



## 2025 EU-wide Transparency Exercise

Bank Name	Deutsche Pfandbriefbank AG
LEI Code	DZZ47B9A52ZJ6LT6VV95
Country Code	DE

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Deutsche Pfandbriefbank AG

(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	3,253	3,271	3,078	2,998	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	3,253	3,271			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	44,998	43,663	41,812	40,971	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	44,998	43,663			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.23%	7.49%	7.36%	7.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.23%	7.49%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise  
Capital

Deutsche Pfandbriefbank AG

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	3,555	3,544	3,323	3,186	C01.00.0001.0010	Articles 41(1)(b) and 72 of CR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,955	2,974	2,780	2,701	C01.00.0002.0010	Article 52 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	2,027	2,027	2,027	2,027	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(2) point (b) and 42 of CR
	A.1.2	Retained earnings	1,367	1,192	1,192	950	C01.00.0004.0010	Articles 24(1)(a)(i), 30(2) and 31(1) points (a) and (b) of CR
	A.1.3	Accumulated other comprehensive income	-115	-124	-120	-113	C01.00.0005.0010	Articles 41(1)(b), 74(1) point (a) and 74(1) of CR
	A.1.4	Other Reserves	0	0	0	0	C01.00.0006.0010	Articles 41(1)(b) and 74(1) point (a) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0007.0010	Articles 41(1)(b), 74(1) point (b) and 74(1) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00.0008.0010	Article 84 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	32	35	35	37	C01.00.0009.0010	Articles 32 to 35 of and 74(1) point (b) of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-26	-28	-25	-20	C01.00.0010.0010 + C 01.00.0046.0010	Articles 41(1)(b), 74(1) point (b) and 74 of CR, Articles 43(1)(b), 36(2) point (b) and 37 point (a) of CR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTAs	-20	-15	-15	-16	C01.00.0011.0010	Article 36(2) point (b) of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	-186	-74	C01.00.0012.0010	Articles 36(2) point (b), 40 and 133 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0013.0010	Articles 41(1)(b), 36(2) point (b) and 81 of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0014.0010	Article 43(2), 36(2) point (a) and 84 of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0045.0010	Article 36(2) point (b) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C01.00.0015.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	Articles 41(1)(b), 36(2) point (b) (i) and (ii) of CR, Articles 36(2) point (b) (i), 34(2) point (b) and 25 of CR, Articles 36(2) point (b) (i), 37(2) of CR, Articles 36(2) point (b) (i) and 133(1) of CR and Articles 36(2) point (b) (i), 40 and 133(1) of CR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00.0040.0010	Articles 36(2) point (b) (i), 34(2) point (b) (i), 34(2) point (b) and 25 of CR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00.0041.0010	Articles 42(1), 36(2) point (b) (i), 41, 46, 49(2) and (3) and 79 of CR
	A.1.16	(-) Deductible DTA that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00.0042.0010	Articles 36(2) point (b) (i) and 30, Article 82(1) point (a) and 82(2) of CR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00.0043.0010	Articles 42(1), 36(2) point (b) (i), 41, 46, 47, 48(2) point (b) (i), 49(2) (b) and 79 of CR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	C01.00.0044.0010	Article 41 of CR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-42	-40	-21	-26	C01.00.0016.0010	Articles 36(2) point (b) and Article 41 of CR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00.0017.0010	Articles 36(2) point (b) and Article 133(2) of CR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00.0018.0010	Articles 36(2) point (b) of CR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CR	-4	-4	-5	-2	C01.00.0019.0010	Article 3 CR
	A.1.20	CET1 capital elements or deductions - other	-51	-51	-93	-51	C01.00.0020.0010	-
	A.1.21	Transitional adjustments	0	0	0	0	CR 3.1.1.6 + 3.1.1.8 + 3.1.1.9	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (-/+)	0	0	0	0	C01.00.0021.0010	Articles 40(2) to (3) and 48(1) and 48(2) of CR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00.0022.0010	Articles 479 and 480 of CR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00.0023.0010	Articles 480 to 472, 478 and 480 of CR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	298	298	298	298	C01.00.0024.0010	Article 61 of CR	
A.2.1	Additional Tier 1 Capital Instruments	298	298	298	298	C01.00.0025.0010 + C 01.00.0026.0010	Articles 61 of CR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00.0027.0010	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0028.0010 + C 01.00.0029.0010 + C 01.00.0030.0010 + C 01.00.0031.0010 + C 01.00.0032.0010 + C 01.00.0033.0010 + C 01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0029.0010 + C 01.00.0030.0010 + C 01.00.0031.0010 + C 01.00.0032.0010 + C 01.00.0033.0010 + C 01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,259	3,272	3,078	2,988	C01.00.0030.0010	Article 62 of CR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	302	273	245	187	C01.00.0031.0010	Article 71 of CR	
A.4.1	Tier 2 Capital Instruments	302	273	245	123	C01.00.0032.0010 + C 01.00.0033.0010	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	64	C01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	-	
B.1	TOTAL RISK EXPOSURE AMOUNT	20,436	20,630	17,699	17,668	C02.00.0001.0010	Articles 92(1), 94 and 98 of CR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C02.00.0002.0010	-	
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			17,699	17,668	C02.00.0003.0010	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.46%	14.41%	15.71%	15.29%	CR 3(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.92%	15.80%	17.39%	16.97%	CR 3(1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.39%	17.18%	18.77%	18.03%	CR 3(1)	-
CAPITAL RATIOS (%) Transitional period - pre floor (CR3)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			15.71%	15.29%	-	-
	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			17.39%	16.97%	-	-
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			18.77%	18.03%	-	-
CET1 Capital Fully loaded (CR12)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,955	2,974			JA 3.1.1.1 A.1.1-AMNA 3-A.1.1.3 A.2.3 A.2.4 AMNA 4-A.2.3 A.4.3.0.0	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.46%	14.41%			CR 3(1) A.1	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C01.00.0040.0010	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C01.00.0041.0010	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C01.00.0042.0010	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C01.00.0043.0010	-

The fully loaded CET1 ratio is an estimate calculated based on bank's regulatory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "CONEP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3



(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,702	3,513	741	1,428
Of which debt securities income	139	175	29	59
Of which loans and advances income	1,392	1,803	377	733
Interest expenses	2,346	3,051	635	1,219
(Of which deposits expenses)	569	736	155	304
(Of which debt securities issued expenses)	320	425	107	213
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	3	5	2	4
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	57	79	2	8
Gains or (-) losses on financial assets and liabilities held for trading, net	4	3	4	6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-7	0	-22
Gains or (-) losses from hedge accounting, net	4	3	2	2
Exchange differences [gain or (-) loss], net	-1	-7	3	10
Net other operating income / (expenses)	3	5	-2	2
<b>TOTAL OPERATING INCOME, NET</b>	<b>427</b>	<b>544</b>	<b>116</b>	<b>219</b>
(Administrative expenses)	178	243	58	114
(Cash contributions to resolution funds and deposit guarantee schemes)	4	5	0	3
(Depreciation)	15	21	5	11
Modification gains or (-) losses, net	0	0	0	1
(Provisions or (-) reversal of provisions)	1	0	-2	5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-2	-1	-1
(Other provisions)	3	2	-1	6
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	1	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	142	172	27	324
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	142	172	27	324
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	11
(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	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>87</b>	<b>104</b>	<b>28</b>	<b>-249</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>74</b>	<b>90</b>	<b>24</b>	<b>-242</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>74</b>	<b>90</b>	<b>24</b>	<b>-242</b>
Of which attributable to owners of the parent	74	90	24	-242

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> 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

### Breakdown of liabilities

Deutsche Pfandbriefbank AG

(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	730	700	634	546	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	40,360	39,388	37,532	37,991	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	523	493	540	541	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-14	-2	-9	-7	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	112	115	102	97	IAS 37.10; IAS 1.54(l)
Tax liabilities	16	12	12	10	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	54	43	44	37	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 <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>41,781</b>	<b>40,750</b>	<b>38,854</b>	<b>39,215</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>3,412</b>	<b>3,419</b>	<b>3,447</b>	<b>3,142</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>45,193</b>	<b>44,169</b>	<b>42,301</b>	<b>42,356</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Deutsche Pfandbriefbank AG

(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		1,253	1,193	1,174	1,087	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	502	201	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	433	409	397	406	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1	2	1	2	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,033	2,442	1,914	1,864	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	286	282	313	359	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	9,527	9,368	9,122	9,066	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7	9	9	6	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	596	581	609	562	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	183	192	227	239	ECB/2013/33 Annex 2.Part 2.9.1
	Households	7,956	7,734	7,454	7,664	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	682	657	672	685	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		18,795	18,334	17,817	18,410
Of which: Subordinated Debt securities issued		597	603	601	890	Annex V.Part 1.37
Other financial liabilities		20	19	19	19	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		41,613	40,581	38,706	39,078	

2025 EU-wide Transparency Exercise  
Market Risk  
Deutsche Pfandbriefbank AG

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT			
	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0					0				
Of which: General risk	0	0	0	0	0	0					0	0	0	0					0				
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0					0				
Equities	0	0	0	0	0	0					0	0	0	0					0				
Of which: General risk	0	0	0	0	0	0					0	0	0	0					0				
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0					0				
Foreign exchange risk	34	43	0	0	0	0					0	0	0	0					0				
Commodities risk	0	0	0	0	0	0					0	0	0	0					0				
<b>Total</b>	<b>34</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0					0				
Of which: General risk	0	0	0	0	0	0					0	0	0	0					0				
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0					0				
Equities	0	0	0	0	0	0					0	0	0	0					0				
Of which: General risk	0	0	0	0	0	0					0	0	0	0					0				
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0					0				
Foreign exchange risk	57	125	0	0	0	0					0	0	0	0					0				
Commodities risk	0	0	0	0	0	0					0	0	0	0					0				
<b>Total</b>	<b>57</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWIA OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		2,227	2,227	0	0	2,227	2,227	0	0
Central governments or central banks		4,427	4,427	72	0	4,355	4,355	67	0
Regional governments or local authorities		1,333	1,333	58	0	1,275	1,275	58	0
Public sector entities		241	241	0	0	241	241	0	0
Multilateral Development Banks		174	174	0	0	174	174	0	0
International Organizations		3,407	3,407	155	0	3,252	3,252	155	0
Institutions		1,309	1,309	535	0	774	774	535	0
Corporates		702	702	229	0	473	473	229	0
of which: SME		0	0	0	0	0	0	0	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 AOC exposures		5,133	5,133	2,035	0	4,098	4,098	1,875	0
of which: SME		2,571	2,571	978	0	1,603	1,603	853	0
Exposures in default		442	442	309	0	133	133	309	0
Items associated with particularly high risk		881	881	1,029	0	790	629	942	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		324	324	32	0	327	327	32	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	7	0	30	30	7	0
Equity		0	0	0	0	0	0	0	0
Other exposures		131	131	34	0	131	131	34	0
Standardized Total <sup>(4)</sup>		25,601	25,110	6,591	0	21,340	20,821	6,516	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before then into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries cover up to 95% of total original exposure or Top 10 countries, except for original exposures, calculated as of last quarter.

<sup>(4)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		2,733	2,733	0	0	2,531	2,531	0	0
Central governments or central banks		1,388	1,388	0	0	1,322	1,322	0	0
Regional governments or local authorities		147	147	8	0	145	145	8	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		943	943	80	0	879	879	77	0
Institutions		289	289	209	0	177	177	209	0
Corporates		222	222	177	0	151	151	177	0
of which: SME		0	0	0	0	0	0	0	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 AOC exposures		4,370	4,370	1,678	0	4,028	4,028	1,527	0
of which: SME		2,141	2,141	805	0	2,025	2,025	751	0
Exposures in default		420	420	308	0	133	133	308	0
Items associated with particularly high risk		627	627	728	0	525	420	628	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		127	127	34	0	126	126	34	0
Standardized Total <sup>(4)</sup>		11,207	11,110	3,453	0	10,120	10,000	3,453	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before then into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries cover up to 95% of total original exposure or Top 10 countries, except for original exposures, calculated as of last quarter.

<sup>(4)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		203	203	0	0	203	203	0	0
Central governments or central banks		2,178	2,178	0	0	2,178	2,178	0	0
Regional governments or local authorities		788	788	43	0	775	677	46	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		52	52	29	0	51	51	29	0
Institutions		244	244	71	0	173	173	71	0
Corporates		36	36	30	0	45	44	38	0
of which: SME		0	0	0	0	0	0	0	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 AOC exposures		408	408	163	0	303	278	118	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 <sup>(4)</sup>		3,625	3,625	1,136	0	3,428	3,176	1,136	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before then into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries cover up to 95% of total original exposure or Top 10 countries, except for original exposures, calculated as of last quarter.

<sup>(4)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG		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		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	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 AOC exposures		82	82	23	0	82	82	23	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		208	208	243	0	205	171	256	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 <sup>(4)</sup>		82	82	243	0	82	82	256	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before then into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries cover up to 95% of total original exposure or Top 10 countries, except for original exposures, calculated as of last quarter.

<sup>(4)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
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		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	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 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 <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before then into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries cover up to 95% of total original exposure or Top 10 countries, except for original exposures, calculated as of last quarter.

<sup>(4)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA	Central governments or central banks	2,072	2,421	0	0	2,041	2,390	0	0
	Regional governments or local authorities	0	222	0	0	0	208	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	296	0	0	0	296	0	0	0
	Corporates	326	0	0	0	326	0	0	0
	of which: SME	0	0	0	0	0	0	0	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 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 <sup>(4)</sup>									4

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
POLAND	Central governments or central banks	20	20	0	0	20	20	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	107	0	0	0	141	0	0	0
	of which: SME	0	0	0	0	0	0	0	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 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 <sup>(4)</sup>									4

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SPAIN	Central governments or central banks	105	105	0	0	105	105	0	0
	Regional governments or local authorities	428	0	0	0	428	0	0	0
	Public sector entities	1	1	1	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	1	0	0	0	1	0	0	0
	Corporates	2	0	0	0	2	0	0	0
	of which: SME	0	0	0	0	0	0	0	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 AOC exposures	64	0	0	0	64	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	324	0	0	0	327	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 <sup>(4)</sup>									4

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	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 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 <sup>(4)</sup>									4

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	Central governments or central banks	0	41	0	0	0	24	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	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	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 AOC exposures	19	0	0	0	19	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	18	0	0	0	18	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 <sup>(4)</sup>									4

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	134	134	27	0	128	128	26	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	20	20	8	0	18	18	7	0
	of which: SME	0	0	0	0	0	0	0	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 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 <sup>(4)</sup>									4

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	5,274	5,274	1	0	4,434	4,434	1	0
	Regional governments or local authorities	1,005	8,866	71	0	1,105	5,789	66	0
	Public sector entities	1,331	888	78	0	1,470	832	66	0
	Multilateral Development Banks	130	130	0	0	160	160	0	0
	International Organisations	176	174	0	0	174	174	0	0
	Institutions	1,388	840	92	0	1,012	422	84	0
	Corporates	728	36	32	0	37	39	35	0
	of which: SME	68	37	32	0	18	26	22	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	6,111	5,801	3,137	0	5,679	5,347	2,867	0
	of which: SME	2,948	2,038	1,062	0	2,856	2,478	1,565	0
	Exposures in default	111	110	466	95	100	99	469	106
	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	134	134	32	0	117	117	12	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	7	0	30	32	12	0	
Equity	24	24	4	0	24	24	4	0	
Other exposures	183	183	105	0	154	154	105	0	
Standardised Total <sup>(4)</sup>	19,738	19,200	4,290	95	19,844	19,644	5,962	113	

(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 the higher number.

(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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	1,649	2,222	0	0	2,650	2,219	0	0
	Regional governments or local authorities	1,277	1,059	0	0	1,294	1,061	0	0
	Public sector entities	186	45	0	0	147	3	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	879	310	55	0	593	300	49	0
	Corporates	96	11	18	0	68	12	10	0
	of which: SME	44	16	14	0	8	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	4,736	4,889	2,200	0	4,581	4,374	2,228	0
	of which: SME	2,190	2,191	1,400	0	2,200	2,129	1,280	0
	Exposures in default	110	110	466	95	100	99	469	106
	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	1	1	1	0	1	1	1	0	
Other exposures	120	120	135	0	124	124	138	0	
Standardised Total <sup>(4)</sup>	99	99	99	95	99	99	99	111	

(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 the higher number.

(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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	242	240	0	0	269	261	0	0
	Regional governments or local authorities	1,248	1,040	0	0	1,288	1,039	0	0
	Public sector entities	762	664	45	0	742	640	44	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	70	70	21	0	76	76	23	0
	Corporates	14	14	14	0	14	14	14	0
	of which: SME	12	5	5	0	12	5	5	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	750	750	483	0	750	750	483	0
	of which: SME	307	301	160	0	371	371	160	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 <sup>(4)</sup>	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) 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 the higher number.

(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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
LUXEMBOURG	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	0	0	0	0	0	0	0	0
	Corporates	11	5	4	0	12	5	4	0
	of which: SME	12	5	5	0	12	5	4	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	200	200	132	0	242	242	132	0
	of which: SME	95	95	39	0	161	161	128	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 <sup>(4)</sup>	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) 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 the higher number.

(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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
UNITED STATES	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	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	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	
Standardised Total <sup>(4)</sup>	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) 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 the higher number.

(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.



		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	23,374	5,305	23,383	14,683	1,331	463	21,204	1,461	23,211	14,990
	Corporates - Of Which: Specialised Lending	23,083	5,305	22,954	14,657	1,331	466	22,635	1,461	22,469	14,661
	Corporates - Of Which: SME	60	0	60	29	0	0	455	0	443	200
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	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	
IRB Total <sup>(4)</sup>										14,693	14,996

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.  
<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	5,228	197	5,076	2,693	287	16	5,347	197	5,238	285
	Corporates - Of Which: Specialised Lending	5,208	197	5,056	2,665	287	16	5,224	197	5,037	285
	Corporates - Of Which: SME	60	0	60	29	0	0	226	0	221	77
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	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	
IRB Total <sup>(4)</sup>										285	222

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	2,707	42	2,703	1,316	36	10	2,702	43	2,698	1,368
	Corporates - Of Which: Specialised Lending	2,642	42	2,638	1,304	36	10	2,637	43	2,633	1,333
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	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	
IRB Total <sup>(4)</sup>										48	6

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	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 <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	3,432	115	3,430	3,689	30	90	3,345	118	3,330	3,683
	Corporates - Of Which: Specialised Lending	3,391	115	3,388	3,614	30	90	3,237	118	3,188	3,637
	Corporates - Of Which: SME	0	0	0	0	0	0	107	0	100	40
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	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	
IRB Total <sup>(4)</sup>										30	97

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	4,372	743	4,322	3,563	710	200	4,321	894	4,274	3,876
	Corporates - Of Which: Specialised Lending	4,309	743	4,300	3,503	710	149	4,209	894	4,028	3,632
	Corporates - Of Which: SME	0	0	0	0	0	0	77	0	76	63
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	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	
IRB Total <sup>(4)</sup>										1,013	222

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	269	0	142	0	1	265	0	141	0	0		
	Corporates - Of Which: Specialized Lending	269	0	142	0	1	265	0	141	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	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		
	Retail - Secured on real estate property - Of Which: SME	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		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	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		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	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			
IRB Total	269	0	142	0	1	265	0	141	0	0			

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
POLAND	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,788	69	1,788	1,615	103	2	1,607	69	1,606	1,519	103	2
	Corporates - Of Which: Specialized Lending	1,788	69	1,788	1,615	103	2	1,607	69	1,606	1,519	103	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	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	1,788	69	1,788	1,615	103	2	1,607	69	1,606	1,519	103	2	

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	415	0	415	199	0	0	546	0	537	214	0	2
	Corporates - Of Which: Specialized Lending	415	0	415	199	0	0	546	0	537	214	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	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	0	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	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	415	0	415	199	0	0	546	0	537	214	0	2	

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWEDEN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,223	0	1,215	595	0	1	1,208	0	1,200	588	0	1
	Corporates - Of Which: Specialized Lending	1,223	0	1,215	595	0	1	1,208	0	1,200	588	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	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	0	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	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	1,223	0	1,215	595	0	1	1,208	0	1,200	588	0	1	

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,586	33	1,585	575	36	1	1,242	33	1,242	589	36	2
	Corporates - Of Which: Specialized Lending	1,586	33	1,585	575	36	1	1,242	33	1,242	589	36	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	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	0	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	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	1,586	33	1,585	575	36	1	1,242	33	1,242	589	36	2	

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	801	0	801	751	0	10	712	0	712	681	0	4
	Corporates - Of Which: Specialized Lending	801	0	801	751	0	10	712	0	712	681	0	4
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	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	0	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	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	801	0	801	751	0	10	712	0	712	681	0	4	

<sup>(1)</sup>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).  
<sup>(2)</sup>















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

Deutsche Pfandbriefbank AG

As of 31/12/2024

(min EUR)														Risk weighted exposure amount
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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	Nominal	Provisions	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Other Central and eastern Europe countries non EEA													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Middle East													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Latin America and the Caribbean													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Africa													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Others <sup>(5)</sup>													
<b>Total</b>		<b>174</b>	<b>174</b>	<b>0</b>	<b>0</b>	<b>174</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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 €04.

(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

Deutsche Pfandbriefbank AG

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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	Nominal
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Other Central and eastern Europe countries non EEA																
	Middle East																
	Latin America and the Caribbean																
	Africa																
	Others <sup>(1)</sup>																
	<b>Total</b>	<b>479</b>	<b>479</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>438</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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 counterpart 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, 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  
Performing and non-performing exposures  
Deutsche Pfandbriefbank AG

	as of 30/09/2025														as of 30/09/2024																					
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures					Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures												
	Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>					On non-performing exposures <sup>(3)</sup>									Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>					On non-performing exposures <sup>(3)</sup>								
		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	1,700	1,700	0	0	0	0	0	0	0	0	0	0	0	2,839	2,839	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b> debt securities (including at amortised cost and fair value)</b>	3,760	3,760	0	0	0	0	0	0	0	1	0	0	0	3,483	3,483	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,207	2,207	0	0	0	0	0	0	0	1	0	0	0	2,271	2,271	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,481	1,481	0	0	0	0	0	0	0	0	0	0	0	1,181	1,181	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	30	30	0	0	0	0	0	0	0	0	0	0	0	30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	36,474	34,570	5,181	149	1,906	0	1,906	1,705	121	81	499	0	446	1,279	32,971	32,950	5,877	109	1,202	0	2,022	1,751	182	155	714	0	60	0	0	0	0	0	1,277			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	6,024	6,024	0	0	0	0	0	0	0	0	0	0	0	5,961	5,961	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	548	548	0	0	0	0	0	0	0	0	0	0	0	844	844	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,030	1,030	174	0	0	0	0	0	0	0	0	0	0	1,024	1,024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	28,820	26,922	5,022	149	1,906	0	1,906	1,704	110	80	498	0	440	1,274	28,142	28,120	5,874	104	1,202	0	2,022	1,752	180	155	714	0	60	0	0	0	0	1,276				
of which: small and medium-sized enterprises	16,351	16,011	2,571	0	311	0	311	271	62	41	265	0	34	265	16,402	14,971	4,561	104	1,420	0	1,428	1,362	146	131	634	0	44	0	0	0	1,013					
of which: loans collateralised by commercial immovable property	23,307	21,831	4,484	154	1,072	0	1,072	1,523	112	76	437	0	379	1,224	22,488	20,994	5,081	104	1,090	0	1,690	1,480	174	151	634	0	124	0	0	1,013						
Households	1	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: loans collateralised by residential immovable property	1	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: credit for consumption	1	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: credit for consumption	1	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>OFF-BALANCE SHEET</b>	42,384	42,384	5,181	149	1,906	0	1,906	1,705	121	81	499	0	446	1,279	42,384	42,373	5,877	109	1,202	0	2,022	1,751	182	155	714	0	60	0	0	0	1,277					
<b>OFF-BALANCE SHEET EXPANSIONS</b>	4,419	4,419	149	0	0	0	0	0	0	0	0	0	0	4,419	4,419	149	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

(1) For the disclosure of non-performing exposures, please refer to Article 8(2) of Regulation (EU) No 1024/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses (also called provisions) for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses (also called provisions) for financial instruments subject to impairment. The accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than IFT and provisions for off-balance sheet exposures.  
(4) For the credit loss over time, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are increasing items. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS 9 financial statements (IFRS 9, 30.09.2024), which follows the sign convention used in a credit-risk assessment, as explained in Annex 1 of the Long-term (LT) Supervisory Reporting. However, for the off-balance sheet instruments, the same sign (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit risk sign convention. This is because, based on this sign convention, the provisions and off-balance sheet commitments are generally reported with a positive sign.  
(5) From year 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated at their acquisition or are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Deutsche Pfandbriefbank AG

	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)	3,532	1,240	373	345	3,098	871	3,946	1,491	453	414	3,384	1,027
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	10	0	0	0	10	0	9	0	0	0	9	0
Non-financial corporations	3,522	1,240	373	345	3,088	871	3,937	1,491	453	414	3,375	1,027
of which: small and medium-sized enterprises	1,196	183	42	33	1,127		1,444	187	18	1	1,379	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	3,532	1,240	373	345	3,098		3,946	1,491	453	414	3,384	
Loan commitments given	257	98	1	0	209	59	263	96	1	0	237	77
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

Deutsche Pfandbriefbank AG

	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)	4,270	1,579	478	438	3,719	1,114	4,498	1,791	677	628	3,754	1,132
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	4,270	1,579	478	438	3,719	1,114	4,498	1,791	677	628	3,754	1,132
of which: small and medium-sized enterprises	1,808	210	29	3	1,742		3,669	1,246	497	448	3,119	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	4,270	1,579	478	438	3,719		4,498	1,791	677	628	3,754	
Loan commitments given	220	95	0	0	195	77	238	118	1	0	217	102
<b>QUALITY OF FORBEARANCE</b>												
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						1,791					

(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  
Deutsche Pfandbriefbank AG

(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: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	42	0	0	42	0	24	0	0	24	0	0	23	0	0	23	0	0	20	0	0	20	0	0	0
D Electricity, gas, steam and air conditioning supply	19	0	0	19	0	21	0	0	21	0	0	18	0	0	18	0	0	17	0	0	17	0	0	0
E Water supply	96	0	0	96	0	95	0	0	95	0	0	93	0	0	93	0	0	51	0	0	51	0	0	0
F Construction	218	0	0	140	0	221	0	0	141	0	0	222	0	0	142	0	0	204	0	0	133	0	0	0
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	52	20	20	52	1	30	0	0	30	0	0	30	0	0	30	0	0	25	0	0	25	0	0	0
I Accommodation and food service activities	57	0	0	57	0	56	0	0	56	0	0	56	0	0	56	0	0	55	0	0	55	0	0	0
J Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	28,021	1,605	1,605	27,758	561	27,958	1,892	1,892	27,480	536	59	27,785	1,906	1,906	27,218	559	59	27,185	2,022	2,022	26,539	782	112	112
M Professional, scientific and technical activities	86	0	0	86	0	83	0	0	83	0	0	82	0	0	82	0	0	81	0	0	81	0	0	0
N Administrative and support service activities	63	0	0	63	0	58	0	0	58	0	0	52	0	0	52	0	0	47	0	0	47	0	0	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	67	0	0	67	0	65	0	0	65	0	0	65	0	0	65	0	0	64	0	0	64	0	0	0
Q Human health services and social work activities	424	0	0	424	0	414	0	0	414	0	0	401	0	0	401	0	0	392	0	0	392	0	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	2	0	0	2	0	2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0	0
Loans and advances	29,148	1,625	1,625	28,807	562	29,026	1,892	1,892	28,460	537	59	28,820	1,906	1,906	28,192	560	59	28,142	2,022	2,022	27,416	782	112	112

<sup>(1)</sup> 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)

	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025									
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing							
	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days					
(mln EUR)																									
Gross carrying amount	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,072	33,950	100	2,022	1,203					
Of which secured	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,338	27,317	100	2,021	1,203					
Of which secured with immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,179	26,227	100	1,952	1,139					
Of which instruments with LTV higher than 80% and lower or equal to 90%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,077	7,650	0	327	302					
Of which instruments with LTV higher than 80% and lower or equal to 90%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,877	1,430	0	447	205					
Of which instruments with LTV higher than 100%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,237	274	0	864	512					
Accumulated impairment for secured assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	895	181	7	714	346					
Collateral																									
Of which value capped at the value of exposure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,212	25,935	100	1,277	835					
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,212	25,935	100	1,277	835					
Of which value above the cap	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,097	8,734	0	365	194					
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,095	8,731	0	365	194					
Financial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,091	1,091	0	0	0					
Accumulated partial write off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					

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.