



2025 EU-wide Transparency Exercise

Bank Name	Landesbank Baden-Württemberg
LEI Code	B81CK4ESI35472RHJ606
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Leverage ratio

Landesbank Baden-Württemberg

		(mln EUR, %)					
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,541	14,944	14,943	15,011	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,447	14,844			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	358,121	338,919	369,066	349,432	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	358,027	338,819			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.06%	4.41%	4.05%	4.30%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.04%	4.38%			[A.2]/[B.2]	

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Overview of Risk exposure amounts
Landesbank Baden-Württemberg

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ^[1]	75,533	76,532	63,820	64,183	C 02.00 (f0040, c0010) - (C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)
Of which the standardised approach	11,942	12,119	15,619	15,999	C 02.00 (f0060, c0010) - (C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001))
Of which the foundation IRB (FIRB) approach	59,933	60,776	46,530	46,555	C 02.00 (f0250, c0010) - (C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (f0310, c0010) - (C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001))
Of which equity IRB	2,018	2,050	0	0	C 02.00 (f0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ^[2]	4,421	4,710	4,472	4,883	C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 02.00 (f0460, c0010)
Credit valuation adjustment - CVA	1,204	1,342	1,830	2,165	C 02.00 (f0640, c0010)
Settlement risk	10	9	11	12	C 02.00 (f0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,133	2,291	2,272	2,223	C 02.00 (f0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ^[3]	5,123	5,004	5,170	4,219	C 02.00 (f0520, c0010) + (C 002.00.a (f755, c010) + C 002.00.a (f770, c010))
Of which the standardised approach	2,722	2,719	3,175	2,560	C 02.00 (f0530, c0010)
Of which IMA	2,400	2,285	1,994	1,659	C 02.00 (f0580, c0010) + C 002.00.a (f755, c010)
Of which securitisations and resecutisations in the trading book	0	0	0	0	C 19.00 (f0010, c0601)*12.5 + C 20.00 (f0010, c0400)*12.5 + MAX(C 24.00(f0010, c0080), C 24.00(f0010, c0100), C 24.00(f0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (f0680, c0010)
Operational risk	7,012	7,335	7,931	7,931	C 02.00 (f0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (f0600, c0010)
Of which standardised approach	7,012	7,335			C 02.00 (f0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (f0620, c0010)
Other risk exposure amounts ^[1]	92	95	81	78	C 02.00 (f0630, c0010) + C 02.00 (f0690, c0010) - (C 002.00.a (f755, c010) + C 002.00.a (f770, c010))
Total risk exposure amount pre-floor			85,586	85,694	
Floor adjustment			0	0	C 02.00 (f0035, c0010)
Total	95,529	97,318	85,586	85,694	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).

[2] On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

[3] In response to changes to the reporting framework, certain RWAs arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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P&L
Landesbank Baden-Württemberg

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	22,091	28,296	5,229	10,694
Of which debt securities income	848	1,188	290	577
Of which loans and advances income	9,263	12,196	2,777	5,453
Interest expenses	20,110	25,630	4,611	9,401
(Of which deposits expenses)	5,641	7,313	1,545	2,954
(Of which debt securities issued expenses)	2,272	3,049	819	1,601
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	20	23	2	15
Net Fee and commission income	453	599	164	331
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-21	-29	-6	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	505	691	243	436
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	11	-1	29	34
Gains or (-) losses from hedge accounting, net	-7	-33	-4	-5
Exchange differences [gain or (-) loss], net	36	54	-2	-29
Net other operating income / (expenses)	15	-24	1	14
TOTAL OPERATING INCOME, NET	2,993	3,947	1,046	2,087
(Administrative expenses)	1,640	2,207	561	1,118
(Cash contributions to resolution funds and deposit guarantee schemes)	52	52	71	77
(Depreciation)	86	118	35	69
Modification gains or (-) losses, net	-1	-1	0	0
(Provisions or (-) reversal of provisions)	-8	3	-14	71
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	32	-13	63
(Other provisions)	-7	-29	-1	8
Of which pending legal issues and tax litigation ⁽¹⁾	0	-8	0	0
Of which restructuring ²	0	-31	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	204	328	26	44
(Financial assets at fair value through other comprehensive income)	4	-2	0	-1
(Financial assets at amortised cost)	201	330	26	45
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	11	0	6
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	1	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,013	1,228	367	702
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	718	861	243	474
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	718	861	243	474
Of which attributable to owners of the parent	717	861	243	473

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Landesbank Baden-Württemberg

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	88,899				47,269				71,434				52,170				IAS 1.54 (f)	
Financial assets held for trading	42,771	2,448	37,754	2,569	47,183	1,972	42,721	2,490	47,507	2,307	42,805	2,395	49,796	2,790	44,682	2,324	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	966	0	875	92	1,072	0	965	109	1,098	0	986	112	1,120	0	997	124	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	997	20	977	0	956	0	956	0	928	0	928	0	867	0	867	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	37,179	30,736	6,643	0	37,799	31,568	6,231	0	35,452	29,247	6,205	0	35,066	29,121	5,935	0	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	214,107				210,101				221,275				220,330				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,220	0	1,220	0	913	0	913	0	858	0	858	0	485	0	485	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-196				-194				-336				-318				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	6,907				7,865				6,922				6,966					
TOTAL ASSETS	373,052				352,965				385,138				366,482				IAS 1.9(a); XI.6	

⁽¹⁾ Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	34,877	0	0	-8	0	0	35,245	0	0	-3	0	0	33,094	0	0	-3	0	0	32,770	0	0	-2	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	2,511	0	0	0	0	0	2,557	0	0	0	0	0	2,361	0	0	0	0	0	2,299	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	4,104	0	6	-1	0	-6	4,145	0	6	-1	0	-6	4,306	0	6	-1	0	-6	4,590	0	6	-1	0	-6	Annex V Part 1.31, 44(b)
	Loans and advances	175,505	33,977	2,385	-477	-572	-828	171,055	34,219	2,639	-392	-621	-957	182,067	34,137	2,746	-391	-622	-982	170,835	44,005	2,733	-115	-822	-927	Annex V Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Baden-Württemberg

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	19,562	20,740	21,294	22,520	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,401	3,395	4,004	3,939	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	329,467	307,754	338,678	319,282	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,250	1,149	1,110	539	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,282	-1,174	-1,214	-977	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,685	1,736	1,807	1,828	IAS 37.10; IAS 1.54(l)
Tax liabilities	160	190	198	187	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,449	2,593	2,401	2,592	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	356,692	336,383	368,279	349,910	IAS 1.9(b);IG 6
TOTAL EQUITY	16,360	16,582	16,859	16,572	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	373,052	352,965	385,138	366,482	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Baden-Württemberg

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		12,705	13,426	12,963	13,868	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	1	2	11	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	729	850	1,971	1,098	Annex V.Part 1.31
Deposits	Central banks	5,099	6,699	5,734	4,782	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	5	10	5	5	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	29,498	26,426	25,818	21,533	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,408	6,931	5,787	5,348	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	74,919	63,997	79,344	75,347	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	10,117	8,804	10,779	10,737	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	40,415	34,111	40,352	38,453	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,611	12,941	13,993	15,463	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	50,107	51,711	51,732	50,248	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	27,166	29,300	28,189	30,323	ECB/2013/33 Annex 2.Part 2.9.1
	Households	30,053	31,475	31,630	31,981	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	21,147	22,739	23,260	22,835	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		110,149	104,335	115,536	108,956
Of which: Subordinated Debt securities issued		3,242	3,272	3,253	2,670	Annex V.Part 1.37
Other financial liabilities		5	5	4	3	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		353,680	333,038	365,087	346,280	

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	4,421	3,897	3	582	177	162	1	10
Central governments or central banks	2,321	2,087	2	234	2,342	2,777	2	2
Regional governments or local authorities	1,476	911	0	565	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	686	686	0	0	651	651	0	0
Corporates	14,024	8,588	5,899	5,492	14,652	8,851	5,369	5,369
Real estate	2,452	1,487	1,284	1,451	2,452	1,451	1,287	1,287
of which: SME	8,236	5,236	4,428	4,103	8,103	5,208	4,309	4,309
Secured by mortgages on immovable property and AOC exposures	2,836	2,339	2,462	2,789	2,789	2,476	2,468	2,468
of which: SME	5,143	5,147	1,857	5,121	5,121	5,111	1,754	1,754
Exposures in default	686	681	101	675	675	672	201	201
Items associated with particularly high risk	201	94	128	220	220	95	189	189
Subordinated debt exposures	11	7	10	28	28	27	43	43
Covered bonds	461	461	0	461	461	461	0	0
Claims on institutions and corporates with a ST credit assessment	20	20	27	20	20	27	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	77,941	78,912	12,097	377	77,543	79,805	12,344	155

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original measure or Top 10 countries covered by original measure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	4,421	3,731	0	62	221	0	0	0
Central governments or central banks	2,172	2,178	0	219	2,178	2,178	0	0
Regional governments or local authorities	1,474	911	0	1,351	851	81	81	81
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	43,729	44,880	545	43,786	45,219	46,444	644	644
Corporates	9,104	7,112	4,615	9,206	7,413	4,309	4,309	4,309
Real estate	1,795	1,332	1,005	1,738	1,313	1,000	1,000	1,000
of which: SME	2,146	2,138	2,402	2,416	2,416	2,416	2,416	2,416
Secured by mortgages on immovable property and AOC exposures	2,038	2,039	1,441	2,781	2,668	2,668	1,409	1,409
of which: SME	4,981	4,981	1,775	4,981	4,981	4,981	1,741	1,741
Exposures in default	621	621	181	624	624	621	202	202
Items associated with particularly high risk	197	97	125	201	201	91	125	125
Subordinated debt exposures	8	7	10	28	28	27	43	43
Covered bonds	421	421	0	421	421	421	0	0
Claims on institutions and corporates with a ST credit assessment	20	20	27	20	20	27	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	77,941	78,912	12,097	363	77,543	79,805	12,344	148

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	846	846	0	0	999	777	0	0
Corporates	58	2	1	108	2	1	1	1
Real estate	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	57	15	14	64	64	14	12	12
Real estate	10	7	7	10	9	7	7	7
of which: SME	1	1	1	1	1	1	1	1
Secured by mortgages on immovable property and AOC exposures	1	0	0	1	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	306	103	103	336	148	148	148	148
Real estate	4	4	4	4	4	4	4	4
of which: SME	1	1	1	1	1	1	1	1
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	611	70	71	56	56	56	11	
	Corporates	208	24	24	208	208	208	20	
	of which: SME	85	4	5	90	1	1	2	
	Retail	1	0	0	1	1	1	1	
	of which: SME	1	0	0	1	1	1	1	
	Secured by mortgages on immovable property and AOC exposures	497	46	23	46	46	23	22	
	of which: SME	15	1	0	1	1	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾									

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	127	86	86	71	71	23	23	
	Corporates	1	0	0	0	0	0	0	
	of which: SME	1	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	126	86	86	71	71	23	23	
	of which: SME	1	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾									

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	241	74	74	215	74	75	75	
	Corporates	110	21	21	127	24	21	21	
	of which: SME	61	7	7	78	24	21	21	
	Retail	131	53	53	87	50	54	54	
	of which: SME	33	13	13	38	39	12	12	
	Secured by mortgages on immovable property and AOC exposures	110	40	40	111	27	33	33	
	of which: SME	13	13	13	13	13	13	13	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾									

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
AUSTRIA	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	121	75	66	125	74	66	66	
	Corporates	62	12	12	68	18	18	18	
	of which: SME	1	0	0	1	0	0	0	
	Retail	59	63	54	57	56	48	48	
	of which: SME	2	2	2	4	2	2	2	
	Secured by mortgages on immovable property and AOC exposures	119	63	52	117	56	46	46	
	of which: SME	1	1	1	1	1	1	1	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾									

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CANADA	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	106	11	11	105	11	11	11	
	Corporates	62	0	0	62	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	44	11	11	43	11	11	11	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾									

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	123	60	59	118	60	44	44	
	Corporates	68	61	51	51	44	37	37	
	of which: SME	0	0	0	0	0	0	0	
	Retail	55	0	0	67	16	7	7	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	7	0	0	2	2	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾									

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (%)									
Consolidated data	Central governments or central banks	702/21	702/21	21	0	51,081	51,081	11	0
	Regional governments or local authorities	18,495	18,495	64	0	18,961	20,022	32	0
	Public sector entities	3,138	2,889	94	0	3,791	2,893	100	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Development Banks	2,376	2,376	0	0	2,376	2,376	0	0
	International Organisations	442,772	442,762	899	0	442,277	442,109	898	0
	Institutions	15,117	9,480	6,399	0	15,070	10,218	6,948	0
	Corporates	1,907	1,907	83	0	1,907	1,760	796	0
	of which: SME	6,715	3,786	2,481	0	7,179	3,822	2,659	0
	Retail	1,907	1,907	83	0	1,907	1,677	1,039	0
	of which: SME	7,190	7,093	3,404	0	6,274	7,951	3,671	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	236	236	136	100	653	573	240	111
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	483	483	0	0	483	483	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	30	30	44	0	31	31	44	0	
Equity	971	971	2,099	0	1,111	1,014	2,018	0	
Other exposures	70	70	0	0	71	71	0	0	
Standardised Total ⁽⁴⁾	370,504	363,669	36,392	161	350,868	345,939	36,681	167	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of higher order.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (%)									
GERMANY	Central governments or central banks	50,208	50,763	21	0	51,813	50,554	0	0
	Regional governments or local authorities	14,000	13,200	86	0	13,597	12,291	21	0
	Public sector entities	2,905	2,202	86	0	2,977	2,071	93	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Development Banks	0	0	0	0	0	0	0	0
	International Organisations	43,812	44,847	772	0	43,280	42,209	283	0
	Institutions	9,480	7,876	6,000	0	9,202	8,302	6,202	0
	Corporates	1,293	964	787	0	1,353	1,028	820	0
	of which: SME	6,641	3,746	2,446	0	7,088	3,876	2,547	0
	Retail	1,899	1,748	1,000	0	2,211	1,809	1,000	0
	of which: SME	7,239	7,239	3,246	0	8,108	7,758	3,555	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	482	482	136	100	611	569	238	111
	Exposures in default	236	236	136	100	263	130	130	111
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	483	483	0	0	483	483	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	30	30	44	0	31	31	44	0	
Equity	705	705	1,652	0	1,084	1,084	1,995	0	
Other exposures	70	70	0	0	63	63	0	0	
Standardised Total ⁽⁴⁾	150	150	150	100	150	150	150	100	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (%)									
UNITED STATES	Central governments or central banks	15,433	15,433	0	0	15,433	15,433	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,088	1,088	136	0	1,088	1,088	136	0
	of which: SME	76	76	1	0	66	66	2	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	41	41	102	0	48	48	102	0	
Equity	1	1	0	0	1	1	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (%)									
FRANCE	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	44	44	0	0	43	43	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	63	63	6	0	61	6	6	0
	of which: SME	7	7	1	0	8	1	1	0
	Retail	4	4	1	0	4	1	1	0
	of which: SME	1	1	0	0	1	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	3	3	7	0	3	3	8	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (%)									
UNITED KINGDOM	Central governments or central banks	110	110	0	0	110	110	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	117	141	135	0	278	127	99	0
	of which: SME	4	4	0	0	4	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	1	0	0	0	1	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	75	24	37	0	60	30	0	0
	Corporates	676	331	350	0	356	312	0	0
	of which: SME	106	16	14	0	84	2	0	0
	Retail	1	1	1	0	1	1	0	0
	of which: SME	1	1	1	0	1	1	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	Central governments or central banks	230	230	0	0	253	253	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	65	35	35	0	59	330	74	0
	of which: SME	4	4	3	0	4	4	3	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	2	2	9	0	2	2	8	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	5	256	0	0	5	269	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	490	209	148	0	457	300	134	0
	of which: SME	136	35	32	0	129	34	31	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	2	2	0	2	2	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	133	0	0	0	136	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	7	7	33	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
AUSTRIA	Central governments or central banks	0	23	0	0	0	23	0	0
	Regional governments or local authorities	107	107	0	0	100	100	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	80	32	30	0	70	29	28	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	25	17	14	0	29	21	20	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	2,183	2,182	0	0	2,360	2,359	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	97	1	1	0	98	2	2	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	497	497	0	0	556	556	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	55	61	60	0	57	51	43	0
	of which: SME	2	2	2	0	2	2	2	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	(non-EUR, %)												
	Central banks and central governments ⁽³⁾	17,433	0	17,433	0	17,433	0	17,433	0	0	0		
	Institutions	86,099	0	86,011	0	86,011	0	86,887	0	6,143	0		
	Corporates	184,896	2,307	185,080	34,955	154	184,384	2,088	144,036	55,383	0	1,979	
	Corporates - Of Which: Specialised Lending	45,151	1,209	46,010	17,900	0	300	45,817	1,354	43,724	18,006	0	464
	Corporates - Of Which: SME	13,747	118	13,705	4,175	0	65	18,361	122	14,045	4,290	0	88
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	958	1	958	2,018	0	0	951	1	951	2,041	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾													

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	(non-EUR, %)												
	Central banks and central governments ⁽³⁾	55,885	0	55,885	1,978	0	55,426	0	54,781	2,371	0	0	
	Institutions	15,905	0	15,664	300	0	18,271	0	17,927	374	0	0	
	Corporates	120,027	1,397	120,312	34,944	0	148	119,440	1,365	89,600	34,343	0	837
	Corporates - Of Which: Specialised Lending	13,029	400	13,053	6,629	0	136	13,251	432	13,677	6,754	0	286
	Corporates - Of Which: SME	14,238	112	12,663	3,795	0	32	16,682	117	11,909	3,842	0	74
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	726	0	726	1,473	0	0	711	0	711	1,482	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾													

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	(non-EUR, %)												
	Central banks and central governments ⁽³⁾	13,346	0	13,633	30	0	0	6,723	0	4,309	30	0	0
	Institutions	3,686	0	3,686	84	0	0	2,229	0	1,229	441	0	0
	Corporates	19,200	351	17,899	4,642	0	189	17,443	575	15,442	4,979	0	267
	Corporates - Of Which: Specialised Lending	5,920	341	5,663	3,893	0	77	6,463	567	6,123	4,075	0	154
	Corporates - Of Which: SME	85	14	14	12	0	0	0	0	0	17	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	47	0	47	130	0	0	40	0	40	113	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾													

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FRANCE	(non-EUR, %)												
	Central banks and central governments ⁽³⁾	115	0	170	26	0	0	44	0	17	14	0	0
	Institutions	11,211	0	21,006	945	0	3	21,345	0	21,740	1,002	0	0
	Corporates	3,904	76	3,651	1,566	0	37	3,992	75	3,739	1,599	0	45
	Corporates - Of Which: Specialised Lending	2,986	71	2,887	1,117	0	37	3,126	71	2,488	1,109	0	38
	Corporates - Of Which: SME	30	0	19	1	0	0	20	0	19	1	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	2	1	2	5	0	0	2	1	2	5	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾													

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	(non-EUR, %)												
	Central banks and central governments ⁽³⁾	828	0	809	403	0	10	0	114	21	0	0	
	Institutions	16,003	0	15,950	815	0	0	15,013	0	14,991	548	0	0
	Corporates	2,742	0	2,647	1,218	0	26	2,721	0	2,530	1,263	0	38
	Corporates - Of Which: Specialised Lending	1,847	0	1,845	828	0	3	1,985	0	1,878	900	0	14
	Corporates - Of Which: SME	7	0	6	6	0	4	0	3	3	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾													

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	2,281	0	127	0	2,324	0	140	0
	Corporates	8,837	5	8,237	0	8,838	8	8,176	58
	Corporates - Of Which: Specialized Lending	5,425	0	4,736	0	5,370	0	4,890	23
	Corporates - Of Which: SME	422	0	402	0	442	0	447	4
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments ⁽³⁾	194	0	194	0	209	0	209	0
	Institutions	2,777	0	2,777	0	2,856	0	2,106	0
	Corporates	5,504	75	5,276	2,155	6,087	57	5,930	2,668
	Corporates - Of Which: Specialized Lending	4,195	75	3,986	1,404	4,870	57	3,823	1,820
	Corporates - Of Which: SME	276	0	276	83	282	0	282	95
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments ⁽³⁾	5	0	230	0	5	0	227	0
	Institutions	3,329	0	3,329	300	3,367	0	3,465	122
	Corporates	3,809	1	2,781	1,123	4,465	1	3,285	1,291
	Corporates - Of Which: Specialized Lending	226	0	226	13	0	0	0	5
	Corporates - Of Which: SME	100	0	95	23	0	0	99	23
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity	7	0	7	14	0	0	7	14	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRIA	Central banks and central governments ⁽³⁾	342	0	423	22	0	250	0	13
	Institutions	1,629	0	1,667	226	0	1,944	0	1,968
	Corporates	4,221	0	3,254	1,360	0	4,469	104	3,022
	Corporates - Of Which: Specialized Lending	226	0	226	43	0	3,020	0	226
	Corporates - Of Which: SME	76	0	47	25	0	138	0	30
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity	88	0	88	246	0	88	0	88	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	5,993	0	6,027	620	0	5,355	0	5,428
	Corporates	906	0	908	425	0	1,090	0	1,092
	Corporates - Of Which: Specialized Lending	874	0	865	396	0	1,050	0	1,041
	Corporates - Of Which: SME	0	0	0	0	0	7	0	4
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments ⁽³⁾	282	0	282	99	0	322	0	302
	Institutions	2,352	0	2,352	66	0	3,682	0	3,684
	Corporates	350	0	285	154	0	312	0	370
	Corporates - Of Which: Specialized Lending	29	0	78	44	0	13	0	12
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 31/03/2025					As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	(in EUR, %)												
	Central banks and central governments ⁽³⁾	4,234	0	3,765	2,084	0	3,449	0	2,989	2,822	0	25	
	Institutions	86,322	0	84,314	6,031	0	92,295	0	89,898	5,876	0	8	
	Corporates	187,937	2,798	188,279	45,109	0	194,183	2,715	133,090	43,844	0	1,716	
	Corporates - Of Which: Specialised Lending	46,189	1,280	42,665	13,384	0	46,005	1,330	42,880	13,981	0	140	
	Corporates - Of Which: SME	45,378	1,305	39,744	9,783	0	372	46,377	1,124	40,827	10,200	0	356
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽⁴⁾				53,774					52,166				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA and PSDs from Q1 2025

(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(4) Only the most relevant countries are disclosed; there have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2025					As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	(in EUR, %)												
	Central banks and central governments ⁽³⁾	1,273	0	3,695	2,398	0	1,348	0	3,694	2,198	0	7	
	Institutions	17,077	0	16,343	142	142	17,472	0	18,847	683	0	3	
	Corporates	118,665	1,702	82,264	25,358	0	1,231	119,209	1,665	82,083	25,690	0	1,118
	Corporates - Of Which: Specialised Lending	18,589	579	22,327	4,766	0	178	23,264	608	17,279	4,882	0	121
	Corporates - Of Which: SME	27,930	606	23,280	5,629	0	216	28,963	190	24,390	6,039	0	208
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽⁴⁾													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA and PSDs from Q1 2025

		IRB Approach											
		As of 31/03/2025					As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	(in EUR, %)												
	Central banks and central governments ⁽³⁾	0	0	84	7	0	0	0	81	7	0	0	
	Institutions	3,333	0	3,253	375	0	3,364	0	3,261	506	0	0	
	Corporates	22,218	555	20,018	3,269	0	284	15,954	374	14,542	2,912	0	267
	Corporates - Of Which: Specialised Lending	6,000	546	5,453	2,279	0	179	5,499	508	4,950	2,322	0	153
	Corporates - Of Which: SME	2,642	323	2,426	853	0	71	2,646	800	2,423	893	0	65
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽⁴⁾													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA and PSDs from Q1 2025

		IRB Approach											
		As of 31/03/2025					As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FRANCE	(in EUR, %)												
	Central banks and central governments ⁽³⁾	0	0	51	5	0	0	0	49	5	0	0	
	Institutions	20,224	0	20,212	1,263	0	21,807	0	21,461	1,050	0	0	
	Corporates	3,393	75	3,884	1,156	0	45	3,900	138	3,651	1,038	0	45
	Corporates - Of Which: Specialised Lending	3,086	71	3,265	837	0	38	3,292	134	3,260	742	0	38
	Corporates - Of Which: SME	1,992	71	1,925	446	0	25	1,910	134	1,850	362	0	25
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽⁴⁾													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA and PSDs from Q1 2025

		IRB Approach											
		As of 31/03/2025					As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments ⁽³⁾	0	0	116	14	0	71	0	187	23	0	0	
	Institutions	16,891	0	16,772	787	0	0	16,889	0	16,545	715	0	0
	Corporates	2,805	0	2,338	1,122	0	37	3,043	0	2,874	1,395	0	36
	Corporates - Of Which: Specialised Lending	2,071	0	1,965	853	0	14	2,027	0	2,023	913	0	14
	Corporates - Of Which: SME	734	0	373	269	0	23	1,016	0	851	482	0	22
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽⁴⁾													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA and PSDs from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	3,231	0	1,079	356	0	1,211	0	326
	Corporates	8,838	10	6,144	2,332	58	5,522	4	8,405
	Corporates - Of Which: Specialised Lending	5,895	0	5,298	1,230	23	5,827	0	5,425
	Corporates - Of Which: SME	4,477	4	4,726	988	24	4,521	4	4,845
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA's and PSLs from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
LUXEMBOURG	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	1,148	0	1,079	356	0	1,091	0	1,091
	Corporates	6,082	37	5,667	1,929	27	6,585	63	6,126
	Corporates - Of Which: Specialised Lending	4,668	37	4,472	1,307	3	5,300	37	4,911
	Corporates - Of Which: SME	2,490	37	2,466	497	1	2,654	37	2,381
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA's and PSLs from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SWITZERLAND	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	3,238	0	2,941	264	0	3,266	0	3,237
	Corporates	3,636	1	2,314	863	15	3,669	1	2,334
	Corporates - Of Which: Specialised Lending	1,000	0	1,000	41	0	208	0	208
	Corporates - Of Which: SME	122	0	102	16	0	131	0	104
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA's and PSLs from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
AUSTRIA	Central banks and central governments ⁽³⁾	115	0	504	38	1	375	0	583
	Institutions	1,244	0	1,802	207	0	1,804	0	1,824
	Corporates	4,104	103	2,429	814	90	4,280	42	2,401
	Corporates - Of Which: Specialised Lending	1,000	0	216	41	0	208	0	233
	Corporates - Of Which: SME	426	0	218	41	0	416	0	234
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA's and PSLs from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
CANADA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	3,218	0	3,291	209	0	3,104	0	3,211
	Corporates	1,054	0	1,031	387	19	1,022	0	999
	Corporates - Of Which: Specialised Lending	1,010	0	993	366	1	980	0	965
	Corporates - Of Which: SME	443	0	622	159	1	623	0	605
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA's and PSLs from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SPAIN	Central banks and central governments ⁽³⁾	37	0	37	21	0	207	0	207
	Institutions	3,541	0	3,542	50	0	3,627	0	3,617
	Corporates	308	0	204	106	4	637	0	214
	Corporates - Of Which: Specialised Lending	48	0	45	48	16	16	0	12
	Corporates - Of Which: SME	11	0	6	6	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGA's and PSLs from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Landesbank Baden-Württemberg

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		29	29	4	0	0	0	0	0	0	0	0	0	0	0	205	0
[0 - 3M]	Middle East	2	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		4	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		11	11	11	11	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		25	25	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		25	25	25	25	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	17	17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	
Total		60	60	41	0	19	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	44	44	44	44	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	135	135	135	135	0	0	0	0	0	0	0	0	0	0	0	0	
Total		186	186	7	0	0	0	179	0	0	0	0	0	0	324	0	0
[0 - 3M]	Others ⁽¹⁾	152	152	0	0	0	0	152	6	46,337	-124	16,450	0	0	0	0	0
[3M - 1Y]		311	311	0	0	0	0	311	0	0	0	6,000	0	0	0	0	0
[1Y - 2Y]		7	0	0	0	0	0	7	0	11,948	-8	0	0	0	0	0	0
[2Y - 3Y]		135	1	7	0	0	0	129	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		52	52	30	0	0	0	22	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	442	442	338	77	0	0	365	0	0	0	0	0	0	0	0	0	
[10Y+ more]	1,238	1,142	161	0	0	0	1,077	0	0	0	0	0	0	0	0	0	
Total		2,338	1,991	277	0	1,909	152	14	59,285	-132	23,250	0	0	0	0	0	11

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Landesbank Baden-Württemberg

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	42	42	0	0	0	42	0	0	0	0	0	0	0	0	0	0	0
Total		45	45	3	0	0	42	0	0	0	0	0	0	0	0	0	14
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		16	16	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	21	23	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		23	23	5	0	17	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		49	49	32	17	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	91	91	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	37	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	47	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		185	184	11	0	174	0	0	0	0	0	0	0	0	0	0	2
[0 - 3M]	Others ⁽¹⁾	203	203	55	0	148	0	27,747	-12	10,608	0	0	0	0	0	0	0
[3M - 1Y]		185	185	21	0	164	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		52	48	48	0	5	0	14,811	9	7,236	0	0	0	0	0	0	0
[2Y - 3Y]		145	145	78	0	68	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		33	33	10	0	23	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	452	481	286	0	366	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	2,118	1,682	768	0	1,680	0	0	0	0	0	0	0	0	0	0	0	
Total		3,388	2,779	765	0	2,305	318	51	43,205	-22	18,481	0	0	0	0	0	10

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to counterparty with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Forborne exposures

Landesbank Baden-Württemberg

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,228	1,303	437	382	3,571	669	5,987	1,388	479	422	3,926	620
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	437	13	13	5	315	7	512	97	73	70	360	10
Non-financial corporations	4,783	1,284	421	375	3,254	660	5,469	1,286	403	350	3,565	609
of which: small and medium-sized enterprises	2,815	600	120	94	2,263		3,207	619	156	126	2,559	
Households	7	6	3	3	2	2	7	6	2	2	2	2
DEBT INSTRUMENTS other than HFT	5,228	1,303	437	382	3,571		5,987	1,388	479	422	3,926	
Loan commitments given	172	8	6	1	3	0	292	39	15	10	102	24
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise

Forborne exposures

Landesbank Baden-Württemberg

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,303	1,557	506	436	3,871	704	6,395	1,509	518	431	3,949	745
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	547	166	76	73	370	51	476	100	18	14	372	48
Non-financial corporations	5,749	1,385	427	361	3,500	652	5,912	1,403	497	415	3,575	696
of which: small and medium-sized enterprises	3,518	719	171	130	2,704		3,424	713	187	147	2,626	
Households	7	5	3	2	1	1	7	6	3	3	1	1
DEBT INSTRUMENTS other than HFT	6,303	1,557	506	436	3,871	704	6,395	1,509	518	431	3,949	745
Loan commitments given	382	69	14	10	132	20	396	74	17	11	109	5
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Landesbank Baden-Württemberg

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	119	6	6	119	2	0	126	6	6	126	2	0	124	4	4	124	2	0	126	4	4	126	2	0
B Mining and quarrying	651	7	7	651	3	0	772	7	7	772	5	0	768	7	7	768	5	0	656	7	7	656	4	0
C Manufacturing	16,777	757	757	16,777	391	0	16,395	725	725	16,395	441	0	16,354	685	685	16,354	447	0	16,371	639	639	16,371	389	0
D Electricity, gas, steam and air conditioning supply	5,371	31	31	5,340	66	0	5,414	29	29	5,387	41	0	5,410	29	29	5,383	41	0	5,363	28	28	5,337	27	0
E Water supply	2,674	3	3	2,670	7	0	2,747	2	2	2,743	8	0	2,820	3	3	2,814	9	0	2,785	3	3	2,781	5	0
F Construction	2,604	114	114	2,604	54	0	2,526	154	154	2,526	64	0	2,450	155	155	2,450	64	0	2,647	179	179	2,647	60	0
G Wholesale and retail trade	6,448	188	188	6,448	160	0	6,736	187	187	6,736	177	0	6,529	192	192	6,529	182	0	6,550	190	190	6,550	177	0
H Transport and storage	3,380	6	6	3,580	37	0	3,552	15	15	3,552	38	0	3,902	15	15	3,902	36	0	3,902	58	58	3,902	23	0
I Accommodation and food service activities	127	0	0	127	1	0	150	1	1	150	5	0	164	1	1	164	5	0	134	1	1	134	1	0
J Information and communication	4,686	29	29	4,686	72	0	5,693	27	27	5,690	69	0	5,474	92	92	5,469	86	0	4,779	92	92	4,771	101	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	50,499	895	895	50,493	560	0	51,263	1,070	1,070	51,254	547	0	50,827	1,073	1,069	50,818	539	0	49,856	1,119	1,119	49,849	592	0
M Professional, scientific and technical activities	8,357	111	111	8,357	172	0	8,318	76	76	8,313	161	0	8,992	83	83	8,986	161	0	8,650	82	82	8,644	137	0
N Administrative and support service activities	4,103	54	54	4,069	53	0	4,465	52	52	4,432	66	0	4,277	50	50	4,245	63	0	4,246	70	70	4,214	85	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	223	0	0	223	3	0	228	0	0	228	3	0	225	0	0	225	3	0	289	0	0	288	0	0
Q Human health services and social work activities	1,264	13	13	1,264	11	0	1,343	13	13	1,343	8	0	1,280	5	5	1,280	9	0	1,312	5	5	1,312	6	0
R Arts, entertainment and recreation	411	0	0	411	2	0	364	0	0	364	2	0	310	0	0	310	2	0	299	0	0	299	0	0
S Other services	1,608	16	16	1,608	10	0	1,415	16	16	1,415	12	0	2,078	14	14	2,078	17	0	2,660	15	15	2,660	18	0
Loans and advances	109,983	2,230	2,230	109,431	1,607	0	111,506	2,380	2,379	111,426	1,650	0	111,982	2,408	2,404	111,980	1,670	0	110,626	2,492	2,492	110,542	1,629	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)