2023 ex-ante contribution period

2023	Covered Deposits (T-1) (a)	Growth Rate of quarterly average covered deposits (i)	Growth Rate of year-end covered deposits (ii)	2023 Final Calculated Amount (100.00% SRMR)	2023 Final Calculated Amount Adjusted for Newly Supervised Institutions (iii)	2023 Final Amount Notified (iv)
AT	254,793,799,592.26	3.99%	0.24%	321,251,527.81	321,251,527.81	287,326,786.89
BE	343,304,753,179.75	2.58%	1.68%	359,263,986.56	359,263,986.56	330,056,758.61
BG	38,630,489,881.58	9.17%	11.91%	11,524,956.22	11,524,956.22	11,508,283.07
CY	26,972,846,973.11	0.59%	1.07%	16,479,671.44	16,479,671.44	13,685,595.90
DE	2,132,556,523,624.69	1.69%	1.33%	2,821,399,764.46	2,821,400,597.79	2,631,101,117.36
EE	19,044,706,562.09	7.94%	6.19%	13,259,101.87	13,259,101.87	12,079,560.99
ES	874,785,116,783.75	5.36%	3.23%	1,086,182,925.08	1,086,182,925.08	1,004,768,901.21
FI	153,117,588,822.81	2.47%	1.91%	264,904,318.61	264,904,318.61	252,328,721.06
FR	1,459,254,759,969.86	3.52%	2.92%	4,028,195,129.85	4,028,195,963.18	3,883,085,516.65
GR	130,945,380,573.48	3.86%	3.80%	99,422,901.72	99,422,901.72	95,584,328.70
HR	32,412,720,604.17	8.76%	12.58%	15,026,629.92	15,026,629.92	15,026,629.92
IE	115,549,577,819.46	4.27%	5.84%	270,337,893.48	270,337,893.48	297,206,027.03
IT	849,165,601,651.99	2.49%	1.39%	1,154,369,834.99	1,154,537,085.31	1,153,013,256.61
LT	21,471,342,069.26	28.92%	41.28%	7,193,971.09	7,194,637.76	6,117,625.75
LU	36,550,434,810.18	0.38%	-0.56%	245,856,545.82	245,856,545.82	243,319,858.58
LV	10,288,531,994.75	3.78%	2.50%	4,232,730.77	4,232,730.77	3,603,046.89
MT	15,546,434,167.11	5.19%	4.91%	6,862,863.88	6,862,863.88	5,971,261.10
NL	582,661,081,364.39	1.18%	2.63%	824,205,352.44	824,478,962.54	890,472,395.01
PT	176,209,211,034.30	5.25%	4.43%	118,472,884.24	118,472,884.24	118,476,220.04
SI	25,022,728,500.00	4.69%	3.92%	8,171,107.33	8,171,107.33	6,154,061.44
SK	41,080,596,303.58	1.54%	-1.17%	26,344,416.71	26,344,416.71	22,156,166.70
BU	7,339,364,226,282.55	2.98%	2.36%	11,702,958,514.31	11,703,401,708.06	11,283,042,119.51

Covered deposits (a) are reported to the SRB in accordance with Art.16 of Commission Delegated Regulation 2015/63 ("DR").

Please note that the data in this table are different from the covered deposits data published by the EBA for the following reasons:

— The scope of institutions covered is different. The data published by the EBA relate to credit institutions affiliated to the schemes mentioned in Article 1 paragraph 2 of Directive 2014/49/EU on Deposit Guarantee Schemes ("the DGSD"). Covered deposits data reported by the SRB relate to institutions referred in Article 70(1) of Regulation 806/2014 ("the SRMR") and defined in Article 3(13) of that Regulation. Therefore, covered deposits data for i) credit unions and ii) branches of credit institutions established in Member States which have their head offices outside the EU, but for which the coverage is not equivalent to that prescribed in the DGSD, are included in the EBA's covered deposits data, but not in the SRB's data.

— The reference date for the data is different. The data published by the EBA are covered deposits on 31 December of the preceding year, while the data published by the SRB refers to the average amount of covered deposits in the previous year, calculated quarterly.

(i) The Covered Deposits Growth Rate is the growth rate between the aggregate quarterly average amount of covered deposits of year 2022 reported by the DGS in 2023 and the aggregate quarterly average amount of covered deposits of year 2021 reported by the DGS in 2022. Note that the latter is different from the Covered Deposits (T-2) (2A3) which corresponds to the aggregate quarterly average amount of covered deposits as reported by the institutions in their Data Reporting Form in 2023. The difference is mainly explained by the change in the scope of institutions between 2023 and 2022.

(ii) The Growth Rate of year-end covered deposits is the growth rate between the covered deposits at 31.12.2022 reported by the DGS in 2023 and the covered deposits at 31.12.2021 reported by the DGS in 2022.

(iii) In case an institution received a new banking licence in the course of the previous year, pursuant to Article 12(1) Commission Delegated Regulation (EU) 2015/63, a partial contribution shall be determined by applying the methodology set out in [Section 2] to the amount of its annual contribution calculated during the subsequent contribution period by reference to the full months of the contribution period for which the institution is supervised.

(iv) After deduction of 2015 contributions and adjustments for data restatements and revisions (in accordance with Art.17(3) and (4) of the DR).

The information contained in this document reflects the various steps and the results of the calculation performed with the SRB Calculation Tool. Each calculation step in the SRB Calculation Tool is performed with the maximum number of decimals allowed by the tool, taking into account the properties of the data points and the mathematical operations involved. The figures contained in this document on the calculation of the 2023 ex-ante contributions to the Single Resolution Fund are rounded to four decimals, with the exception of the figures for the final composite indicator and the risk adjustment factor which are rounded to 12 decimals in order to provide more accurate representation of these values. The final amount to be paid (as well as the 2015 deduction, the possible IPC amount and the data adjustments) is considered with two decimal precision (the amount is rounded to euro cents).

2023 ex-ante contribution period

2023	Total liabilities (2A1)	Own funds (2A2)	Covered deposits (T-2) (2A3)	Derivative adjustment (-2C2+max(2C1;0.75*(2C2+2C3))	Total deductions (3A8+3B8+3C8+3D8+3E11+3F11)	BAC Denominator (floored to zero, including DR Art. 10(7) adjusted and lump sum unadjusted) (v)	BAC Denominator (floored to zero, including lump sum and DR Art. 10(7) unadjusted)	BAC Denominator (floored to zero, excluding lump sum, mortgage, basic, and the first €300mn for IR Art. 8(5))	BAC Denominator (floored to zero, excluding lump sum, mortgage, basic, and the first €300mn for IR Art. 8(5))* RAF
AT	932,749,478,932.55	86,316,752,710.92	245,759,320,430.08	3,801,216,703.09	88,455,964,246.38	516,074,531,262.37	521,804,944,944.45	474,021,677,611.54	596,643,232,415.35
BE	1,015,948,020,694.35	79,640,923,613.54	334,711,929,867.00	460,037,861.89	68,718,940,033.10	533,336,265,042.61	533,489,794,722.61	530,064,380,403.16	677,616,706,954.14
BG	67,099,512,354.72	7,868,343,708.73	35,695,224,277.29	93,461,922.00	1,501,540,887.00	22,127,865,403.70	22,127,865,403.70	19,390,098,820.00	20,970,377,534.26
CY	60,247,362,284.00	4,618,402,202.00	26,264,450,366.29	89,961,310.74	1,040,318,349.83	28,414,152,676.62	28,414,152,676.62	27,301,729,097.62	30,810,958,145.82
DE	7,530,201,291,472.20	548,835,709,421.78	2,076,263,103,533.40	32,759,269,435.74	747,181,584,122.09	4,193,715,419,835.63	4,194,735,571,509.63	3,999,832,750,079.61	5,273,975,858,677.57
EE	46,577,717,570.86	4,372,330,493.01	17,626,130,416.99	18,573,106.00	2,457,062,368.00	22,140,767,398.86	22,140,767,398.86	21,383,534,068.00	24,837,211,125.50
ES	2,687,989,128,409.68	231,519,979,961.36	830,363,396,978.92	-11,100,352,506.14	62,305,044,092.20	1,555,902,171,818.81	1,555,902,171,818.81	1,546,425,085,535.95	2,048,951,379,783.79
FI	698,788,194,875.46	50,355,760,680.04	149,430,293,185.80	-8,952,739,519.44	100,304,326,778.71	389,745,074,711.48	389,745,074,711.48	361,633,265,582.03	481,984,283,333.11
FR	9,989,309,487,232.57	686,167,566,371.68	1,385,215,406,767.21	104,260,579,064.23	2,450,672,954,073.84	5,574,016,400,722.08	5,574,352,706,928.17	5,406,080,491,359.09	7,504,736,937,536.24
GR	298,565,759,526.72	22,265,504,872.47	126,080,331,600.85	-1,570,186,282.06	2,529,080,013.51	146,120,656,757.83	146,120,656,757.83	144,258,560,441.24	187,434,399,903.65
HR	66,073,737,643.36	8,374,726,161.95	29,392,741,585.24	75,766,150.86	556,645,744.65	27,825,390,302.37	27,825,390,302.37	25,837,777,162.47	27,951,099,785.56
IE	649,197,376,975.74	73,327,820,776.97	110,828,833,293.74	-9,007,069,408.92	44,760,392,075.32	411,273,261,420.79	411,273,261,420.79	410,997,937,901.85	510,606,516,513.71
IT	3,062,726,285,708.00	239,928,944,840.00	801,303,322,654.00	-13,544,125,407.50	287,680,858,533.00	1,720,993,607,149.50	1,721,077,337,957.50	1,659,674,376,244.50	2,162,658,205,248.71
LT	33,829,942,519.00	2,387,173,385.00	16,654,674,919.00	24,126,130.35	1,152,418,762.50	13,659,801,582.85	13,659,801,582.85	12,724,280,871.85	13,407,288,820.09
LU	552,131,861,479.21	49,168,304,948.51	35,876,519,308.97	2,294,171,036.29	80,109,857,574.26	389,271,350,683.76	389,289,377,842.19	379,972,442,148.27	461,591,045,138.87
LV	20,186,117,230.00	2,246,931,552.00	9,762,194,786.50	27,815,365.24	106,517,323.39	8,098,288,933.35	8,098,288,933.35	7,016,087,675.85	7,745,830,624.94
MT	32,318,586,264.79	3,367,874,028.80	14,739,034,445.91	16,603,702.44	187,303,384.93	14,040,978,107.59	14,040,978,107.59	11,439,621,318.72	12,269,974,346.10
NL	2,435,449,937,103.23	176,990,848,837.25	575,009,108,343.21	-21,426,663,669.84	481,137,248,533.90	1,181,747,825,808.54	1,181,747,825,808.54	1,179,723,869,560.11	1,555,957,059,267.99
PT	390,920,737,681.12	31,757,357,558.41	167,417,958,941.61	-112,153,377.27	5,819,825,947.48	186,437,410,323.85	186,457,309,210.85	181,138,685,804.79	222,142,726,358.49
SI	43,637,217,866.53	4,452,392,393.66	23,902,199,012.02	87,033,922.42	360,544,926.50	15,009,115,456.77	15,009,115,456.77	13,114,896,328.77	14,850,658,359.93
SK	91,757,745,803.85	7,685,699,134.22	40,387,032,062.24	130,534,251.34	2,449,875,927.26	41,365,672,931.47	41,365,672,931.47	40,946,373,125.98	49,621,935,582.60
BU	30,705,705,499,627.90	2,321,649,347,652.28	7,052,683,206,776.26	78,425,859,791.45	4,429,488,303,697.83	16,991,316,008,330.80	16,998,678,066,426.40	16,452,977,921,141.40	21,886,763,685,456.50

(v) The BAC Denominator is the sum of the BAC Numerators (floored to zero) of the institutions of the concerned Member State ("MS") or the Banking Union ("BU"). The BAC Numerator of lump sum institutions is equal to Total Liabilities − Own Funds − Covered Deposits, whereas the BAC Numerator of all other institutions is equal to Total Liabilities − Own Funds − Covered Deposits + Derivative Adjustment − Total deductions; determined in accordance with the values provided by the institutions in the Data Reporting Forms.

Note, due to the fact that the BAC Numerators are floored to zero, the figure presented in the column "BAC Denominator (floored to zero, including DR Art. 10(7) adjusted and lump sum unadjusted) (v)" may be different from the result of the computation of Total Liabilities − Own Funds − Covered Deposits + Derivative Adjustment − Total deductions on the basis of the (MS or BU) aggregated figures; since the latter does not take the floor into account.

ADDITIONAL DETAILS(1)
2023 ex-ante contribution period

TARGET LEVEL	SRMR
Target Level (c)	11,702,958,514.3100

DR 2015/63 ARTICLE 10(7) INSTITUTIONS	
Target Level: Article 10(7) institutions (d)	11,649,881,514.3100
BAC Denominator: Article 10(7) institutions (e)	16,636,857,494,618.8000

MORTGAGE CREDIT INSTITUTIONS & INVESTMENT FIRMS*	
Target Level: mortgage credit institutions and investment firms (f)	11,648,533,514.3100
BAC Denominator: Mortgage institutions and investment firms: (g)	16,628,281,182,538.6000

IR 2015/81 ARTICLE 8(5) INSTITUTIONS & RISK ADJUSTED INSTITUTIONS	
Target Level risk-adjusted institutions (h)	11,587,101,463.6342
BAC Denominator risk-adjusted institutions (i)	16,452,977,921,141.4000
Sum of Risk Adjusted BACs (j)	21,886,763,685,456.5000
Final Composite Indicator Minimum (k)	111.622536033727
Final Composite Indicator Maximum (l)	964.536791727066

— Target Level (d) = Target Level (c) minus the sum of the contributions paid by all Lump Sum institutions in the Banking Union.

— BAC Denominator (e) = the sum of the BACs of all Article 10.7 Institutions, all Mortgage Credit Institutions, all Investment Firms, all Article 8.5 Institutions and all Risk Adjusted Institutions minus EUR 300,000,000 times the number of Article 8.5 Institutions in the Banking Union.

— The SRMR contribution is equal to the SRMR Target Level (d) times the BAC of the institution divided by the SRMR BAC Denominator (e).

* For the purpose of this annex, investment firms are defined as investment firms authorized to carry out only limited services and activities (Field 1C8 of the SRF data reporting form is set to "Yes").

— Target Level (f) = Target Level (c) minus the sum of the contributions paid by all Lump Sum Institutions and all Article 10.7 Institutions in the Banking Union.

— BAC Denominator (g) = the sum of the BACs of all Mortgage Credit Institutions, all Investment Firms, all Article 8.5 Institutions and all Risk Adjusted Institutions minus EUR 300,000,000 times the number of Article 8.5 Institutions in the Banking Union.

— The SRMR contribution is equal to the SRMR Target Level (f) times the BAC of the institution (divided by 2, in case of a Mortgage Credit Institution) divided by the SRMR BAC Denominator (g).

— Target Level (h) = Target Level (c) minus the sum of the contributions paid by all Lump Sum Institutions, all Article 10.7 Institutions, all Mortgage Credit Institutions and all Investment Firms minus EUR 50,000 times the number of Article 8.5 Institutions in the Banking Union.

— BAC Denominator (i) = the sum of the BACs of all Article 8.5 Institutions and all Risk Adjusted Institutions minus EUR 300,000,000 times the number of Article 8.5 Institutions in the Banking Union.

— The SRMR contribution is equal to the SRMR Target Level (h) times {the BAC of the institution times the SRMR Risk Adjustment Factor of the institution divided by the SRMR BAC Denominator (i)} divided by {the SRMR Sum of Risk Adjusted BAC (j) divided by the SRMR BAC Denominator (i)}.

— The SRMR Risk Adjustment Factor is equal to {1.5 minus 0.8} times {the SRMR Final Composite Indicator of the institution minus SRMR Final Composite Indicator Minimum (k)} divided by {SRMR Final Composite Indicator Maximum (l) minus SRMR Final Composite Indicator Minimum (k)} plus 0.8.

— The SRMR Final Composite Indicator of an institution is determined in accordance with Commission Delegated Regulation (EU) 2015/63 Annex I.An institution can calculate its SRMR Final Composite Indicator using (1) the data entered in its SRF Data Reporting Form, (2) the parameters mentioned in the tables "Additional Details" and (3) the details provided in the tables on Information on the discretization of the risk indicators.

2023 ex-ante contribution period ADDITIONAL DETAILS(2)				
RISK PILLARS		**RISK INDICATORS**		
Risk Pillar	Weight of Risk Pillar	Risk Indicator	Sign of Risk Indicator	Weight of Risk Indicator
Pillar I	50%	Leverage Ratio	-	1/3
		CET1 Ratio	-	1/3
		Total Risk Exposure / Total Assets	+	1/3
Pillar II	20%	LCR	-	50%
		NSFR	-	50%
Pillar III	10%	Interbank Loans & Deposits	+	100%
Pillar IV	20%	Other Risk Indicators of Pillar IV (9)	+	5%
		Previous Financial Support	+	10%
		IPS Membership	-	45%
		↓		

IPS MULTIPLIER		
IPS Bin 1	IPS Bin 2	IPS Bin 3
5/9	7/9	1

2023 ex-ante contribution period

Information on the discretization of the non-binary risk indicators

BU	PILLAR I								
	LEVERAGE RATIO			COMMON EQUITY TIER 1 CAPITAL (CET1) RATIO			TOTAL RISK EXPOSURE DIVIDED BY TOTAL ASSETS		
Bin	no.	min.	max.	no.	min.	max.	no.	min.	max.
1	79	0.0500%	4.3000%	83	7.2096%	11.8993%	118	0.0821%	21.8036%
2	78	4.3270%	4.9500%	83	11.9049%	12.7951%	118	21.8467%	27.9581%
3	79	4.9700%	5.7064%	83	12.8051%	13.2690%	118	27.9938%	31.4801%
4	80	5.7100%	6.2700%	78	13.2709%	13.7146%	118	31.5076%	34.7829%
5	79	6.2800%	6.7800%	88	13.7146%	14.1595%	118	34.8058%	38.7605%
6	79	6.7900%	7.1600%	83	14.1645%	14.5707%	118	38.8126%	43.6488%
7	78	7.1700%	7.5000%	83	14.5950%	15.0190%	118	43.7459%	48.4034%
8	78	7.5100%	7.8376%	83	15.0222%	15.4339%	118	48.4215%	52.4751%
9	80	7.8400%	8.1300%	83	15.4392%	15.9347%	118	52.5156%	55.4237%
10	80	8.1400%	8.4443%	83	15.9384%	16.4542%	118	55.4282%	58.4326%
11	79	8.4500%	8.6730%	81	16.4562%	16.9591%	118	58.4386%	61.3774%
12	78	8.6800%	8.9800%	85	16.9640%	17.5672%	118	61.4267%	64.8190%
13	80	8.9900%	9.2700%	82	17.5723%	18.3001%	118	64.8271%	70.6859%
14	78	9.2800%	9.5700%	82	18.3023%	19.1531%	118	70.7049%	136.4077%
15	79	9.5800%	9.9561%	82	19.1688%	20.3886%			
16	78	9.9600%	10.3200%	82	20.4049%	21.7306%			
17	73	10.3300%	10.7300%	82	21.7624%	23.7314%			
18	83	10.7400%	11.4800%	82	23.7403%	26.8690%			
19	77	11.4900%	12.7400%	82	26.8852%	33.0582%			
20	79	12.7500%	16.2000%	82	33.0807%	672.7197%			
21	78	16.2365%	143735.0000%						
22									
23									
24									
25									
26									
27									
28									
29									
30									
Bin min.	1			1			1		
Bin max.	21			20			14		
g	40.5707			16.7436			0.2511		
N	1,652			1,652			1,652		
Sigma (σg)	0.0602			0.0602			0.0602		
Mean (x̄)	96.5402%			20.5464%			47.2335%		

— The table above presents statistics regarding the discretization (i.e. Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63) of the non-binary risk indicators (see Article 5 of Commission Delegated Regulation (EU) 2015/63).

— The statistics presented in this table correspond only to the discretization step performed when calculating the ex-ante contributions at Banking Union Base (calculated in accordance with Articles 69 and 70 of Regulation (EU) No 806/2014 and Article 4 of Council Implementing Regulation (EU) 2015/81).

— The summary statistics (i.e. gij, N, Sigma (σg), Mean (x̄)) are defined in the Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63.

2023 ex-ante contribution period

Information on the discretization of the non-binary risk indicators

BU	PILLAR II						PILLAR III		
	LIQUIDITY COVERAGE RATIO (LCR)			NET STABLE FUNDING RATIO (NSFR)			SHARE OF INTERBANK LOANS AND DEPOSITS IN THE EU		
Bin	no.	min.	max.	no.	min.	max.	no.	min.	max.
1	79	98.3900%	125.7200%	83	79.8999%	108.3400%	87	€ -	€ 82,193,119
2	73	125.7500%	131.1000%	82	108.5000%	112.1500%	87	€ 82,428,720	€ 128,926,352
3	84	131.1600%	135.7000%	84	112.1700%	114.5800%	87	€ 129,011,845	€ 168,301,856
4	80	135.7200%	140.6200%	83	114.6285%	117.0800%	87	€ 168,412,991	€ 201,369,846
5	79	140.6600%	144.3600%	82	117.0860%	119.7599%	87	€ 201,877,666	€ 239,469,378
6	79	144.3900%	150.7300%	84	119.7700%	121.9000%	87	€ 239,669,462	€ 275,649,692
7	73	150.8200%	155.8715%	83	121.9200%	123.4500%	87	€ 276,073,319	€ 321,191,120
8	85	156.0600%	161.3600%	83	123.4700%	125.0900%	87	€ 322,448,652	€ 378,529,720
9	79	161.7100%	168.2500%	83	125.1200%	126.6900%	87	€ 378,997,821	€ 466,605,770
10	79	168.3600%	175.7700%	83	126.7100%	128.6700%	87	€ 467,113,161	€ 553,616,345
11	79	175.9824%	183.8600%	83	128.6997%	130.7802%	87	€ 553,703,480	€ 693,147,437
12	79	183.9000%	192.0000%	83	130.8873%	133.7200%	87	€ 696,342,006	€ 899,799,827
13	79	192.2000%	201.0200%	82	133.7300%	136.1400%	87	€ 906,612,685	€ 1,232,430,199
14	79	201.4400%	215.9919%	82	136.1600%	139.0000%	87	€ 1,251,463,851	€ 1,817,399,465
15	78	216.1500%	233.5400%	82	139.0700%	142.3700%	87	€ 1,822,281,313	€ 3,046,298,871
16	78	234.2700%	258.5500%	82	142.5000%	147.0834%	87	€ 3,090,539,195	€ 6,721,948,752
17	78	258.8200%	287.3800%	82	147.1100%	157.1400%	87	€ 6,744,780,620	€ 12,934,819,829
18	78	287.4100%	331.0000%	82	157.3200%	179.0200%	87	€ 13,224,617,073	€ 35,840,191,997
19	78	332.3400%	418.2200%	82	179.1000%	232.1947%	86	€ 37,441,917,607	€ 973,884,285,818
20	78	419.2400%	650.7900%	82	232.5460%	3575.1500%			
21	78	652.7500%	99999900.0000%						
22									
23									
24									
25									
26									
27									
28									
29									
30									
Bin min.	1			1			1		
Bin max.	21			20			19		
g	40.5710			15.9000			9.7487		
N	1,652			1,652			1,652		
Sigma (σg)	0.0602			0.0602			0.0602		
Mean (x̄)	60823.8286%			150.5275%			€ 13,171,730,752		

— The table above presents statistics regarding the discretization (i.e. Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63) of the non-binary risk indicators (see Article 5 of Commission Delegated Regulation (EU) 2015/63).

— The statistics presented in this table correspond only to the discretization step performed when calculating the ex-ante contributions at Banking Union Base (calculated in accordance with Articles 69 and 70 of Regulation (EU) No 806/2014 and Article 4 of Council Implementing Regulation (EU) 2015/81).

— The summary statistics (i.e. gij, N, Sigma (σg), Mean (x̄)) are defined in the Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63.

2023 ex-ante contribution period

Information on the discretization of the non-binary risk indicators

BU	PILLAR IV								
	TRADING ACTIVITIES DIVIDED BY TOTAL RISK EXPOSURE			TRADING ACTIVITIES DIVIDED BY CET1			TRADING ACTIVITIES DIVIDED BY TOTAL ASSETS		
Bin	no.	min.	max.	no.	min.	max.	no.	min.	max.
1	1338	0.00000000%	0.00000000%	1338	0.00000000%	0.00000000%	1338	0.00000000%	0.00000000%
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16	54	0.00000001%	0.04711505%	54	0.00000011%	0.23418674%	54	0.00000001%	0.01754054%
17	87	0.05213032%	0.89406017%	87	0.25256337%	4.48599022%	87	0.01794081%	0.29749790%
18	87	0.93579220%	3.18356508%	88	4.52735033%	22.58525103%	93	0.30826908%	1.08057638%
19	86	3.23447354%	50.03679820%	85	22.58525103%	266.53144693%	80	1.08497239%	19.69970017%
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
Bin min.	1			1			1		
Bin max.	19			19			19		
g	8.5810			8.0749			9.5070		
N	1,652			1,652			1,652		
Sigma (σg)	0.0602			0.0602			0.0602		
Mean ($\overline{x}$)	0.6333%			3.6492%			0.2129%		

— The table above presents statistics regarding the discretization (i.e. Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63) of the non-binary risk indicators (see Article 5 of Commission Delegated Regulation (EU) 2015/63).

— The statistics presented in this table correspond only to the discretization step performed when calculating the ex-ante contributions at Banking Union Base (calculated in accordance with Articles 69 and 70 of Regulation (EU) No 806/2014 and Article 4 of Council Implementing Regulation (EU) 2015/81).

— The summary statistics (i.e. gij, N, Sigma (σg), Mean ($\overline{x}$)) are defined in the Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63.

2023 ex-ante contribution period

Information on the discretization of the non-binary risk indicators

BU	PILLAR IV								
	OFF-BALANCE SHEET NOMINAL AMOUNT DIVIDED BY TOTAL RISK EXPOSURE			OFF-BALANCE SHEET NOMINAL AMOUNT DIVIDED BY CET1			OFF-BALANCE SHEET NOMINAL AMOUNT DIVIDED BY TOTAL ASSETS		
Bin	no.	min.	max.	no.	min.	max.	no.	min.	max.
1	87	0.00000000%	0.71302203%	92	0.00000000%	4.40762324%	87	0.00000000%	0.22495855%
2	87	0.78199724%	9.81405464%	92	4.88149375%	51.14762334%	87	0.25271196%	3.26385306%
3	87	9.89704840%	16.19984983%	92	51.36926944%	85.18991085%	87	3.31050380%	6.12457500%
4	87	16.31200500%	21.17364060%	92	85.88049965%	112.47852314%	87	6.17212415%	8.48793669%
5	87	21.19974783%	24.69064413%	92	112.56055193%	132.53529210%	87	8.53166623%	9.81265660%
6	88	24.70179529%	26.49275016%	92	132.60846311%	153.62892076%	87	9.81787408%	11.44780927%
7	86	26.49275016%	28.36350875%	92	153.64585163%	169.99398525%	87	11.46584221%	12.87347239%
8	87	28.38140329%	29.84579445%	92	170.03755996%	181.76931551%	87	12.88264817%	14.40804326%
9	87	29.86533032%	31.36255331%	92	181.82051288%	193.89027834%	87	14.41310326%	15.43156594%
10	87	31.36368128%	32.71854127%	92	193.96649684%	207.63976594%	87	15.43965346%	16.46664333%
11	87	32.71959309%	34.33410258%	92	207.64507596%	222.04173484%	87	16.48029991%	17.48864055%
12	87	34.35336073%	36.34330010%	92	222.04894091%	237.23354096%	87	17.48944219%	18.31974603%
13	87	36.35110305%	38.36855922%	92	237.29815647%	253.93209591%	87	18.35477501%	19.24492648%
14	87	38.36940697%	40.47546536%	92	254.34041111%	275.19758606%	87	19.25658551%	20.17439056%
15	87	40.57865680%	44.78262736%	91	276.04056630%	313.82807251%	87	20.21225082%	21.46729206%
16	87	44.86790983%	52.65456011%	91	315.32257241%	400.14258561%	87	21.48725815%	22.91909238%
17	87	53.02948117%	64.29710892%	91	400.40259361%	533.56379195%	87	22.93277084%	25.13045721%
18	87	64.46715016%	88.44722121%	91	537.25566025%	2762.81117718%	87	25.14795364%	34.34099712%
19	86	88.82385909%	712.30787678%				86	34.40507203%	397.06247663%
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
Bin min.	1			1			1		
Bin max.	19			18			19		
g	8.2023			4.4725			9.8514		
N	1,652			1,652			1,652		
Sigma (σg)	0.0602			0.0602			0.0602		
Mean (x̄)	38.7536%			229.7744%			17.1189%		

— The table above presents statistics regarding the discretization (i.e. Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63) of the non-binary risk indicators (see Article 5 of Commission Delegated Regulation (EU) 2015/63).

— The statistics presented in this table correspond only to the discretization step performed when calculating the ex-ante contributions at Banking Union Base (calculated in accordance with Articles 69 and 70 of Regulation (EU) No 806/2014 and Article 4 of Council Implementing Regulation (EU) 2015/81).

— The summary statistics (i.e. gij, N, Sigma (σg), Mean (x̄)) are defined in the Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63.

	2023 ex-ante contribution period								
	Information on the discretization of the non-binary risk indicators								

BU	PILLAR IV								
	DERIVATIVES EXPOSURE DIVIDED BY TOTAL RISK EXPOSURE			DERIVATIVES EXPOSURE DIVIDED BY CET1			DERIVATIVES EXPOSURE DIVIDED BY TOTAL ASSETS		
Bin	no.	min.	max.	no.	min.	max.	no.	min.	max.
1	412	0.00000000%	0.00000000%	412	0.00000000%	0.00000000%	412	0.00000000%	0.00000000%
2									
3									
4									
5	23	0.00000015%	0.00366506%	48	0.00000066%	0.08382723%	23	0.00000008%	0.00193695%
6	87	0.00411053%	0.05955748%	92	0.08725659%	0.48890317%	87	0.00196163%	0.02428174%
7	87	0.05978771%	0.15102452%	92	0.48900717%	1.13769938%	87	0.02472016%	0.07258770%
8	87	0.15156668%	0.28264502%	92	1.14109972%	1.98649616%	87	0.07270959%	0.12403461%
9	87	0.28321874%	0.41868257%	92	1.98788849%	2.89029685%	87	0.12583022%	0.18547947%
10	87	0.42627868%	0.59189301%	92	2.90048370%	3.98639274%	87	0.18588802%	0.26213955%
11	87	0.59300769%	0.78577543%	92	3.98787950%	5.42034844%	87	0.26333888%	0.35865654%
12	87	0.78745122%	1.04818837%	92	5.42191540%	7.60282294%	87	0.36114301%	0.47657707%
13	87	1.05393152%	1.41224744%	92	7.67540778%	10.17486979%	87	0.47732491%	0.64483966%
14	87	1.41331652%	1.88834397%	92	10.20202115%	14.35379152%	87	0.64536232%	0.88431287%
15	87	1.89371600%	2.65047833%	91	14.38331092%	21.14347135%	87	0.88435245%	1.23097849%
16	87	2.68273638%	3.76952537%	98	21.14839752%	38.26849900%	87	1.23332966%	1.68108193%
17	87	3.78674459%	6.93105598%	84	38.54898513%	89.49670432%	87	1.70096797%	2.57541178%
18	87	6.93759090%	21.56145042%	91	90.77385859%	915.41335650%	87	2.58270181%	5.51205502%
19	86	21.73731805%	219.06077566%				86	5.58290948%	62.76542988%
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
Bin min.	1			1			1		
Bin max.	19			18			19		
g	8.4756			6.2049			8.3474		
N	1,652			1,652			1,652		
Sigma (σg)	0.0602			0.0602			0.0602		
Mean (x̄)	3.9716%			22.0581%			1.2283%		

— The table above presents statistics regarding the discretization (i.e. Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63) of the non-binary risk indicators (see Article 5 of Commission Delegated Regulation (EU) 2015/63).

— The statistics presented in this table correspond only to the discretization step performed when calculating the ex-ante contributions at Banking Union Base (calculated in accordance with Articles 69 and 70 of Regulation (EU) No 806/2014 and Article 4 of Council Implementing Regulation (EU) 2015/81).

— The summary statistics (i.e. gij, N, Sigma (σg), Mean (x̄)) are defined in the Step 2 of Annex I of Commission Delegated Regulation (EU) 2015/63.

BU	2023 ex-ante contribution period
	Information on the discretization of the non-binary risk indicators

BU	PILLAR IV		
	IPS BINNING		
Bin	no.	min.	max.
1	550	1.0000	560.3529
2	550	560.7157	729.3922
3	552	729.7549	1,000.0000