internal indicators, comprising liquidity gaps under various liquidity stress scenarios and under normal conditions, with a view per individual significant currency and all currencies combined, with related steering targets or risk limits. Liquidity indicators specific to the US dollar slice of the balance-sheet are also monitored.

(1) Several amendments to European regulatory standards were adopted in May 2019: the text on the CRL, published in October 2014, has since been supplemented by a Delegated Act corrigendum which entered into force on 30 April 2020. The minimum level of the required ratio has been 100% since 1 January 2018. The NSFR requirement included in CRR2 (EU) 2019/876 of 20 May 2019 has applied since June 2021. The required ratio is 100%.

TABLE 63: LIQUIDITY COVERAGE RATIO - LCR (LIQ1)

The liquidity coverage ratio is calculated as the simple average of month-end observations over the twelve months preceding the end of each quarter.

The table below takes into account changes in historical data aimed at closer alignment with the technical instructions issued by the European Banking Authority (EBA/ITS/2020/04).

Prudential Group *(In EURm)*	**Total unweighted value (in average)**				**Total weighted value (in average)**			
Quarter ending on	**30.06.2026**	**31.03.2026**	**31.12.2025**	**30.09.2025**	**30.06.2026**	**31.03.2026**	**31.12.2025**	**30.09.2025**
High-quality liquid assets								
Total high-quality liquid assets (HQLA)					**271,409**	**268,906**	**269,681**	**272,087**
Cash – Outflows								
Retail deposits and deposits from small business customers, of which:	229,724	229,279	228,969	230,680	16,424	16,325	16,359	16,764
Stable deposits	*136,837*	*137,658*	*139,110*	*139,480*	*6,842*	*6,883*	*6,956*	*6,974*
Less stable deposits	*80,240*	*79,030*	*77,285*	*78,684*	*9,558*	*9,415*	*9,372*	*9,761*
Unsecured wholesale funding	302,945	297,682	295,746	296,758	158,787	155,836	154,141	153,776
Operational deposits (all counterparties) and deposits in networks of cooperative banks	*65,663*	*65,919*	*67,209*	*68,331*	*15,971*	*16,028*	*16,297*	*16,551*
Non-operational deposits (all counterparties)	*217,430*	*212,128*	*210,399*	*211,622*	*122,964*	*120,173*	*119,706*	*120,419*
Unsecured debt	*19,852*	*19,635*	*18,138*	*16,806*	*19,852*	*19,635*	*18,138*	*16,806*
Secured wholesale funding					51,173	46,673	45,156	43,987
Additional requirements	229,522	223,534	211,525	210,040	78,458	75,444	64,138	62,876
Outflows related to derivative exposures and other collateral requirements	*42,021*	*39,554*	*28,247*	*26,501*	*37,378*	*35,686*	*24,177*	*22,136*
Outflows related to loss of funding on debt products	*4,855*	*4,900*	*6,068*	*7,850*	*4,855*	*4,900*	*6,042*	*7,824*
Credit and liquidity facilities	*182,645*	*179,080*	*177,211*	*175,688*	36,224	*34,858*	*33,920*	*32,916*
Other contractual funding obligations	49,963	74,905	94,604	106,059	49,954	74,894	94,591	106,047
Other contingent funding obligations	226,546	193,823	165,136	137,383	7,231	7,106	7,073	6,883
TOTAL CASH OUTFLOWS					**362,026**	**376,277**	**381,457**	**390,334**
CASH – INFLOWS								
Secured lending (eg reverse repos)	409,962	377,058	372,781	362,731	35,286	33,463	33,464	34,970
Inflows from fully performing exposures	36,308	34,736	35,201	37,717	28,253	27,026	27,785	29,504
Other cash inflows	117,416	136,480	141,275	147,500	113,737	133,220	138,075	143,927
(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
(Excess inflows from a related specialised credit institution)					-	-	-	-
TOTAL CASH INFLOWS	**563,686**	**548,274**	**549,257**	**547,949**	**177,275**	**193,709**	**199,324**	**208,402**
Fully exempt Inflows	*296*	*289*	*298*	*306*	*59*	*58*	*60*	*61*
Inflows subject to 90% cap		-	-	-		-	-	-
Inflows subject to 75% cap	*402,760*	*412,158*	*412,570*	*414,284*	177,216	*193,651*	*199,264*	*208,340*
TOTAL ADJUSTED VALUE								
LIQUIDITY BUFFER					**270,396**	**268,356**	**269,681**	**272,087**
TOTAL NET CASH OUTFLOWS					**184,752**	**182,568**	**182,133**	**181,933**
LIQUIDITY COVERAGE RATIO *(%)*					**146.41%**	**147.09%**	**148.26%**	**149.85%**

As of 30 June 2026, the average of Société Générale's LCR stood at 146% (arithmetic average of the 12 LCR monthly values from January 2025 to December 2025, in accordance with the prudential disclosure requirement emanating from Regulation (EU) No 2019/876).

Reported LCR was 146% as of 30 June 2026 or EUR 90 billion of liquidity surplus over the regulatory requirement of 100%. This compares to 149%, or EUR 92 billion of liquidity surplus, as of 31 March 2026 .

The LCR numerator was EUR 286 billion as of 30 June 2026, increasing by EUR 6 billion compared with 31 March 2026. The net cash outflows increased by EUR 8 billion over the same period.

As of 30 June 2026, the LCR numerator includes EUR 119 billion of withdrawable central bank reserves (42%) and EUR 151 billion of Level 1 high-quality securities (53%), as well as 16 billion (6%) of Level 2 or assimilated. The LCR numerator, which amounted to EUR 280 billion as of 31 March 2026, was 95% made of withdrawable cash reserves at central banks and Level 1 high-quality securities.

The euro accounted for 36% of Societe Generale's total high-quality liquid assets as of 30 June 2026. The US dollar and the Japanese yen accounted for respectively 34% and 12% of high-quality securities. Other currencies accounted individually for less than 18% of liquid assets.

Societe Generale ensures it does not overly rely on any given individual counterparty or segment by setting and monitoring concentration risk metrics on secured and unsecured markets. For instance, unsecured short-term funding is subject to thresholds by counterparty type (*e.g.* Corporates, Central banks, Public sector and Asset managers, etc). Secured funding is framed to ensure that the drying up of liquidity in any segment of the repo market (counterparty segments, underlying collateral segments and currencies) would not materially impair the refinancing of inventories in capital markets. In addition to this, the Group's long-term funding is structurally diversified. The plain vanilla funding programme is split into various currencies, instruments and geographies and seeks to continuously expand the investor base. Structured issuances are highly granular (multiple distributing networks) and provide a diversification in terms of nature of investors.

Societe Generale impacts its LCR computation to factor in collateral needs for covered bonds issuance vehicles and other vehicles used in capital markets activities, in case of a 3-notch downgrade of Société Générale's credit rating. Societe Generale also impacts its LCR computation to factor in a potential adverse market shock based on a 24-month historical look-back approach.

Intraday funding requirements give rise to dedicated reserves which are taken into account when computing liquidity stress tests based on internal models, which ground the control of the Societe Generale Group survival horizon under stress.

TABLE 64: NET STABLE FUNDING RATIO (LIQ2)

	30.06.2026				
	Unweighted value by residual maturity				Weighted value
(In EURm)	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items					
Capital items and instruments	76,694	78	-	9,312	86,006
Own funds	*76,694*	*78*	*-*	*9,312*	*86,006*
Other capital instruments		*-*	*-*	*-*	*-*
Retail deposits		223,306	7,084	16,813	230,818
Stable deposits		*132,250*	*842*	*1,016*	*127,453*
Less stable deposits		*91,056*	*6,241*	*15,797*	*103,364*
Wholesale funding		573,272	69,798	160,418	330,366
Operational deposits		*67,332*	*-*	*-*	*33,666*
Other wholesale funding		*505,940*	*69,798*	*160,418*	*296,700*
Interdependent liabilities		63,752	16	219	-
Other liabilities	93	58,557	411	6,429	6,635
NSFR derivative liabilities	*93*				
All other liabilities and capital instruments not included in the above categories		*58,557*	*411*	*6,429*	*6,635*
TOTAL AVAILABLE STABLE FUNDING (ASF)					**653,825**
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					40,900
Assets encumbered for more than 12m in cover pool		47	63	24,654	21,050
Deposits held at other financial institutions for operational purposes		-	-	-	-
Performing loans and securities		267,958	53,268	371,030	371,510
Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut		*121,573*	*2,630*	*1,481*	*8,009*
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		*60,827*	*19,266*	*29,430*	*45,009*
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		*58,649*	*24,444*	*198,234*	*207,291*
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		*13,128*	*2,773*	*27,800*	*28,035*
Performing residential mortgages, of which:		*4,190*	*4,773*	*110,765*	*78,188*
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		*3,878*	*4,390*	*102,221*	*70,578*
Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		*22,718*	*2,155*	*31,120*	*33,012*
Interdependent assets		63,752	16	219	-
Other assets		144,979	6,099	93,414	124,072
Physical traded commodities				*-*	*-*
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		*25,285*	*3,010*	*5,495*	*28,721*
NSFR derivative assets		*-*			*-*
NSFR derivative liabilities before deduction of variation margin posted		*84,989*			*4,249*
All other assets not included in the above categories		*34,706*	*3,089*	*87,919*	*91,102*
Off-balance sheet items		213,854	-	62,050	11,328
TOTAL RSF					**568,860**
NET STABLE FUNDING RATIO *(%)*					**114.94%**

	31.12.2025				
	Unweighted value by residual maturity				
(In EURm)	**No maturity**	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
Available stable funding (ASF) Items					
Capital items and instruments	73,445	1,985	-	9,338	82,783
Own funds	*73,445*	*1,985*	-	*9,338*	*82,783*
Other capital instruments		-	-	-	-
Retail deposits		222,695	6,490	15,867	228,900
Stable deposits		*134,363*	*981*	*1,057*	*129,634*
Less stable deposits		*88,331*	*5,509*	*14,809*	*99,266*
Wholesale funding		547,652	51,165	162,853	320,839
Operational deposits		*65,893*	*3*	-	*32,948*
Other wholesale funding		*481,759*	*51,162*	*162,853*	*287,891*
Interdependent liabilities		53,844	0	0	-
Other liabilities	2,462	56,369	406	5,647	5,850
NSFR derivative liabilities	*2,462*				
All other liabilities and capital instruments not included in the above categories		*56,369*	*406*	*5,647*	*5,850*
TOTAL AVAILABLE STABLE FUNDING (ASF)					**638,373**
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					39,271
Assets encumbered for more than 12m in cover pool		42	112	30,485	26,043
Deposits held at other financial institutions for operational purposes		-	-	-	-
Performing loans and securities		256,773	51,973	357,038	356,781
Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut		*118,763*	*8,215*	*1,752*	*10,850*
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		*57,801*	*9,297*	*32,380*	*42,980*
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		*56,893*	*27,833*	*180,706*	*192,685*
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		*11,968*	*3,073*	*23,041*	*22,517*
Performing residential mortgages, of which:		*4,409*	*4,788*	*111,486*	*78,745*
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		*4,045*	*4,448*	*103,081*	*71,249*
Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		*18,907*	*1,840*	*30,715*	*31,522*
Interdependent assets		53,599	0	183	-
Other assets		113,663	5,541	94,699	115,993
Physical traded commodities				-	-
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		15,853	2,561	7,652	22,156
NSFR derivative assets		-			-
NSFR derivative liabilities before deduction of variation margin posted		70,767			3,538
All other assets not included in the above categories		27,043	2,980	87,047	90,298
Off-balance sheet items		202,496	-	61,935	10,667
TOTAL RSF					**548,754**
NET STABLE FUNDING RATIO *(%)*					**116.33%**

9.3 BALANCE-SHEET SCHEDULE

The main lines of the Group's financial liabilities and assets are presented in Note 3.13 to the consolidated financial statements according to the following model.

TABLE 65: BALANCE-SHEET SCHEDULE

FINANCIAL LIABILITIES

	30.06.2026					
(In EURm)	Note to the consolidated financial statements	0-3 m	3 m-1 yr	1-5 yrs	> 5 yrs	Total
Due to central banks		9,160	-	-	-	9,160
Financial liabilities at fair value through profit or loss, excluding derivatives	Notes 3.1 and 3.4	195,277	30,279	37,142	49,456	312,154
Due to banks	Note 3.6	77,626	27,238	15,051	1,881	121,796
Customer deposits	Note 3.6	484,650	25,823	21,669	3,400	535,542
Securitised debt payables	Note 3.6	32,876	30,052	68,822	25,802	157,552
Subordinated debt	Note 3.9	7	19	580	11,076	11,682

NB: The scheduling assumptions for these liabilities are presented in Note 3.13 to the consolidated financial statements. In particular, the data are shown without provisional interest and excluding derivatives.

	31.12.2025					
(In EURm)	Note to the consolidated financial statements	0-3 m	3 m-1 yr	1-5 yrs	> 5 yrs	Total
Due to central banks		9,737	-	-	-	9,737
Financial liabilities at fair value through profit or loss, excluding derivatives	Notes 3.1 and 3.4	184,668	28,634	35,124	46,769	295,195
Due to banks	Note 3.6	66,147	23,210	12,825	1,604	103,786
Customer deposits	Note 3.6	475,843	25,354	21,275	3,338	525,810
Securitised debt payables	Note 3.6	31,590	28,876	66,130	24,793	151,389
Subordinated debt	Note 3.9	8	21	627	11,960	12,616

NB: The scheduling assumptions for these liabilities are presented in Note 3.13 to the consolidated financial statements. In particular, the data are shown without provisional interest and excluding derivatives.

FINANCIAL ASSETS

	30.06.2026					
(In EURm)	Note to the consolidated financial statements	0-3 m	3 m-1 yr	1-5 yrs	> 5 yrs	Total
Cash, due from central banks		130,128	240	323	112	130,803
Financial assets at fair value through profit or loss, excluding derivatives	Note 3.4	494,654	29,168	-	-	523,822
Financial assets at fair value through other comprehensive income	Note 3.4	98,955	1,442	-	290	100,687
Securities at amortised cost	Note 3.5	6,628	7,362	14,385	33,234	61,610
Due from banks at amortised cost	Note 3.5	78,709	2,037	2,982	1,407	85,135
Customer loans at amortised cost	Note 3.5	125,083	49,221	160,746	108,797	443,847
Lease financing agreements[1]	Note 3.5	2,845	3,813	10,367	3,185	20,210

(1) Amounts are presented net of impairments.

	31.12.2025					
(In EURm)	Note to the consolidated financial statements	0-3 m	3 m-1 yr	1-5 yrs	> 5 yrs	Total
Cash, due from central banks		129,518	1,090	1,790	924	133,322
Financial assets at fair value through profit or loss, excluding derivatives	Note 3.4	454,470	25,852	-	-	480,322
Financial assets at fair value through other comprehensive income	Note 3.4	99,749	1,048	-	291	101,088
Securities at amortised cost	Note 3.5	7,061	6,069	11,256	26,576	50,963
Due from banks at amortised cost	Note 3.5	70,529	1,825	2,672	1,261	76,287
Customer loans at amortised cost	Note 3.5	81,990	61,361	177,591	113,030	433,971
Lease financing agreements[1]	Note 3.5	1,982	4,092	11,358	3,101	20,533

(1) Amounts are presented net of impairments.

By agreement, the following residual maturities were used for the classification of financial assets:

1. assets measured at fair value through profit or loss, excluding derivatives (client-related trading assets):
   - positions measured using prices quoted on active markets (L1 accounting classification): maturity of less than 3 months,
   - positions measured using observable data other than quoted prices (L2 accounting classification): maturity of less than 3 months,
   - positions measured mainly using unobservable market data (L3): maturity of 3 months to 1 year;
2. financial assets at fair value through other comprehensive income:
   - available-for-sale assets measured using prices quoted on active markets: maturity of less than 3 months,
   - bonds measured using observable data other than quoted prices (L2): maturity of 3 months to 1 year,
   - finally, other securities (shares held long-term in particular): maturity of more than 5 years.

As regards the other lines of the balance sheet, other assets and liabilities and their associated conventions can be broken down as follows:

OTHER LIABILITIES

	30.06.2026						
(In EURm)	**Note to the consolidated financial statements**	**Not scheduled**	**0-3 m**	**3 m-1 yr**	**1-5 yrs**	**> 5 yrs**	**Total**
Tax liabilities	Note 6.D	-	-	1,304	1,288	-	2,592
Revaluation difference on portfolios hedged against interest rate risk		(7,218)	-	-	-	-	(7,218)
Other liabilities	Note 4.4	-	102,434	3,336	4,474	3,924	114,168
Non-current liabilities held for sale	Note 2.5	-	-	1,508	-	-	1,508
Liabilities related to insurance activities	Note 4.3	-	1,421	4,347	11,406	153,771	170,945
Provisions	Note 8.2.A	3,821	-	-	-	-	3,821
Shareholders' equity		80,549	-	-	-	-	80,549

	31.12.2025						
(In EURm)	**Note to the consolidated financial statements**	**Not scheduled**	**0-3 m**	**3 m-1 yr**	**1-5 yrs**	**> 5 yrs**	**Total**
Tax liabilities	Note 6.3	-	-	1,340	1,263	-	2,603
Revaluation difference on portfolios hedged against interest rate risk		(7,436)	-	-	-	-	(7,436)
Other liabilities	Note 4.4	-	78,227	2,548	3,417	2,996	87,188
Non-current liabilities held for sale	Note 2.5	-	-	3,033	-	-	3,033
Liabilities related to insurance activities	Note 4.3	-	2,030	3,816	21,197	135,420	162,463
Provisions	Note 8.3	3,952	-	-	-	-	3,952
Shareholders' equity		79,527	-	-	-	-	79,527

OTHER ASSETS

	30.06.2026						
(In EURm)	**Note to the consolidated financial statements**	**Not scheduled**	**0-3 m**	**3 m-1 yr**	**1-5 yrs**	**> 5 yrs**	**Total**
Revaluation differences on portfolios hedged against interest rate risk		(785)	-	-	-	-	(785)
Other assets	Note 4.4	0	90,063	-	-	-	90,063
Tax assets	Note 6	4,388	-	-	-	-	4,388
Deferred profit-sharing		-	-	-	-	-	-
Investments accounted for using the equity method		-	-	-	-	279	279
Tangible and intangible fixed assets	Note 8.3	-	-	-	-	59,913	59,913
Goodwill	Note 2.2	-	-	-	-	5,235	5,235
Non-current assets held for sale	Note 2.3	-	(20)	721	-	-	701
Investments of insurance companies		-	37	121	177	118	453

	31.12.2025						
(In EURm)	**Note to the consolidated financial statements**	**Not scheduled**	**0-3 m**	**3 m-1 yr**	**1-5 yrs**	**> 5 yrs**	**Total**
Revaluation differences on portfolios hedged against interest rate risk		(768)	-	-	-	-	(768)
Other assets	Note 4.4	-	73,313	-	-	-	73,313
Tax assets	Note 6	4,709	-	-	-	-	4,709
Deferred profit-sharing		-	-	-	-	-	-
Investments accounted for using the equity method		-	-	-	-	433	433
Tangible and intangible fixed assets	Note 8.4	-	-	-	-	60,498	60,498
Goodwill	Note 2.2	-	-	-	-	5,083	5,083
Non-current assets held for sale	Note 2.5	-	1	2,494	1	-	2,496
Insurance contract assets	Note 4.3	-	115	119	195	220	649

1. Revaluation differences on portfolios hedged against interest rate risk are not scheduled, as they comprise transactions backed by the portfolios in question. Similarly, the schedule of tax assets whose schedule would result in the early disclosure of income flows is not made public.
2. Other assets and other liabilities (guarantee deposits and settlement accounts, miscellaneous receivables) are considered as current assets and liabilities.
3. The notional maturities of commitments in derivative instruments are presented in Note 3.2.2 to the consolidated financial statements.
4. Investments in subsidiaries and affiliates accounted for by the equity method and Tangible and intangible fixed assets have a maturity of more than five years.
5. Provisions and shareholders' equity are not scheduled.

10

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) RISKS

Introduction

Article 449a of Regulation (EU) 2019/876 of 20 May 2019 amending Regulation (EU) No 575/2013 requires the information on ESG risks being disclosed as of 28 June 2022, on an annual basis for the first year and biannually thereafter. These requirements have been implemented through the Regulation (EU) 2022/2453, adopted on 30 November 2022. Following CRR 3 mandates the EBA developed draft implementing technical standards still not published at the OJEU to specify uniform disclosure formats for ESG risks.

Given the timeline a no-action letter on the application of the ESG Pillar 3 disclosure requirements under the EBA disclosure Implementing Technical Standards (ITS) has been issued on August 6th, 2025. The no-action letter directs National Competent Authorities (NCAs) to not prioritize the collection or enforcement of certain ESG disclosure templates, notably the GAR templates 6-10 and the climate change mitigation columns in templates 1 and 4 from the reference date of 30 June 2025 until the amendments to the EBA disclosure ITS are adopted and enter into force. Pursuant to this no-action letter, Société Générale follow EBA recommendations.

1. Qualitative information on ESG Risks
Qualitative information on environmental, social and governance risks is presented in the Risk Report 2026[1] (page 253 to 278).

2. Quantitative information on ESG Risks
Quantitative information on environmental, social and governance risks for the implementation of regulation 2022/2453 apply the same data as those used to produce other regulatory reports. In particular, elements used to produce the reporting of financial information (FINREP) have been used to ensure consistency with existing production. Specific enhancements have then been made to this base to comply with each template's requirements. These enhancements mainly consist of drawing on external data providers.

(1) Risk Report 2026

10.1 TEMPLATE 1: BANKING BOOK – CLIMATE CHANGE TRANSITION RISK- CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY

A sector breakdown of exposures to non-financial counterparts has been performed by leveraging on the internal procedure used for regulatory reporting to determine the activity sector of a specific counterparty.

Regarding exposure to companies excluded from the EU Paris-aligned Benchmarks, their identification is based on data coming from our external provider and internal monitoring. This data has allowed the Group to apply the exclusion criteria as defined under regulation 2020/1818 regarding revenue or emission intensity thresholds as well as the assessment of significant harm to at least one of the six environmental objectives referred to in Article 9 of Regulation (EU) 2020/852. Based on these results, internal reviews were performed to qualify the consistency with existing internal procedures.

Greenhouse gas (GHG) emissions are reported for the purposes of Pillar 3 ESG. The method for calculating corporate carbon emissions follows the Global GHG Accounting and Reporting Standard for the financial industry, developed by the Partnership for Carbon Accounting Financials (PCAF).

In accordance with this methodology, a prioritization of data sources on emissions data was established as follows:

- where available, reported emissions data from our clients were used (PCAF score 1 or 2, depending on whether they were certified or not. This is called “primary” data);
- when estimated via the external provider, emission data (PCAF score 3 or 4) were used;
- if not, it was decided to use PCAF emission factors, based on customers’ revenue based or assets based, to estimate their emissions, with PCAF scores of 4 and 5 respectively.

Moreover, financed emissions are calculated based on PCAF methodology by applying to the clients emissions the ratio between (i) the Bank total outstanding and (ii) the EVIC when available , otherwise the client's total equity and debt (attribution factor).

The group financed emissions represent 113.4 MtCO2e, including reported data for 15.7 % of our clients exposures and an estimate for 84.3%.

TABLE 66: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY

		30.06.2026															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount *(Mln EUR)*					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions *(Mln EUR)*			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) *(in tons of CO2 equivalent)*							
	Sector/subsector		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
1	**Exposures towards sectors that highly contribute to climate change***	**164,771**	**10,998**		**21,232**	**6,460**	**(4,245)**	**(839)**	**(3,054)**	**113,408,521**	**77,477,092**	**15.72%**	**108,781**	**32,354**	**20,378**	**3,258**	**5**
2	A - Agriculture, forestry and fishing	2,194	2		534	207	(135)	(30)	(96)	1,705,968	587,188	0.70%	1,421	489	215	69	6
3	B - Mining and quarrying	5,414	3,756		936	31	(30)	(12)	(14)	7,543,075	5,712,287	45.05%	3,474	1,162	772	6	5
4	B.05 - Mining of coal and lignite	-	-		-	-	-	-	-	1,805	1,677	25.86%	-	-	-	-	1
5	B.06 - Extraction of crude petroleum and natural gas	2,084	2,079		17	1	(3)	(2)	-	4,951,354	4,133,015	60.41%	1,700	384	-	-	3
6	B.07 - Mining of metal ores	1,676	777		623	5	(9)	(6)	(2)	1,335,772	1,008,890	41.38%	1,312	364	-	-	3
7	B.08 - Other mining and quarrying	632	-		290	24	(15)	(4)	(11)	720,497	228,514	2.14%	203	139	285	5	9
8	B.09 - Mining support service activities	1,022	900		6	1	(3)	-	(1)	533,647	340,191	45.19%	259	275	487	1	8
9	C - Manufacturing	33,544	1,549		4,769	1,491	(1,048)	(240)	(728)	42,949,324	35,657,350	25.99%	26,235	5,017	1,460	832	5
10	C.10 - Manufacture of food products	5,035	1		299	206	(141)	(14)	(111)	7,231,084	6,595,127	12.86%	4,022	770	178	65	4
11	C.11 - Manufacture of beverages	1,923	-		222	44	(34)	(8)	(21)	998,343	854,904	26.62%	1,791	109	19	4	2
12	C.12 - Manufacture of tobacco products	8	-		8	-	-	-	-	468	377	94.76%	8	-	-	-	1
13	C.13 - Manufacture of textiles	294	-		32	22	(14)	(1)	(11)	162,572	139,904	8.82%	189	86	17	2	4
14	C.14 - Manufacture of wearing apparel	233	-		40	41	(28)	(2)	(26)	120,244	105,028	35.17%	198	21	12	2	3
15	C.15 - Manufacture of leather and related products	110	-		4	5	(3)	-	(3)	36,201	33,955	4.29%	46	44	19	1	6
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	874	-		133	52	(39)	(8)	(28)	504,327	425,986	14.10%	539	248	49	38	7
17	C.17 - Manufacture of paper and paper products	539	-		121	34	(34)	(9)	(20)	563,203	429,617	14.29%	415	94	20	10	4
18	C.18 - Printing and reproduction of recorded media	363	-		34	31	(17)	(2)	(14)	103,480	77,168	0.12%	285	60	14	4	5
19	C.19 - Manufacture of coke and refined petroleum products	1,245	1,216		370	15	(4)	(1)	(3)	4,181,955	2,743,266	50.16%	595	376	274	-	5
20	C.20 - Manufacture of chemicals and chemical products	2,998	41		386	109	(80)	(17)	(59)	2,446,654	1,536,272	19.81%	2,694	224	42	38	3
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,576	7		353	77	(43)	(16)	(23)	1,025,091	781,915	50.34%	1,307	259	7	3	2
22	C.22 - Manufacture of rubber products	1,511	14		126	49	(37)	(6)	(27)	1,350,885	1,191,214	7.48%	1,065	299	72	75	7
23	C.23 - Manufacture of other non-metallic mineral products	967	-		249	51	(51)	(14)	(33)	2,601,309	695,548	24.29%	764	147	25	31	5
24	C.24 - Manufacture of basic metals	2,432	31		424	95	(106)	(46)	(56)	2,455,241	1,706,554	15.48%	2,018	221	171	22	3
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	2,950	2		418	164	(106)	(25)	(72)	2,171,780	1,957,216	22.22%	2,156	512	147	135	7
26	C.26 - Manufacture of computer, electronic and optical products	1,895	1		104	24	(19)	(8)	(8)	1,231,144	1,122,930	62.11%	1,738	123	30	4	1
27	C.27 - Manufacture of electrical equipment	1,967	6		274	167	(75)	(6)	(67)	4,541,207	4,428,524	31.78%	1,573	310	37	47	5
28	C.28 - Manufacture of machinery and equipment n.e.c.	1,244	10		350	57	(64)	(23)	(35)	2,183,058	2,122,668	23.33%	848	263	55	78	8
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	2,503	206		520	96	(67)	(15)	(47)	6,008,031	5,865,722	52.68%	2,144	227	26	106	5
30	C.30 - Manufacture of other transport equipment	1,191	3		41	74	(29)	(3)	(26)	2,087,750	2,013,544	46.50%	823	220	142	6	4
31	C.31 - Manufacture of furniture	283	-		43	17	(9)	(2)	(7)	218,046	183,943	0.29%	222	38	13	10	5
32	C.32 - Other manufacturing	516	-		77	27	(21)	(5)	(15)	207,659	170,460	19.28%	326	120	40	30	8
33	C.33 - Repair and installation of machinery and equipment	887	11		141	34	(27)	(9)	(16)	519,592	475,509	3.38%	469	246	51	121	14

		30.06.2026															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)							
	Sector/subsector		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
34	D - Electricity, gas, steam and air conditioning supply	20,404	3,199		1,988	191	(168)	(92)	(48)	19,198,072	6,802,493	15.31%	12,244	4,168	3,236	756	6
35	D35.1 - Electric power generation, transmission and distribution	18,156	2,107		1,735	190	(154)	(81)	(47)	14,312,479	5,022,756	11.19%	11,261	3,235	2,905	755	6
36	D35.11 - Production of electricity	14,331	2,038		1,530	186	(144)	(80)	(46)	13,137,814	4,470,362	10.25%	8,195	2,601	2,806	729	7
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	1,787	1,085		250	1	(13)	(11)	(1)	2,702,558	1,671,959	61.69%	770	794	223	-	5
38	D35.3 - Steam and air conditioning supply	461	7		3	-	(1)	-	-	2,183,035	107,779	1.64%	213	139	108	1	7
39	E - Water supply; sewerage, waste management and remediation activities	2,259	157		178	33	(32)	(9)	(19)	2,192,423	991,731	21.82%	1,147	600	336	176	8
40	F - Construction	8,209	8		1,294	658	(505)	(87)	(384)	5,299,769	4,883,240	15.15%	6,249	1,146	626	188	5
41	F.41 - Construction of buildings	2,090	1		291	203	(176)	(15)	(152)	1,382,715	1,258,350	16.14%	1,587	264	162	77	6
42	F.42 - Civil engineering	1,569	-		284	54	(40)	(10)	(26)	962,056	862,936	29.01%	1,136	198	169	66	7
43	F.43 - Specialised construction activities	4,550	7		719	401	(289)	(62)	(206)	2,954,999	2,761,954	8.25%	3,526	684	295	45	4
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	33,742	1,236		3,804	1,649	(1,099)	(155)	(864)	14,424,522	12,577,128	12.86%	27,317	4,136	1,596	693	4
45	H - Transportation and storage	21,343	1,091		2,822	500	(321)	(69)	(228)	17,911,959	8,457,550	22.17%	8,991	7,382	4,834	136	7
46	H.49 - Land transport and transport via pipelines	6,512	858		836	290	(172)	(31)	(129)	3,699,903	3,102,295	3.77%	3,916	1,722	756	118	6
47	H.50 - Water transport	5,821	171		911	61	(31)	(6)	(21)	7,552,072	2,849,371	29.01%	1,432	2,179	2,210	-	8
48	H.51 - Air transport	4,237	-		665	36	(27)	(7)	(17)	5,195,959	1,265,241	47.35%	888	2,232	1,117	-	8
49	H.52 - Warehousing and support activities for transportation	4,584	62		366	108	(87)	(22)	(60)	1,440,090	1,220,351	18.56%	2,585	1,231	750	18	6
50	H.53 - Postal and courier activities	189	-		44	5	(4)	(3)	(1)	23,936	20,291	20.30%	170	18	1	-	3
51	I - Accommodation and food service activities	4,917	-		775	549	(321)	(40)	(261)	1,355,991	1,150,307	8.63%	2,484	1,694	710	29	6
52	L - Real estate activities	32,745	-		4,132	1,151	(586)	(105)	(412)	827,418	657,819	4.49%	19,219	6,560	6,593	373	6
53	**Exposures towards sectors other than those that highly contribute to climate change***	**82,113**	**347**		**6,878**	**2,362**	**(1,635)**	**(448)**	**(1,033)**				**62,492**	**13,701**	**5,186**	**734**	**4**
54	K - Financial and insurance activities	21,258	92		435	236	(140)	(14)	(116)				17,614	2,646	896	102	3
55	Exposures to other sectors (NACE codes J, M - U)	60,855	255		6,443	2,126	(1,495)	(434)	(917)				44,878	11,055	4,290	632	4
56	**TOTAL**	**246,884**	**11,345**		**28,110**	**8,822**	**(5,880)**	**(1,287)**	**(4,087)**	**113,408,521**	**77,477,092**	**15.72%**	**171,273**	**46,055**	**25,564**	**3,992**	**5**

* *In accordance with the Commission Delegated Regulation EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006*

		31.12.2025															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount *(Mln EUR)*					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions *(Mln EUR)*			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) *(in tons of CO2 equivalent)*							
	Sector/subsector		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
1	**Exposures towards sectors that highly contribute to climate change***	**159,165**	**11,104**		**18,880**	**6,737**	**(4,230)**	**(858)**	**(3,045)**	**110,484,208**	**72,768,401**	**17.46%**	**104,935**	**30,692**	**19,299**	**4,239**	**6**
2	A - Agriculture, forestry and fishing	2,451	6		418	193	(116)	(22)	(83)	1,854,024	603,151	7.38%	1,651	528	189	83	6
3	B - Mining and quarrying	5,530	4,049		298	41	(40)	(8)	(30)	6,779,872	4,433,005	36.73%	4,057	897	565	11	4
4	B.05 - Mining of coal and lignite	1	-		-	-	-	-	-	553	53	0.00%	1	-	-	-	2
5	B.06 - Extraction of crude petroleum and natural gas	1,904	1,899		66	1	(4)	(3)	(1)	2,785,012	2,010,348	47.20%	1,847	57	-	-	2
6	B.07 - Mining of metal ores	2,008	1,021		177	7	(4)	(1)	(2)	1,938,260	1,511,223	32.18%	1,590	357	58	3	3
7	B.08 - Other mining and quarrying	385	-		50	15	(13)	(4)	(9)	619,334	379,450	9.22%	189	179	11	6	6
8	B.09 - Mining support service activities	1,232	1,129		5	18	(19)	-	(18)	1,436,713	531,931	43.95%	430	304	496	2	8
9	C - Manufacturing	32,240	1,445		3,783	1,504	(978)	(204)	(690)	36,997,024	30,028,819	24.71%	24,809	5,169	1,253	1,009	5
10	C.10 - Manufacture of food products	5,495	-		312	208	(143)	(16)	(114)	6,263,492	5,578,362	15.71%	4,381	674	156	284	6
11	C.11 - Manufacture of beverages	2,078	-		259	48	(36)	(7)	(23)	915,477	787,342	26.20%	1,906	112	23	37	3
12	C.12 - Manufacture of tobacco products	10	-		9	-	-	-	-	44	40	85.93%	10	-	-	-	1
13	C.13 - Manufacture of textiles	286	-		23	24	(15)	(2)	(11)	164,272	141,545	9.06%	203	65	15	3	4
14	C.14 - Manufacture of wearing apparel	211	-		36	43	(28)	(2)	(25)	99,353	88,346	28.47%	180	19	11	1	3
15	C.15 - Manufacture of leather and related products	117	-		3	4	(3)	-	(2)	42,844	40,303	3.32%	53	45	19	-	6
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	811	-		122	53	(39)	(10)	(26)	315,768	266,005	12.88%	539	208	33	31	6
17	C.17 - Manufacture of paper and paper products	580	-		145	30	(27)	(10)	(15)	459,110	361,708	12.23%	412	128	29	11	4
18	C.18 - Printing and reproduction of recorded media	356	-		31	32	(17)	(2)	(14)	88,196	66,561	0.33%	223	114	12	7	6
19	C.19 - Manufacture of coke and refined petroleum products	1,129	1,100		6	16	(2)	-	(1)	2,682,167	1,434,074	41.85%	490	398	237	4	6
20	C.20 - Manufacture of chemicals and chemical products	2,633	54		282	94	(79)	(23)	(52)	2,244,307	1,484,696	24.89%	2,264	277	38	54	4
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,435	5		164	74	(26)	(4)	(18)	841,943	638,833	43.50%	1,174	227	10	24	4
22	C.22 - Manufacture of rubber products	1,342	14		104	48	(36)	(5)	(26)	1,346,654	1,219,723	7.67%	908	281	85	68	7
23	C.23 - Manufacture of other non-metallic mineral products	1,216	1		304	53	(57)	(17)	(35)	2,723,136	626,520	27.07%	941	226	18	31	5
24	C.24 - Manufacture of basic metals	1,969	26		205	94	(54)	(6)	(44)	2,623,749	1,782,909	17.56%	1,570	232	125	42	4
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	2,638	1		335	163	(102)	(27)	(68)	1,781,648	1,616,609	14.56%	1,813	582	132	111	7
26	C.26 - Manufacture of computer, electronic and optical products	1,632	1		86	27	(22)	(10)	(10)	980,147	901,469	47.44%	1,499	90	32	11	2
27	C.27 - Manufacture of electrical equipment	1,758	2		350	152	(69)	(6)	(58)	2,247,707	2,125,381	25.08%	1,344	354	24	36	4
28	C.28 - Manufacture of machinery and equipment n.e.c.	1,637	11		302	91	(66)	(21)	(40)	2,112,585	2,046,096	15.34%	1,273	234	57	73	6
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	2,332	219		465	93	(66)	(18)	(43)	6,120,139	6,001,518	54.26%	1,831	375	25	101	5
30	C.30 - Manufacture of other transport equipment	1,101	1		49	83	(38)	(4)	(32)	2,060,034	2,037,819	58.13%	847	183	66	5	3
31	C.31 - Manufacture of furniture	297	-		28	19	(10)	(2)	(7)	214,052	181,819	7.01%	239	37	14	7	4
32	C.32 - Other manufacturing	483	-		56	23	(18)	(4)	(12)	167,742	134,952	17.06%	287	124	42	30	9
33	C.33 - Repair and installation of machinery and equipment	694	10		107	32	(25)	(8)	(14)	502,458	466,189	3.14%	422	184	50	38	8

		31.12.2025															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount *(Mln EUR)*					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions *(Mln EUR)*			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) *(in tons of CO2 equivalent)*							
	Sector/subsector		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
1	**Exposures towards sectors that highly contribute to climate change***	**159,165**	**11,104**		**18,880**	**6,737**	**(4,230)**	**(858)**	**(3,045)**	**110,484,208**	**72,768,401**	**17.46%**	**104,935**	**30,692**	**19,299**	**4,239**	**6**
34	D - Electricity, gas, steam and air conditioning supply	19,545	3,091		1,959	214	(173)	(93)	(60)	20,577,364	7,559,705	15.88%	11,390	4,160	3,243	752	6
35	D35.1 - Electric power generation, transmission and distribution	17,645	2,169		1,694	209	(155)	(79)	(59)	15,762,742	6,305,830	14.32%	10,397	3,575	2,922	751	6
36	D35.11 - Production of electricity	13,838	2,115		1,535	205	(144)	(78)	(58)	14,523,024	5,675,964	13.89%	7,685	2,624	2,803	726	7
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	1,346	919		259	5	(17)	(14)	(1)	2,335,542	1,107,684	41.59%	686	449	211	-	6
38	D35.3 - Steam and air conditioning supply	554	3		6	-	(1)	-	-	2,479,080	146,191	7.87%	307	136	110	1	6
39	E - Water supply; sewerage, waste management and remediation activities	2,078	180		143	34	(30)	(8)	(18)	2,154,291	1,144,933	25.38%	1,217	440	267	154	7
40	F - Construction	7,826	12		1,442	675	(506)	(97)	(382)	4,562,225	4,151,611	14.22%	6,000	1,104	581	141	5
41	F.41 - Construction of buildings	1,996	1		247	223	(190)	(20)	(162)	1,459,414	1,311,869	16.68%	1,502	283	149	62	5
42	F.42 - Civil engineering	1,474	2		423	55	(37)	(12)	(22)	733,220	625,867	32.64%	1,038	235	169	32	6
43	F.43 - Specialised construction activities	4,356	9		772	397	(279)	(65)	(198)	2,369,591	2,213,875	5.32%	3,460	586	263	47	4
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	31,532	1,073		3,384	1,789	(1,123)	(147)	(894)	17,932,199	15,534,440	13.98%	24,813	3,550	1,662	1,507	6
45	H - Transportation and storage	20,997	1,248		2,585	507	(313)	(77)	(210)	17,944,028	7,916,837	30.75%	9,207	7,279	4,279	232	7
46	H.49 - Land transport and transport via pipelines	6,549	984		532	303	(167)	(37)	(115)	3,106,323	2,243,918	11.60%	3,801	1,843	802	103	6
47	H.50 - Water transport	6,068	199		901	64	(30)	(4)	(23)	8,440,979	3,085,386	39.60%	1,851	2,014	2,202	1	8
48	H.51 - Air transport	3,830	-		701	35	(26)	(8)	(16)	4,851,710	1,345,645	59.45%	847	2,252	726	5	7
49	H.52 - Warehousing and support activities for transportation	4,241	65		343	104	(89)	(28)	(55)	1,361,710	1,182,507	24.23%	2,426	1,144	548	123	6
50	H.53 - Postal and courier activities	309	-		108	1	(1)	-	(1)	183,306	59,381	37.59%	282	26	1	-	3
51	I - Accommodation and food service activities	4,956	-		728	556	(313)	(43)	(254)	917,858	785,417	8.17%	2,721	1,585	617	33	5
52	L - Real estate activities	32,010	-		4,140	1,224	(638)	(159)	(424)	765,323	610,483	5.89%	19,070	5,980	6,643	317	6
53	**Exposures towards sectors other than those that highly contribute to climate change***	**78,767**	**389**		**5,760**	**2,371**	**(1,630)**	**(432)**	**(1,051)**				**59,281**	**13,024**	**5,516**	**946**	**4**
54	K - Financial and insurance activities	19,761	233		431	209	(155)	(23)	(120)				16,359	2,504	815	83	3
55	Exposures to other sectors (NACE codes J, M - U)	59,006	156		5,329	2,162	(1,475)	(409)	(931)				42,922	10,520	4,701	863	4
56	**TOTAL**	**237,932**	**11,493**		**24,640**	**9,108**	**(5,860)**	**(1,290)**	**(4,096)**	**110,484,208**	**72,768,401**	**17.46%**	**164,216**	**43,716**	**24,815**	**5,185**	**5**

* *In accordance with the Commission Delegated Regulation EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006*

10.2 TEMPLATE 2: CLIMATE CHANGE TRANSITION RISK: LOANS COLLATERALISED BY IMMOVABLE PROPERTY COLLATERAL – ENERGY EFFICIENCY OF THE COLLATERAL

This template outlines the gross carrying amount of loans collateralized by immovable property by energy efficiency buckets based on the level of energy efficiency of the collaterals indicated in the Energy Performance Certificate (EPC).

The loans collateralized by immovable property include loans secured by a guarantee provided by *Crédit Logement* or other insurance companies.

The EPC requires a collection process from the Group's clients which is currently under way, and which will ultimately allow for the reporting to be further refined.

In the absence of an EPC, the Groups has where possible estimated the energy consumption of the immovable property collateral based on public information disclosed by entities such as the French Energy and Environment (ADEME). In addition, the approach described above was completed using statistical distributions from national databases or specific to the Group's portfolio.

TABLE 67: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: LOANS COLLATERALISED BY IMMOVABLE PROPERTY – ENERGY EFFICIENCY OF THE COLLATERAL

		30.06.2026															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Total gross carrying amount amount *(in MEUR)*															
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
	Counterparty sector		0; <=100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	**161,749**	**15,628**	**28,284**	**50,007**	**28,997**	**12,940**	**6,840**	**2,306**	**4,629**	**9,148**	**13,109**	**7,479**	**2,599**	**1,346**	**121,132**	**84%**
2	*Of which Loans collateralised by commercial immovable property*	*29,353*	*2,873*	*4,095*	*5,008*	*3,762*	*1,000*	*752*	*284*	*738*	*951*	*760*	*327*	*90*	*78*	*26,125*	*55%*
3	*Of which Loans collateralised by residential immovable property*	*132,397*	*12,756*	*24,188*	*44,999*	*25,236*	*11,940*	*6,088*	*2,023*	*3,892*	*8,197*	*12,349*	*7,152*	*2,509*	*1,269*	*95,007*	*92%*
4	*Of which Collateral obtained by taking possession: residential and commercial immovable properties*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*0%*
5	*Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*102,080*	*13,270*	*23,645*	*40,891*	*15,813*	*5,626*	*2,835*								*102,080*	*100%*
6	**Total non-EU area**	**8,392**	**40**	**1,616**	**1,012**	**448**	**27**	**-**	**-**	**89**	**-**	**-**	**-**	**-**	**-**	**8,303**	**37%**
7	*Of which Loans collateralised by commercial immovable property*	*6,194*	*40*	*1,616*	*1,012*	*448*	*27*	-	-	*89*	-	-	-	-	-	*6,105*	*50%*
8	*Of which Loans collateralised by residential immovable property*	*2,198*	-	-	-	-	-	-	-	-	-	-	-	-	-	*2,198*	*0%*
9	*Of which Collateral obtained by taking possession: residential and commercial immovable properties*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*0%*
10	*Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*3,054*	*40*	*1,527*	*1,012*	*448*	*27*	-								*3,054*	*100%*

		31.12.2025															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Total gross carrying amount amount *(in MEUR)*															
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
	Counterparty sector		0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	**158,974**	**14,112**	**26,493**	**47,543**	**26,820**	**12,799**	**6,591**	**1,979**	**3,538**	**7,528**	**11,776**	**6,810**	**2,304**	**1,324**	**123,717**	**80%**
2	*Of which Loans collateralised by commercial immovable property*	*27,578*	*1,709*	*3,490*	*3,046*	*2,126*	*1,081*	*856*	*219*	*562*	*619*	*670*	*378*	*119*	*261*	*24,749*	*38%*
3	*Of which Loans collateralised by residential immovable property*	*131,396*	*12,403*	*23,003*	*44,498*	*24,694*	*11,718*	*5,735*	*1,759*	*2,976*	*6,909*	*11,105*	*6,432*	*2,185*	*1,062*	*98,967*	*91%*
4	*Of which Collateral obtained by taking possession: residential and commercial immovable properties*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	*Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*99,102*	*12,134*	*22,955*	*40,016*	*15,044*	*5,990*	*2,963*								*99,102*	*100%*
6	**Total non-EU area**	**6,991**	**69**	**529**	**114**	**-**	**-**	**-**	**69**	**197**	**114**	**-**	**-**	**-**	**-**	**6,611**	**5%**
7	*Of which Loans collateralised by commercial immovable property*	*5,941*	*69*	*529*	*114*	-	-	-	*69*	*197*	*114*	-	-	-	-	*5,561*	*6%*
8	*Of which Loans collateralised by residential immovable property*	*1,049*	-	-	-	-	-	-	-	-	-	-	-	-	-	*1,049*	*0%*
9	*Of which Collateral obtained by taking possession: residential and commercial immovable properties*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	*Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*332*	-	*332*	-	-	-	-								*332*	*100%*

10.3 TEMPLATE 3: BANKING BOOK – INDICATORS OF POTENTIAL CHANGE TRANSITION RISK: ALIGNMENT METRICS

The Group aims to align its credit portfolios for the highest-emitting sectors with trajectories compatible with the climate objectives of the Paris Agreement. The alignment indicators defined in this context are detailed in Chapter 5, "Corporate Social Responsibility," of the Universal Registration Document (URD), within section 5.3.2, Climate Transition Plan.

The Pillar 3 approach is based on these indicators. In particular, column (b) has been populated only with the main NACE sector codes relevant to the alignment targets, and column (c) with the Gross Accounting Amount linked to these indicators.

The 3-year targets in column (g) are not currently being filled in to ensure consistency with the Group's approach, which discloses objectives for 2030. Linear interpolation could be performed between the baseline year and 2030, but this would not stand for formal intermediary objectives for the Group. Linear interpolation is a method with limitations, not allowing to take into account in particular the pace of low-carbon technological advances that are accelerating on the horizon close to 2030 for many sectors. This interpolation method would conduct in the followings:

	Sector	Linearized target at three years + reference year
1	Power Generation	107
2	Fossil fuel combustion / Thermal Coal	9
2	Fossil fuel combustion / Upstream Oil & Gas	19
2	Fossil fuel combustion / Oil & Gas (scope 1, 2 & 3)	8
3	Automotive	111
4	Aviation	791
5	Maritime transport	16
6	Cement, clinker and lime production / Cement	568
7	Iron and steel, coke, and metal ore production / Steel	-

For the chemicals sector work is currently under progress given the complexity of the sector and the lack of methodology in the banking industry to align such a sector.

TABLE 68: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: ALIGNMENT METRICS

30.06.2026

	a	b	c	d	e	f	g
	Sector	**NACE Sectors (a minima)**	**Portfolio gross carrying amount** *(Mn EUR)*	**Alignment metric**	**Year of reference**	**Distance to IEA NZE2050 in % *****	**Target (year of reference + 3 years)**
1	Power Generation	35.11	14,427	GHG emissions intensity (gCO2eq./kWh)	72.5	-47.5%	Not available
2	Fossil fuel combustion / Thermal Coal	05.10;05.20; 35.11	178	Gross commitments (€m, index 100)	27.9	-35.1%	Not available
2	Fossil fuel combustion / Upstream Oil & Gas	06.10;09.10; 19.29;3521; 35.22;35.23; 49.50	490	Gross commitments (€m, index 100)	17.7	-77.6%	Not available
2	Fossil fuel combustion / Oil & Gas (scope 1, 2 & 3)	06.10;09.10;19 .29;3521;35.22 ; 35.23;49.50	5,893	Absolute GHG emissions (in MtCO2eq.)	6.7	-61.0%	Not available
3	Automotive	29.10	930	GHG emissions intensity (gCO2eq./v-km)	152.6	43.9%	Not available
4	Aviation	51.10;51.21; 77.35	3,845	GHG emissions intensity (gCO2eq./RTK)	822.2	4.9%	Not available
5	Maritime transport	50.10;50.20	1,515	Poseidon Principles alignment score of AER	16.7	63.5%	Not available
6	Cement, clinker and lime production / Cement	08.91;08.92; 08.93;08.99; 23.51;23.52; 23.63;23.64; 81.10	193	GHG emissions intensity (kgCO2eq./t cement)	633.0	36.7%	Not available
7	Iron and steel, coke, and metal ore production / Steel	07.10;24.10; 24.20;24.30; 24.34;24.51; 24.52	390	SSP alignment score of GHG emission intensity	0.1	26.4%	Not available
8	Chemicals						

**** Point in Time (PiT) distance to 2030 NZE2050 scenario in % (for each metric)*

31.12.2025

	a	b	c	d	e	f	g
	Sector	**NACE Sectors (a minima)**	**Portfolio gross carrying amount** *(Mn EUR)*	**Alignment metric**	**Year of reference**	**Distance to IEA NZE2050 in % *****	**Target (year of reference + 3 years)**
1	Power Generation	35.11	12,982	GHG emissions intensity (gCO2eq./kWh)	85.2	-38.2%	Not available
2	Fossil fuel combustion / Thermal Coal	05.10;05.20; 35.11	208	Gross commitments (€m, index 100)	29.9	-30.5%	Not available
2	Fossil fuel combustion / Upstream Oil & Gas	06.10;09.10; 19.29;3521; 35.22;35.23; 49.50	625	Gross commitments (€m, index 100)	24.2	-69.4%	Not available
2	Fossil fuel combustion / Oil & Gas (scope 1, 2 & 3)	06.10;09.10; 19.29;35.21; 35.22;35.23; 49.50	5,422	Absolute GHG emissions (in MtCO2eq.)	7.9	-54.1%	Not available
3	Automotive	29.10	748	GHG emissions intensity (gCO2eq./v-km)	154.0	45.3%	Not available
4	Aviation	51.10;51.21; 77.35	4,256	GHG emissions intensity (gCO2eq./RTK)	821.0	4.7%	Not available
5	Maritime transport	50.10;50.20	1,760	Poseidon Principles alignment score of AER	16.7	63.5%	Not available
6	Cement, clinker and lime production / Cement	08.91;08.92; 08.93;08.99; 23.51;23.52; 23.63;23.64; 81.10	273	GHG emissions intensity (kgCO2eq./t cement)	639.0	38.0%	Not available
7	Iron and steel, coke, and metal ore production / Steel	07.10;24.10; 24.20;24.30; 24.34;24.51; 24.52	308	SSP alignment score of GHG emission intensity	0.2	26.4%	Not available
8	Chemicals						

**** Point in Time (PiT) distance to 2030 NZE2050 scenario in % (for each metric)*

10.4 TEMPLATE 4: BANKING BOOK – CLIMATE CHANGE TRANSITION RISK: EXPOSURES TO TOP 20 CARBON-INTENSIVE FIRMS

To determine the elements presented in this template, the Group has defined a list of the world's 20 most carbon-intensive firms, in particular by drawing on the reports of the Carbon Disclosure Project (CDP).

TABLE 69: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: EXPOSURES TO TOP 20 CARBON-INTENSIVE FIRMS

30.06.2026				
a	b	c	d	e
Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1,998	0.23%		3	10

** For counterparties among the top 20 carbon emitting companies in the world.*

31.12.2025				
a	b	c	d	e
Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1,609	0.18%		3	10

** For counterparties among the top 20 carbon emitting companies in the world.*

10.5 TEMPLATE 5: BANKING BOOK – CLIMATE CHANGE PHYSICAL RISK: EXPOSURES SUBJECT TO PHYSICAL RISK

Data availability issues require the use of physical hazard projection estimates to be applied to exposures. The methodology will be enriched in future publications to take into account all physical events and risks.

The geographical breakdown of this template is based on aggregations (France, Europe excluding France, North America, and Rest of the World) in line with the locations of the Group's main activities.

The exposures sensitive to the impact of climate change physical events are reported in gross amounts, i.e. before taking into account mitigating measures such as insurance coverage or mitigating actions by counterparties or public actors (such as flood protection systems) – based on the location of the assets. It is expected that the physical risk impacts on the Group's portfolio are reduced by such measures.

The identification of the existence of physical risks in the Group's portfolios is based on the following items:

- climate-related hazards covered include river floods, droughts, wildfires, heavy precipitation and tropical cyclones as acute events, as well as sea level rise and heat stress as chronic events;
- use of Shared Socioeconomic Pathway SSP5-8.5 and Representative Concentration Pathway RCP8.5 climate scenario, developed by the Intergovernmental Panel on Climate Change (IPCC). Projections are carried out at yearly time steps: 2030 for acute hazards and 2050 for chronic hazards and starting with 2026 Q2 production sea level rise changed to 2050;
- geographical location refers to the assets of counterparties in the Group's portfolio. The Group used internal and external data sources (SIREN, Moody's) to determine the location of the assets. Asset locations constitute a critical element in the identification of physical risks and continue to be the subject of quality improvement efforts;
- the physical risk scores of each asset, split per type of hazard, is based on data provider Munich Re for all companies.

Based on the assumptions made and available data, the residential real estate loan portfolio subject to physical risk in France (which constitutes the Group's main market) represents EUR 14.8 billion in terms of gross risk: this exposure is prior to any mitigation mechanism and the resulting final vulnerability of the counterparties.

The corporate portfolio subject to physical risk in France (which constitutes the Group's main market) represents an amount of EUR 17.1 billion in terms of gross risk before taking into account any mitigation mechanism and the final vulnerability of counterparties.

TABLE 70: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE PHYSICAL RISK: EXPOSURES SUBJECT TO PHYSICAL RISK

30.06.2026

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount *(Mln EUR)*													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	France		<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity							Of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	936	79	32	6	-	4.0	1	116	-	57	6	(7)	(4)	(3)
2	B - Mining and quarrying	333	39	6	-	-	3.0	2	42	1	6	3	(2)	-	(2)
3	C - Manufacturing	14,215	1,108	371	111	1	4.0	122	1,466	3	257	126	(77)	(12)	(59)
4	D - Electricity, gas, steam and air conditioning supply	3,185	166	23	81	19	7.0	18	269	2	21	2	(2)	(1)	(1)
5	E - Water supply; sewerage, waste management and remediation activities	1,122	176	37	16	2	5.0	7	224	-	21	4	(6)	(3)	(2)
6	F - Construction	5,375	1,071	131	72	1	2.0	41	1,234	-	116	63	(50)	(8)	(39)
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	16,022	1,926	406	222	11	3.0	201	2,352	12	441	184	(112)	(25)	(80)
8	H - Transportation and storage	6,395	415	192	69	30	5.0	65	637	4	88	80	(42)	(4)	(36)
9	L - Real estate activities	18,967	1,211	774	703	34	7.0	122	2,595	5	306	114	(49)	(9)	(31)
10	Loans collateralised by residential immovable property	110,988	808	2,374	7,575	4,053	15.0	946	13,634	230	1,558	160	(17)	(3)	(13)
11	Loans collateralised by commercial immovable property	20,244	625	753	927	33	9.0	85	2,238	15	398	117	(48)	(26)	(17)
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	38,385	5,974	1,133	487	9	3.0	198	7,398	7	515	321	(203)	(31)	(161)

30.06.2026

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	Europe (excluding France)		<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity							Of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	1,024	30	24	8	9	14.0	2	68	1	5	-	(1)	-	-
2	B - Mining and quarrying	1,337	227	5	-	-	3.0	63	120	49	27	-	-	-	-
3	C - Manufacturing	9,751	834	61	20	78	7.0	70	832	91	139	2	(6)	(3)	(1)
4	D - Electricity, gas, steam and air conditioning supply	6,457	493	215	58	-	4.0	210	308	248	65	5	(4)	(2)	-
5	E - Water supply; sewerage, waste management and remediation activities	657	11	13	21	10	13.0	5	45	5	2	-	-	-	-
6	F - Construction	1,906	152	58	12	28	12.0	15	198	37	53	3	(3)	(1)	(1)
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	11,173	1,033	51	8	54	5.0	136	830	180	82	12	(7)	(2)	(4)
8	H - Transportation and storage	7,433	227	221	11	4	6.0	21	241	201	90	5	(10)	(7)	(3)
9	L - Real estate activities	9,896	761	112	6	4	3.0	74	534	275	101	-	(3)	-	-
10	Loans collateralised by residential immovable property	21,410	52	210	974	2,026	21.0	-	3,262	-	385	31	(32)	(17)	(13)
11	Loans collateralised by commercial immovable property	10,460	903	430	131	29	6.0	67	1,297	129	138	23	(27)	(4)	(10)
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	28,734	1,503	559	30	5	4.0	97	1,690	310	467	330	(78)	(11)	(63)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		30.06.2026													
		Gross carrying amount *(Mln EUR)*													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	North America		<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity	of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	34	1	1	-	-	7.0	-	1	1	-	-	-	-	-
2	B - Mining and quarrying	1,525	230	78	-	-	3.0	80	196	32	48	-	(1)	(1)	-
3	C - Manufacturing	3,409	734	23	3	-	1.0	200	433	127	135	8	(5)	(2)	(2)
4	D - Electricity, gas, steam and air conditioning supply	5,925	203	6	3	-	2.0	47	156	9	4	1	-	-	-
5	E - Water supply; sewerage, waste management and remediation activities	136	4	-	4	5	14.0	2	9	2	1	-	-	-	-
6	F - Construction	260	32	1	-	-	2.0	17	13	3	6	-	-	-	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	2,074	466	18	-	-	1.0	77	365	42	41	1	(1)	-	-
8	H - Transportation and storage	3,442	239	46	9	-	4.0	140	121	33	62	-	-	-	-
9	L - Real estate activities	2,170	611	-	-	-	3.0	302	204	105	170	57	(33)	(2)	(31)
10	Loans collateralised by residential immovable property	-	-	-	-	-	6.0	-	-	-	-	-	-	-	-
11	Loans collateralised by commercial immovable property	2,122	503	-	-	-	na	144	190	169	132	-	(5)	(5)	-
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	12,219	976	34	1	-	2.0	306	596	109	33	-	(1)	(1)	-

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		30.06.2026													
		Gross carrying amount *(Mln EUR)*													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	Rest of the world		<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity	of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	201	-	1	-	-	7.0	-	1	-	-	-	-	-	-
2	B - Mining and quarrying	2,221	333	101	-	-	4.0	111	188	135	151	-	(1)	(1)	-
3	C - Manufacturing	6,165	1,015	66	57	-	2.0	184	752	202	135	-	(3)	(2)	-
4	D - Electricity, gas, steam and air conditioning supply	4,837	180	27	25	-	3.0	64	86	82	68	8	(2)	(2)	(1)
5	E - Water supply; sewerage, waste management and remediation activities	344	19	-	2	11	10.0	5	23	4	1	-	-	-	-
6	F - Construction	667	83	1	-	-	3.0	9	16	59	9	-	-	-	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	4,474	1,079	26	-	-	1.0	189	625	291	21	-	(1)	-	-
8	H - Transportation and storage	4,072	120	26	6	-	3.0	37	70	45	22	3	(1)	-	-
9	L - Real estate activities	1,712	34	-	-	-	4.0	8	2	24	-	-	-	-	-
10	Loans collateralised by residential immovable property	2,197	-	1	1	-	9.0	-	1	1	-	-	-	-	-
11	Loans collateralised by commercial immovable property	2,721	243	-	-	-	3.0	-	243	-	-	-	-	-	-
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	7,692	1,757	109	1	-	2.0	344	750	773	99	-	(3)	(2)	-

	31.12.2025													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount *(Mln EUR)*													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	France		<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity							Of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	1,054	68	14	6	1	4	17	66	6	12	9	(5)	(1)	(4)
2	B - Mining and quarrying	304	34	5	-	2	7	5	34	2	8	3	(2)	-	(1)
3	C - Manufacturing	14,877	1,335	403	77	3	3	212	1,573	33	239	108	(66)	(14)	(46)
4	D - Electricity, gas, steam and air conditioning supply	3,066	175	46	71	104	10	30	276	90	11	2	(4)	(1)	(2)
5	E - Water supply; sewerage, waste management and remediation activities	1,141	153	48	18	2	6	77	143	1	16	3	(5)	(3)	(2)
6	F - Construction	5,343	1,138	80	62	8	2	69	1,189	30	104	69	(50)	(8)	(40)
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	16,153	1,542	344	150	37	5	306	1,692	75	291	204	(130)	(21)	(102)
8	H - Transportation and storage	6,003	349	227	86	24	6	63	597	26	118	50	(32)	(13)	(18)
9	L - Real estate activities	19,543	2,113	622	861	29	6	175	3,284	166	494	184	(65)	(18)	(40)
10	Loans collateralised by residential immovable property	110,646	868	2,543	8,323	4,368	15	1,390	12,733	1,979	1,610	161	(18)	(4)	(13)
11	Loans collateralised by commercial immovable property	19,358	682	511	664	7	8	97	1,508	259	295	123	(31)	(20)	(8)
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	37,959	4,124	1,004	542	25	4	348	5,209	138	517	350	(200)	(34)	(152)

	31.12.2025													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	Europe (excluding France)		<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity							Of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	1,170	36	28	8	3	8	4	69	2	6	2	(1)	-	(1)
2	B - Mining and quarrying	1,712	325	10	-	-	2	183	90	62	14	-	-	-	-
3	C - Manufacturing	9,146	879	91	10	66	6	270	695	81	103	33	(22)	(6)	(14)
4	D - Electricity, gas, steam and air conditioning supply	5,961	555	232	61	10	4	501	296	61	87	-	(4)	(2)	-
5	E - Water supply; sewerage, waste management and remediation activities	592	19	14	20	11	12	14	35	15	2	-	-	-	-
6	F - Construction	1,789	135	33	16	12	8	56	135	5	48	2	(4)	(2)	(1)
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	9,826	962	45	3	80	6	338	725	27	67	16	(10)	(1)	(7)
8	H - Transportation and storage	7,678	312	297	14	8	6	190	418	23	21	12	(11)	(1)	(10)
9	L - Real estate activities	8,996	855	40	-	-	3	552	325	18	88	5	(5)	-	(2)
10	Loans collateralised by residential immovable property	20,755	57	251	1,061	1,950	21	1	3,317	1	434	30	(40)	(25)	(14)
11	Loans collateralised by commercial immovable property	9,547	524	297	47	2	4	170	681	19	69	7	(17)	(3)	(4)
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	28,880	1,931	444	68	6	3	943	1,036	470	349	327	(65)	(9)	(52)

31.12.2025

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount *(Mln EUR)*													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	North America		<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity							Of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	16	-	-	-	-	7	-	-	-	-	-	-	-	-
2	B - Mining and quarrying	1,331	163	99	2	-	3	136	44	84	13	-	-	-	-
3	C - Manufacturing	2,894	629	28	1	9	2	304	203	160	55	1	(3)	(1)	(1)
4	D - Electricity, gas, steam and air conditioning supply	5,611	648	7	-	-	2	372	183	100	1	-	-	-	-
5	E - Water supply; sewerage, waste management and remediation activities	55	3	1	3	3	13	5	3	2	-	-	-	-	-
6	F - Construction	155	15	-	-	-	3	11	3	1	8	-	-	-	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,939	537	1	-	15	2	201	162	190	55	44	(25)	(1)	(24)
8	H - Transportation and storage	3,239	72	89	27	-	6	97	48	43	3	-	-	-	-
9	L - Real estate activities	2,204	177	-	-	-	3	39	117	21	8	18	(9)	(1)	(8)
10	Loans collateralised by residential immovable property	6	-	-	-	-	6	-	-	-	-	-	-	-	-
11	Loans collateralised by commercial immovable property	1,991	-	-	-	-	na	-	-	-	-	-	-	-	-
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	9,583	937	131	2	-	2	504	427	139	33	1	(2)	-	-

31.12.2025

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount *(Mln EUR)*													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	Rest of the world		<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted maturity							Of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	211	6	1	-	-	3	3	3	1	-	1	(1)	-	(1)
2	B - Mining and quarrying	2,183	534	133	31	-	3	200	297	201	55	4	(1)	-	(1)
3	C - Manufacturing	5,320	1,405	325	4	81	6	715	709	391	76	92	(89)	(3)	(80)
4	D - Electricity, gas, steam and air conditioning supply	4,907	321	36	106	-	6	54	167	242	121	-	(4)	(4)	-
5	E - Water supply; sewerage, waste management and remediation activities	291	22	31	2	4	7	3	52	4	-	-	-	-	-
6	F - Construction	540	104	1	-	4	4	49	28	32	5	42	(42)	-	(41)
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	3,613	1,281	18	12	33	3	266	765	313	17	46	(32)	(2)	(29)
8	H - Transportation and storage	4,078	307	60	17	1	4	36	206	143	87	31	(11)	(1)	(9)
9	L - Real estate activities	1,267	120	-	-	-	2	9	86	25	2	4	(2)	-	(2)
10	Loans collateralised by residential immovable property	1,038	-	1	1	-	9	-	1	1	-	-	-	-	-
11	Loans collateralised by commercial immovable property	2,624	-	-	-	-	2	-	-	-	-	-	-	-	-
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	7,301	2,440	112	10	3	2	352	1,375	838	33	21	(21)	(1)	(19)

11

PERSON RESPONSIBLE FOR THE PILLAR 3 REPORT

11.1 PERSON RESPONSIBLE FOR THE PILLAR 3 REPORT

Mr Leopolodo ALVEAR

Group Chief Financial Officer of Societe Generale

11.2 STATEMENT OF THE PERSON RESPONSIBLE FOR THE PILLAR 3 REPORT

I certify, after having taken all reasonable measures to this effect, that the information disclosed in this Pillar 3 Risk Report complies, to the best of my knowledge, with Part 8 of EU Regulation No. 2019/876 (and its subsequent amendments) and has been established in accordance with the internal control procedures agreed upon at the management body level.

Paris, the 11th September 2026

Group Chief Financial Officer of Societe Generale

Mr Leopolodo ALVEAR

12

APPENDICES

12.1 INDEX OF THE TABLES IN THE RISK REPORT

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(1) Universal Registration Document.

12.2 MAPPING TABLE OF EXPOSURE CLASSES

As part of the presentation of credit risk data, the table below shows the link between the synthetic presentations of certain tables and the exposure classes detailed in the tables requested by the EBA in the context of the revision of Pillar 3.

Approach	COREP exposure class	Pillar 3 exposure class
AIRB	Central governments and central banks	Sovereigns
AIRB	Institutions	Institutions
AIRB	Corporate - SME	Corporates
AIRB	Corporate - Specialised lending	Corporates
AIRB	Corporate - Other	Corporates
AIRB	Retail - Secured by real estate SME	Retail
AIRB	Retail - Secured by real estate non-SME	Retail
AIRB	Retail - Qualifying revolving	Retail
AIRB	Retail - Other SME	Retail
AIRB	Retail - Other non-SME	Retail
AIRB	Other non credit-obligation assets	Others
AIRB	Default funds contributions	Others
FIRB	Central governments and central banks	Sovereigns
FIRB	Institutions	Institutions
FIRB	Corporate - SME	Corporates
FIRB	Corporate - Specialised lending	Corporates
FIRB	Corporate - Other	Corporates
IRB	Equity Exposures	Others
IRB	Securitisation	Others
Standardised	Central governments or central banks	Sovereigns
Standardised	Regional governments or local authorities	Institutions
Standardised	Public sector entities	Institutions
Standardised	Multilateral development banks	Sovereigns
Standardised	International organisations	Sovereigns
Standardised	Institutions	Institutions
Standardised	Corporates	Corporates
Standardised	Retail	Retail
Standardised	Secured by mortgages on immovable property	Others
Standardised	Exposures in default	Others
Standardised	Items associated with particularly high risk	Others
Standardised	Covered bonds	Others
Standardised	Claims on institutions and corporate with a short-term credit assessment	Others
Standardised	Claims in the form of CIU	Others
Standardised	Equity Exposures	Others
Standardised	Other items	Others
Standardised	Default funds contributions	Others
Standardised	Securitisation	Others

12.3 ABBREVIATIONS TABLE

ABBREVIATIONS TABLE

Abbreviation	Meaning
ABS	Asset-Backed Securities
ACPR	*Autorité de contrôle prudentiel et de résolution* (French supervisory authority)
ALM	Asset and Liability Management
CCF	Credit Conversion Factor
CDS	Credit Default Swap
CDO	Collateralised Debt Obligation
CLO	Collateralised Loan Obligation
CMBS	Commercial Mortgage-Backed Securities
CRD	Capital Requirement Directive
CRM (credit risk)	Credit Risk Mitigation
CRM (market risk)	Comprehensive Risk Measure
CRR	Capital Requirement Regulation
CVaR	Credit Value at Risk
EAD	Exposure At Default
ECB	European Central Bank
EL	Expected Loss
IMM	Internal Model Method
IRBA	Internal Ratings-Based approach – Advanced
IRBF	Internal Ratings-Based approach – Foundation
IRC	Incremental Risk Charge
G-SIB	Global Systemically Important Bank
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
MREL	Minimum Requirement for own funds and Eligible Liabilities
NSFR	Net Stable Funding Ratio
PD	Probability of Default
RMBS	Residential Mortgage-Backed Securities
RW	Risk Weight
RWA	Risk-Weighted Assets
SREP	Supervisory Review and Evaluation Process
SVaR	Stressed Value at Risk
TLAC	Total Loss Absorbing Capacity
VaR	Value at Risk

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