

CHANGES IN GROSS CARRYING AMOUNTS OF FINANCIAL ASSETS MEASURED AT AMORTIZED COST¹

€ million	Stage 1	Stage 2	Stage 3	Simplified approach	Stage 4	Total
Carrying amount at Jan. 1, 2022	115,232	23,918	1,978	19,589	404	161,121
Foreign exchange differences	454	268	49	38	3	811
Changes in consolidated group	203	4	15	206	-	428
Changes	24,875	-13,174	-634	916	-38	11,945
Modifications	2	0	0	0	-1	0
Transfers to						
Stage 1	3,163	-3,116	-47	-	-	0
Stage 2	-4,707	4,794	-87	-	-	0
Stage 3	-532	-264	796	-	-	0
Classified as held for sale	-742	-7	-6	-2	-	-757
Carrying amount at Dec. 31, 2022	137,947	12,423	2,063	20,746	368	173,548

1 Prior-year figures adjusted (see disclosures on IFRS 17 in the "Effects of new and amended IFRSs" section).

CHANGES IN LOSS ALLOWANCE FOR FINANCIAL ASSETS MEASURED AT AMORTIZED COST¹

€ million	Stage 1	Stage 2	Stage 3	Simplified approach	Stage 4	Total
Carrying amount at Jan. 1, 2022	828	675	1,212	492	49	3,257
Foreign exchange differences	10	17	35	8	2	71
Changes in consolidated group	10	-	-	-17	-	-7
Newly extended/purchased financial assets (additions)	557	-	-	225	10	793
Other changes within a stage	53	41	90	6	-27	162
Transfers to						
Stage 1	37	-109	-34	-	-	-106
Stage 2	-89	296	-51	-	-	156
Stage 3	-138	-53	458	-	-	267
Financial instruments derecognized during the period (disposals)	-232	-131	-205	-152	-5	-724
Utilization	-	-	-373	-47	-11	-431
Changes to models or risk parameters	23	11	8	4	9	54
Classified as held for sale	-156	-7	-5	0	-	-168
Carrying amount at Dec. 31, 2022	904	740	1,134	519	26	3,323

1 Prior-year figures adjusted (see disclosures on IFRS 17 in the "Effects of new and amended IFRSs" section).