

## 2025 EU-wide Transparency Exercise

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

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

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Bayerische Landesbank

(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	12,641	13,089	13,076	12,991	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	12,641	13,089			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	267,596	254,488	272,416	270,131	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	267,596	254,488			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.72%	5.14%	4.80%	4.81%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.72%	5.14%			[A.2]/[B.2]	

(in EUR, %)			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CORE CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	15,201	15,656	15,655	15,519	C.01.00 (04)(01)(01)(01)	Articles 43(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,641	13,089	13,076	12,991	C.01.00 (04)(01)(01)(01)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,888	3,888	3,276	3,276	C.01.00 (04)(01)(01)(01)	Articles 36(2)(1) point (a) and (b), 27 to 29, 36(2) point (1) and (2) of CRR
	A.1.2	Retained earnings	9,423	9,630	9,630	9,620	C.01.00 (04)(01)(01)(01)	Articles 36(2) point (1), 36(2) and 36 (2) point (1) of CRR
	A.1.3	Accumulated other comprehensive income	-778	-878	-849	-878	C.01.00 (04)(01)(01)(01)	Articles 43(20), 36(2) point (b) and 36 (2) point (1) of CRR
	A.1.4	Other Reserves	1,706	1,706	2,318	2,318	C.01.00 (04)(01)(01)(01)	Articles 43(17) and 36(2) point (b) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (04)(01)(01)(01)	Articles 43(15), 36(2) point (f) and 36 (2) point (1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (04)(01)(01)(01)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to preferential filters	-180	-169	-209	-170	C.01.00 (04)(01)(01)(01)	Articles 12 to 35 and 36 (2) point (b) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-279	-300	-309	-358	C.01.00 (04)(01)(01)(01) + C.01.00 (04)(04)(01)(01)	Articles 43(13), 36(2) point (b) and 37 of CRR, Articles 43(15), 36(2) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences, net of associated DTAs	-702	-64	-64	-64	C.01.00 (04)(01)(01)(01)	Articles 36(2) point (b) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	-149	-33	-4	-30	C.01.00 (04)(01)(01)(01)	Articles 36(2) point (b), 40 and 110 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-422	-174	-174	-174	C.01.00 (04)(01)(01)(01)	Articles 43(20), 36(2) point (b) and 61 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (04)(01)(01)(01)	Articles 43(15), 36(2) point (b) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (04)(01)(01)(01)	Article 36(2) point (1) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C.01.00 (04)(01)(01)(01) + C.01.00 (04)(05)(01)(01) + C.01.00 (04)(07)(01)(01) + C.01.00 (04)(08)(01)(01) + C.01.00 (04)(09)(01)(01) + C.01.00 (04)(10)(01)(01) + C.01.00 (04)(11)(01)(01) + C.01.00 (04)(12)(01)(01) + C.01.00 (04)(13)(01)(01) + C.01.00 (04)(14)(01)(01) + C.01.00 (04)(15)(01)(01) + C.01.00 (04)(16)(01)(01) + C.01.00 (04)(17)(01)(01) + C.01.00 (04)(18)(01)(01) + C.01.00 (04)(19)(01)(01) + C.01.00 (04)(20)(01)(01) + C.01.00 (04)(21)(01)(01) + C.01.00 (04)(22)(01)(01) + C.01.00 (04)(23)(01)(01) + C.01.00 (04)(24)(01)(01) + C.01.00 (04)(25)(01)(01) + C.01.00 (04)(26)(01)(01) + C.01.00 (04)(27)(01)(01) + C.01.00 (04)(28)(01)(01) + C.01.00 (04)(29)(01)(01) + C.01.00 (04)(30)(01)(01) + C.01.00 (04)(31)(01)(01) + C.01.00 (04)(32)(01)(01) + C.01.00 (04)(33)(01)(01) + C.01.00 (04)(34)(01)(01) + C.01.00 (04)(35)(01)(01) + C.01.00 (04)(36)(01)(01) + C.01.00 (04)(37)(01)(01) + C.01.00 (04)(38)(01)(01) + C.01.00 (04)(39)(01)(01) + C.01.00 (04)(40)(01)(01) + C.01.00 (04)(41)(01)(01) + C.01.00 (04)(42)(01)(01) + C.01.00 (04)(43)(01)(01) + C.01.00 (04)(44)(01)(01) + C.01.00 (04)(45)(01)(01) + C.01.00 (04)(46)(01)(01) + C.01.00 (04)(47)(01)(01) + C.01.00 (04)(48)(01)(01) + C.01.00 (04)(49)(01)(01) + C.01.00 (04)(50)(01)(01) + C.01.00 (04)(51)(01)(01) + C.01.00 (04)(52)(01)(01) + C.01.00 (04)(53)(01)(01) + C.01.00 (04)(54)(01)(01) + C.01.00 (04)(55)(01)(01) + C.01.00 (04)(56)(01)(01) + C.01.00 (04)(57)(01)(01) + C.01.00 (04)(58)(01)(01) + C.01.00 (04)(59)(01)(01) + C.01.00 (04)(60)(01)(01) + C.01.00 (04)(61)(01)(01) + C.01.00 (04)(62)(01)(01) + C.01.00 (04)(63)(01)(01) + C.01.00 (04)(64)(01)(01) + C.01.00 (04)(65)(01)(01) + C.01.00 (04)(66)(01)(01) + C.01.00 (04)(67)(01)(01) + C.01.00 (04)(68)(01)(01) + C.01.00 (04)(69)(01)(01) + C.01.00 (04)(70)(01)(01) + C.01.00 (04)(71)(01)(01) + C.01.00 (04)(72)(01)(01) + C.01.00 (04)(73)(01)(01) + C.01.00 (04)(74)(01)(01) + C.01.00 (04)(75)(01)(01) + C.01.00 (04)(76)(01)(01) + C.01.00 (04)(77)(01)(01) + C.01.00 (04)(78)(01)(01) + C.01.00 (04)(79)(01)(01) + C.01.00 (04)(80)(01)(01) + C.01.00 (04)(81)(01)(01) + C.01.00 (04)(82)(01)(01) + C.01.00 (04)(83)(01)(01) + C.01.00 (04)(84)(01)(01) + C.01.00 (04)(85)(01)(01) + C.01.00 (04)(86)(01)(01) + C.01.00 (04)(87)(01)(01) + C.01.00 (04)(88)(01)(01) + C.01.00 (04)(89)(01)(01) + C.01.00 (04)(90)(01)(01) + C.01.00 (04)(91)(01)(01) + C.01.00 (04)(92)(01)(01) + C.01.00 (04)(93)(01)(01) + C.01.00 (04)(94)(01)(01) + C.01.00 (04)(95)(01)(01) + C.01.00 (04)(96)(01)(01) + C.01.00 (04)(97)(01)(01) + C.01.00 (04)(98)(01)(01) + C.01.00 (04)(99)(01)(01) + C.01.00 (04)(100)(01)(01) + C.01.00 (04)(101)(01)(01) + C.01.00 (04)(102)(01)(01) + C.01.00 (04)(103)(01)(01) + C.01.00 (04)(104)(01)(01) + C.01.00 (04)(105)(01)(01) + C.01.00 (04)(106)(01)(01) + C.01.00 (04)(107)(01)(01) + C.01.00 (04)(108)(01)(01) + C.01.00 (04)(109)(01)(01) + C.01.00 (04)(110)(01)(01) + C.01.00 (04)(111)(01)(01) + C.01.00 (04)(112)(01)(01) + C.01.00 (04)(113)(01)(01) + C.01.00 (04)(114)(01)(01) + C.01.00 (04)(115)(01)(01) + C.01.00 (04)(116)(01)(01) + C.01.00 (04)(117)(01)(01) + C.01.00 (04)(118)(01)(01) + C.01.00 (04)(119)(01)(01) + C.01.00 (04)(120)(01)(01) + C.01.00 (04)(121)(01)(01) + C.01.00 (04)(122)(01)(01) + C.01.00 (04)(123)(01)(01) + C.01.00 (04)(124)(01)(01) + C.01.00 (04)(125)(01)(01) + C.01.00 (04)(126)(01)(01) + C.01.00 (04)(127)(01)(01) + C.01.00 (04)(128)(01)(01) + C.01.00 (04)(129)(01)(01) + C.01.00 (04)(130)(01)(01) + C.01.00 (04)(131)(01)(01) + C.01.00 (04)(132)(01)(01) + C.01.00 (04)(133)(01)(01) + C.01.00 (04)(134)(01)(01) + C.01.00 (04)(135)(01)(01) + C.01.00 (04)(136)(01)(01) + C.01.00 (04)(137)(01)(01) + C.01.00 (04)(138)(01)(01) + C.01.00 (04)(139)(01)(01) + C.01.00 (04)(140)(01)(01) + C.01.00 (04)(141)(01)(01) + C.01.00 (04)(142)(01)(01) + C.01.00 (04)(143)(01)(01) + C.01.00 (04)(144)(01)(01) + C.01.00 (04)(145)(01)(01) + C.01.00 (04)(146)(01)(01) + C.01.00 (04)(147)(01)(01) + C.01.00 (04)(148)(01)(01) + C.01.00 (04)(149)(01)(01) + C.01.00 (04)(150)(01)(01) + C.01.00 (04)(151)(01)(01) + C.01.00 (04)(152)(01)(01) + C.01.00 (04)(153)(01)(01) + C.01.00 (04)(154)(01)(01) + C.01.00 (04)(155)(01)(01) + C.01.00 (04)(156)(01)(01) + C.01.00 (04)(157)(01)(01) + C.01.00 (04)(158)(01)(01) + C.01.00 (04)(159)(01)(01) + C.01.00 (04)(160)(01)(01) + C.01.00 (04)(161)(01)(01) + C.01.00 (04)(162)(01)(01) + C.01.00 (04)(163)(01)(01) + C.01.00 (04)(164)(01)(01) + C.01.00 (04)(165)(01)(01) + C.01.00 (04)(166)(01)(01) + C.01.00 (04)(167)(01)(01) + C.01.00 (04)(168)(01)(01) + C.01.00 (04)(169)(01)(01) + C.01.00 (04)(170)(01)(01) + C.01.00 (04)(171)(01)(01) + C.01.00 (04)(172)(01)(01) + C.01.00 (04)(173)(01)(01) + C.01.00 (04)(174)(01)(01) + C.01.00 (04)(175)(01)(01) + C.01.00 (04)(176)(01)(01) + C.01.00 (04)(177)(01)(01) + C.01.00 (04)(178)(01)(01) + C.01.00 (04)(179)(01)(01) + C.01.00 (04)(180)(01)(01) + C.01.00 (04)(181)(01)(01) + C.01.00 (04)(182)(01)(01) + C.01.00 (04)(183)(01)(01) + C.01.00 (04)(184)(01)(01) + C.01.00 (04)(185)(01)(01) + C.01.00 (04)(186)(01)(01) + C.01.00 (04)(187)(01)(01) + C.01.00 (04)(188)(01)(01) + C.01.00 (04)(189)(01)(01) + C.01.00 (04)(190)(01)(01) + C.01.00 (04)(191)(01)(01) + C.01.00 (04)(192)(01)(01) + C.01.00 (04)(193)(01)(01) + C.01.00 (04)(194)(01)(01) + C.01.00 (04)(195)(01)(01) + C.01.00 (04)(196)(01)(01) + C.01.00 (04)(197)(01)(01) + C.01.00 (04)(198)(01)(01) + C.01.00 (04)(199)(01)(01) + C.01.00 (04)(200)(01)(01) + C.01.00 (04)(201)(01)(01) + C.01.00 (04)(202)(01)(01) + C.01.00 (04)(203)(01)(01) + C.01.00 (04)(204)(01)(01) + C.01.00 (04)(205)(01)(01) + C.01.00 (04)(206)(01)(01) + C.01.00 (04)(207)(01)(01) + C.01.00 (04)(208)(01)(01) + C.01.00 (04)(209)(01)(01) + C.01.00 (04)(210)(01)(01) + C.01.00 (04)(211)(01)(01) + C.01.00 (04)(212)(01)(01) + C.01.00 (04)(213)(01)(01) + C.01.00 (04)(214)(01)(01) + C.01.00 (04)(215)(01)(01) + C.01.00 (04)(216)(01)(01) + C.01.00 (04)(217)(01)(01) + C.01.00 (04)(218)(01)(01) + C.01.00 (04)(219)(01)(01) + C.01.00 (04)(220)(01)(01) + C.01.00 (04)(221)(01)(01) + C.01.00 (04)(222)(01)(01) + C.01.00 (04)(223)(01)(01) + C.01.00 (04)(224)(01)(01) + C.01.00 (04)(225)(01)(01) + C.01.00 (04)(226)(01)(01) + C.01.00 (04)(227)(01)(01) + C.01.00 (04)(228)(01)(01) + C.01.00 (04)(229)(01)(01) + C.01.00 (04)(230)(01)(01) + C.01.00 (04)(231)(01)(01) + C.01.00 (04)(232)(01)(01) + C.01.00 (04)(233)(01)(01) + C.01.00 (04)(234)(01)(01) + C.01.00 (04)(235)(01)(01) + C.01.00 (04)(236)(01)(01) + C.01.00 (04)(237)(01)(01) + C.01.00 (04)(238)(01)(01) + C.01.00 (04)(239)(01)(01) + C.01.00 (04)(240)(01)(01) + C.01.00 (04)(241)(01)(01) + C.01.00 (04)(242)(01)(01) + C.01.00 (04)(243)(01)(01) + C.01.00 (04)(244)(01)(01) + C.01.00 (04)(245)(01)(01) + C.01.00 (04)(246)(01)(01) + C.01.00 (04)(247)(01)(01) + C.01.00 (04)(248)(01)(01) + C.01.00 (04)(249)(01)(01) + C.01.00 (04)(250)(01)(01) + C.01.00 (04)(251)(01)(01) + C.01.00 (04)(252)(01)(01) + C.01.00 (04)(253)(01)(01) + C.01.00 (04)(254)(01)(01) + C.01.00 (04)(255)(01)(01) + C.01.00 (04)(256)(01)(01) + C.01.00 (04)(257)(01)(01) + C.01.00 (04)(258)(01)(01) + C.01.00 (04)(259)(01)(01) + C.01.00 (04)(260)(01)(01) + C.01.00 (04)(261)(01)(01) + C.01.00 (04)(262)(01)(01) + C.01.00 (04)(263)(01)(01) + C.01.00 (04)(264)(01)(01) + C.01.00 (04)(265)(01)(01) + C.01.00 (04)(266)(01)(01) + C.01.00 (04)(267)(01)(01) + C.01.00 (04)(268)(01)(01) + C.01.00 (04)(269)(01)(01) + C.01.00 (04)(270)(01)(01) + C.01.00 (04)(271)(01)(01) + C.01.00 (04)(272)(01)(01) + C.01.00 (04)(273)(01)(01) + C.01.00 (04)(274)(01)(01) + C.01.00 (04)(275)(01)(01) + C.01.00 (04)(276)(01)(01) + C.01.00 (04)(277)(01)(01) + C.01.00 (04)(278)(01)(01) + C.01.00 (04)(279)(01)(01) + C.01.00 (04)(280)(01)(01) + C.01.00 (04)(281)(01)(01) + C.01.00 (04)(282)(01)(01) + C.01.00 (04)(283)(01)(01) + C.01.00 (04)(284)(01)(01) + C.01.00 (04)(285)(01)(01) + C.01.00 (04)(286)(01)(01) + C.01.00 (04)(287)(01)(01) + C.01.00 (04)(288)(01)(01) + C.01.00 (04)(289)(01)(01) + C.01.00 (04)(290)(01)(01) + C.01.00 (04)(291)(01)(01) + C.01.00 (04)(292)(01)(01) + C.01.00 (04)(293)(01)(01) + C.01.00 (04)(294)(01)(01) + C.01.00 (04)(295)(01)(01) + C.01.00 (04)(296)(01)(01) + C.01.00 (04)(297)(01)(01) + C.01.00 (04)(298)(01)(01) + C.01.00 (04)(299)(01)(01) + C.01.00 (04)(300)(01)(01) + C.01.00 (04)(301)(01)(01) + C.01.00 (04)(302)(01)(01) + C.01.00 (04)(303)(01)(01) + C.01.00 (04)(304)(01)(01) + C.01.00 (04)(305)(01)(01) + C.01.00 (04)(306)(01)(01) + C.01.00 (04)(307)(01)(01) + C.01.00 (04)(308)(01)(01) + C.01.00 (04)(309)(01)(01) + C.01.00 (04)(310)(01)(01) + C.01.00 (04)(311)(01)(01) + C.01.00 (04)(312)(01)(01) + C.01.00 (04)(313)(01)(01) + C.01.00 (04)(314)(01)(01) + C.01.00 (04)(315)(01)(01) + C.01.00 (04)(316)(01)(01) + C.01.00 (04)(317)(01)(01) + C.01.00 (04)(318)(01)(01) + C.01.00 (04)(319)(01)(01) + C.01.00 (04)(320)(01)(01) + C.01.00 (04)(321)(01)(01) + C.01.00 (04)(322)(01)(01) + C.01.00 (04)(323)(01)(01) + C.01.00 (04)(324)(01)(01) + C.01.00 (04)(325)(01)(01) + C.01.00 (04)(326)(01)(01) + C.01.00 (04)(327)(01)(01) + C.01.00 (04)(328)(01)(01) + C.01.00 (04)(329)(01)(01) + C.01.00 (04)(330)(01)(01) + C.01.00 (04)(331)(01)(01) + C.01.00 (04)(332)(01)(01) + C.01.00 (04)(333)(01)(01) + C.01.00 (04)(334)(01)(01) + C.01.00 (04)(335)(01)(01) + C.01.00 (04)(336)(01)(01) + C.01.00 (04)(337)(01)(01) + C.01.00 (04)(338)(01)(01) + C.01.00 (04)(339)(01)(01) + C.01.00 (04)(340)(01)(01) + C.01.00 (04)(341)(01)(01) + C.01.00 (04)(342)(01)(01) + C.01.00 (04)(343)(01)(01) + C.01.00 (04)(344)(01)(01) + C.01.00 (04)(345)(01)(01) + C.01.00 (04)(346)(01)(01) + C.01.00 (04)(347)(01)(01) + C.01.00 (04)(348)(01)(01) + C.01.00 (04)(349)(01)(01) + C.01.00 (04)(350)(01)(01) + C.01.00 (04)(351)(01)(01) + C.01.00 (04)(352)(01)(01) + C.01.00 (04)(353)(01)(01) + C.01.00 (04)(354)(01)(01) + C.01.00 (04)(355)(01)(01) + C.01.00 (04)(356)(01)(01) + C.01.00 (04)(357)(01)(01) + C.01.00 (04)(358)(01)(01) + C.01.00 (04)(359)(01)(01) + C.01.00 (04)(360)(01)(01) + C.01.00 (04)(361)(01)(01) + C.01.00 (04)(362)(01)(01) + C.01.00 (04)(363)(01)(01) + C.01.00 (04)(364)(01)(01) + C.01.00 (04)(365)(01)(01) + C.01.00 (04)(366)(01)(01) + C.01.00 (04)(367)(01)(01) + C.01.00 (04)(368)(01)(01) + C.01.00 (04)(369)(01)(01) + C.01.00 (04)(370)(01)(01) + C.01.00 (04)(371)(01)(01) + C.01.00 (04)(372)(01)(01) + C.01.00 (04)(373)(01)(01) + C.01.00 (04)(374)(01)(01) + C.01.00 (04)(375)(01)(01) + C.01.00 (04)(376)(01)(01) + C.01.00 (04)(377)(01)(01) + C.01.00 (04)(378)(01)(01) + C.01.00 (04)(379)(01)(01) + C.01.00 (04)(380)(01)(01) + C.01.00 (04)(381)(01)(01) + C.01.00 (04)(382)(01)(01) + C.01.00 (04)(383)(01)(01) + C.01.00 (04)(384)(01)(01) + C.01.00 (04)(385)(01)(01) + C.01.00 (04)(386)(01)(01) + C.01.00 (04)(387)(01)(01) + C.01.00 (04)(388)(01)(01) + C.01.00 (04)(389)(01)(01) + C.01.00 (04)(390)(01)(01) + C.01.00 (04)(391)(01)(01) + C.01.00 (04)(392)(01)(01) + C.01.00 (04)(393)(01)(01) + C.01.00 (04)(394)(01)(01) + C.01.00 (04)(395)(01)(01) + C.01.00 (04)(396)(01)(01) + C.01.00 (04)(397)(01)(01) + C.01.00 (04)(398)(01)(01) + C.01.00 (04)(399)(01)(01) + C.01.00 (04)(400)(01)(01) + C.01.00 (04)(401)(01)(01) + C.01.00 (04)(402)(01)(01) + C.01.00 (04)(403)(01)(01) + C.01.00 (04)(404)(01)(01) + C.01.00 (04)(405)(01)(01) + C.01.00 (04)(406)(01)(01) + C.01.00 (04)(407)(01)(01) + C.01.00 (04)(408)(01)(01) + C.01.00 (04)(409)(01)(01) + C.01.00 (04)(410)(01)(01) + C.01.00 (04)(411)(01)(01) + C.01.00 (04)(412)(01)(01) + C.01.00 (04)(413)(01)(01) + C.01.00 (04)(414)(01)(01) + C.01.00 (04)(415)(01)(01) + C.01.00 (04)(416)(01)(01) + C.01.00 (04)(417)(01)(01) + C.01.00 (04)(418)(01)(01) + C.01.00 (04)(419)(01)(01) + C.01.00 (04)(420)(01)(01) + C.01.00 (04)(421)(01)(01) + C.01.00 (04)(422)(01)(01) + C.01.00 (04)(423)(01)(01) + C.01.00 (04)(424)(01)(01) + C.01.00 (04)(425)(01)(01) + C.01.00 (04)(426)(01)(01) + C.01.00 (04)(427)(01)(01) + C.01.00 (04)(428)(01)(01) + C.01.00 (04)(429)(01)(01) + C.01.00 (04)(430)(01)(01) + C.01.00 (04)(431)(01)(01) + C.01.00 (04)(432)(01)(01) + C.01.00 (04)(433)(01)(01) + C.01.00 (04)(434)(01)(01) + C.01.00 (04)(435)(01)(01) + C.01.00 (04)(436)(01)(01) + C.01.00 (04)(437)(01)(01) + C.01.00 (04)(438)(01)(01) + C.01.00 (04)(439)(01)(01) + C.01.00 (04)(440)(01)(01) + C.01.00 (04)(441)(01)(01) + C.01.00 (04)(442)(01)(01) + C.01.00 (04)(443)(01)(01) + C.01.00 (04)(444)(01)(01) + C.01.00 (04)(445)(01)(01) + C.01.00 (04)(446)(01)(01) + C.01.00 (04)(447)(01)(01) + C.01.00 (04)(448)(01)(01) + C.01.00 (04)(449)(01)(01) + C.01.00 (04)(450)(01)(01) + C.01.00 (04)(451)(01)(01) + C.01.00 (04)(452)(01)(01) + C.01.00 (04)(453)(01)(01) + C.01.00 (04)(454)(01)(01) + C.01.00 (04)(455)(01)(01) + C.01.00 (04)(456)(01)(01) + C.01.00 (04)(457)(01)(01) + C.01.00 (04)(458)(01)(01) + C.01.00 (04)(459)(01)(01) + C.01.00 (04)(460)(01)(01) + C.01.00 (04)(461)(01)(01) + C.01.00 (04)(462)(01)(01) + C.01.00 (04)(463)(01)(01) + C.01.00 (04)(464)(01)(01) + C.01.00 (04)(465)(01)(01) + C.01.00 (04)(466)(01)(01) + C.01.00 (04)(467)(01)(01) + C.01.00 (04)(468)(01)(01) + C.01.00 (04)(469)(01)(01) + C.01.00 (04)(470)(01)(01) + C.01.00 (04)(471)(01)(01) + C.01.00 (04)(472)(01)(01) + C.01.00 (04)(473)(01)(01) + C.01.00 (04)(474)(01)(01) + C.01.00 (04)(475)(01)(01) + C.01.00 (04)(476)(01)(01) + C.01.00 (04)(477)(01)(01) + C.01.00 (04)(478)(01)(01) + C.01.00 (04)(479)(01)(01) + C.01.00 (04)(480)(01)(01) + C.01.00 (04)(481)(01)(01) + C.01.00 (04)(482)(01)(01) + C.01.00 (04)(483)(01)(01) + C.01.00 (04)(484)(01)(01) + C.01.00 (04)(485)(01)(01) + C.01.0	

<sup>(2)</sup> The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory 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 formulae stated in column "CORE COPE" – 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 disclosures).

## 2025 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

Bayerische Landesbank

	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	56,424	57,826	47,207	48,542	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	1,731	3,265	4,144	3,999	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	46,451	45,697	35,319	36,730	C 02.00 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,683	6,254	6,152	6,262	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,016	2,080	1,074	1,052	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	2,055	2,019	1,874	1,933	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	245	207	734	727	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	490	525	509	478	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	2,726	2,803	2,405	2,288	C 02.00 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	2,726	2,803	2,405	2,288	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00 (r0010, c0000), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,247	5,247	8,127	8,127	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	5,247	5,247			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	414	1,335	1,371	1,409	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			62,227	63,504	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	67,600	69,962	62,227	63,504	

<sup>(1)</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).<sup>(2)</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.<sup>(3)</sup> In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

P&L

Bayerische Landesbank

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	8,894	11,706	2,615	5,121
Of which debt securities income	216	290	75	157
Of which loans and advances income	4,719	6,253	1,250	2,537
Interest expenses	6,828	9,011	2,031	3,887
(Of which deposits expenses)	2,861	3,767	810	1,491
(Of which debt securities issued expenses)	1,123	1,493	376	760
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	13	18	1	15
Net Fee and commission income	396	538	130	274
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	-11	-40	0	6
Gains or (-) losses on financial assets and liabilities held for trading, net	234	278	-60	25
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-72	-34	41	44
Gains or (-) losses from hedge accounting, net	39	62	26	51
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income / (expenses)	179	205	58	60
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,845</b>	<b>3,724</b>	<b>780</b>	<b>1,708</b>
(Administrative expenses)	1,098	1,496	393	758
(Cash contributions to resolution funds and deposit guarantee schemes)	46	51	43	49
(Depreciation)	77	103	26	50
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-18	10	20	29
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-14	12	18	30
(Other provisions)	-4	-2	1	-1
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	232	0	0
Of which restructuring <sup>2</sup>	0	-62	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)	277	491	22	78
(Financial assets at fair value through other comprehensive income)	0	-2	0	-3
(Financial assets at amortised cost)	276	493	23	80
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(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	-1	-3	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-12	9	3	7
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,352</b>	<b>1,578</b>	<b>280</b>	<b>751</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,058</b>	<b>1,228</b>	<b>198</b>	<b>550</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,058</b>	<b>1,228</b>	<b>198</b>	<b>550</b>
Of which attributable to owners of the parent	1,055	1,228	198	550

<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

Total Assets: fair value and impairment distribution

Bayerische Landesbank

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	47,569				32,579				44,849				38,158				IAS 1.54 (i)	
Financial assets held for trading	15,141	728	14,180	233	13,381	163	13,039	178	17,628	810	16,672	146	17,272	732	16,400	139	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	812	326	313	172	955	316	364	275	946	299	382	266	949	286	405	258	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	75	75	0	0	73	73	0	0	73	73	0	0	65	65	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	17,400	12,576	4,821	2	16,413	9,217	7,196	0	17,903	13,667	4,236	0	18,334	13,837	4,497	0	IFRS 7.8(j); IFRS 9.4.1.2a	
Financial assets at amortised cost	197,610				201,368				204,082				205,888				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	103	0	103	0	131	0	131	0	92	0	92	0	93	0	93	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,604				-2,526				-3,175				-3,103				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	5,072				5,164				4,164				4,762					
TOTAL ASSETS	281,178				267,538				286,562				282,417				IAS 1.9(a); IAS 6	

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

(mn EUR)		As of 30/09/2024							As of 31/12/2024							As of 31/03/2025							As of 30/06/2025							References
		Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>				Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>				Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>				Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>				
Breakdown of financial assets by instrument and by counterparty sector <sup>(3)</sup>		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3		
		Assets without significant increase in credit risk since initial recognition but not credit-impaired	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	14,932	2,471	0	-4	-1	0	14,373	2,043	0	-2	-1	0	15,888	2,018	0	-2	-1	0	16,516	1,820	0	-1	0	0	0	0	Annex V Part 1.31, 44(b)		
	Loans and advances	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	Annex V Part 1.32, 44(a)		
	Debt securities	7	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	5	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)		
Financial assets at amortised cost	Debt securities	182,642	13,001	3,113	-227	-301	-852	174,794	24,640	3,081	-96	-465	-955	178,378	24,123	2,519	-99	-470	-877	185,905	18,508	2,491	-106	-463	-894	0	0	0	Annex V Part 1.32, 44(a)	
	Loans and advances																													

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Bayerische Landesbank

(mln 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	6,723	6,895	6,313	6,295	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	6,575	7,050	6,731	6,612	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	250,509	236,004	255,455	252,031	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	185	240	205	119	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,050	1,351	1,380	1,351	IAS 37.10; IAS 1.54(l)
Tax liabilities	162	92	156	58	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	450	410	1,198	401	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	33	1	2	3	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
TOTAL LIABILITIES	265,687	252,044	271,441	266,872	IAS 1.9(b);IG 6
TOTAL EQUITY	15,491	15,494	15,120	15,545	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	281,178	267,538	286,562	282,417	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

Bayerische Landesbank

(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		6,232	6,660	6,028	5,826	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	123	176	121	120	Annex V.Part 1.31
Deposits	Central banks	3,867	1,286	6,804	4,465	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	255	7	1,092	1,556	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	18,592	14,505	16,452	17,936	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,107	2,745	2,445	2,482	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	54,645	49,746	50,822	49,747	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	6,720	2,868	3,471	2,450	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	22,092	18,025	23,825	23,374	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,483	2,779	2,243	2,398	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	24,791	22,842	24,172	22,888	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,943	13,238	13,021	12,841	ECB/2013/33 Annex 2.Part 2.9.1
	Households	75,965	81,825	80,384	80,613	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	64,030	68,672	69,752	70,205	Annex V.Part 1.42(f), 44(c)
Debt securities issued		57,539	54,975	59,929	59,826	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,278	2,280	2,329	2,337	Annex V.Part 1.37
Other financial liabilities		146	150	168	263	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		263,993	250,189	268,705	265,058	



2025 EU-wide Transparency Exercise

Market Risk

Bayerische Landesbank

(min EUR)	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 (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) 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 (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) 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																
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024																		As of 31/12/2024																	
Traded Debt Instruments	1,672	1,635	0	0	0	0							0	0	0	0																					
Of which: General risk	1,157	1,197	0	0	0	0							0	0	0	0																					
Of which: Specific risk	371	239	0	0	0	0							0	0	0	0																					
Equities	0	0	0	0	0	0							0	0	0	0																					
Of which: General risk	0	0	0	0	0	0							0	0	0	0																					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0																					
Foreign exchange risk	465	552	0	0	0	0							0	0	0	0																					
Commodities risk	589	616	0	0	0	0							0	0	0	0																					
Total	2,726	2,803	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025																		As of 30/06/2025																	
Traded Debt Instruments	1,444	1,358	0	0	0	0							0	0	0	0																					
Of which: General risk	1,028	976	0	0	0	0							0	0	0	0																					
Of which: Specific risk	270	222	0	0	0	0							0	0	0	0																					
Equities	0	0	0	0	0	0							0	0	0	0																					
Of which: General risk	0	0	0	0	0	0							0	0	0	0																					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0																					
Foreign exchange risk	460	330	0	0	0	0							0	0	0	0																					
Commodities risk	500	600	0	0	0	0							0	0	0	0																					
Total	2,405	2,288	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														

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 are in the RWEA OV2 template.

			Standardised 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	(BIO-EUR_NI)									
	Central governments or central banks	1	511	0	0	1	517	0	0	
	Regional governments or local authorities	478	6,113	32	395	481	6,118	19	19	
	Public sector entities	461	469	48	527	489	528	52	52	
	Multilateral Development Banks	823	823	0	898	898	0	0	0	
	International Organisations	1,382	1,382	0	1,375	1,375	0	0	0	
	Institutions	27,086	25,155	191	26,075	24,479	309	309	309	
	Corporates	4,890	1,705	1,038	10,383	4,486	1,375	1,375	1,375	
	of which: SME	1,113	765	216	1,116	577	285	285	285	
	Real	7,935	668	463	8,117	683	470	470	470	
	of which: SME	1,104	229	128	1,178	237	125	125	125	
	Secured by mortgages on immovable property and AOC exposures	40	40	15	58	58	23	23	23	
	of which: SME	35	35	0	55	55	0	0	0	
	Exposures in default	225	78	111	182	67	95	95	46	
	Items associated with particularly high risk	7	7	10	47	7	7	10	10	
	Subordinated debt exposures									
	Covered bonds	220	220	22		215	215	21	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
	Collective investments undertaking (CIU)	87	87	44		89	89	46	46	
	Equity	0	0	0		0	0	0	0	
	Other exposures	0	0	0		0	0	0	0	
	Standardised Total <sup>(4)</sup>	46,244	37,814	5,961	71	10,270	41,285	9,621	71	

<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> Standardised 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 counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

<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.

Standardised 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	BIO-EUR_NI						
	Central governments or central banks	0	103	0	0	103	0
	Regional governments or local authorities	1,891	3,897	19	1,891	3,911	38
	Public sector entities	461	243	48	527	259	52
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	27,438	24,875	85	28,754	26,189	405
	Corporates	1,172	706	527	1,366	2,417	1,105
	of which: SME	957	124	102	952	376	183
	Real	7,882	682	466	7,986	676	463
	of which: SME	1,382	217	124	1,394	234	134
	Secured by mortgages on immovable property and AOC exposures	40	40	15	58	58	23
	of which: SME	35	35	0	55	55	0
	Exposures in default	133	79	110	118	65	95
	Items associated with particularly high risk	7	7	10	7	7	10
	Schudifizierter Anteil						
	Covered bonds	220	220	22	215	215	21
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	14	14	0	16	16	0
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>			80			82

<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 per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised 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	BIO-EUR_NI						
	Central governments or central banks	0	289	0	0	281	0
	Regional governments or local authorities	0	14	0	0	14	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	128	26	15	146	38	19
	Corporates	128	81	81	157	309	269
	of which: SME	45	34	29	49	41	34
	Real	82	0	0	0	0	0
	of which: SME	1	0	0	1	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0
	Schudifizierter Anteil						
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>			0			0

<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 per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised 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	BIO-EUR_NI						
	Central governments or central banks	0	77	0	0	75	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0
	Corporates	104	100	75	683	383	215
	of which: SME	104	100	75	101	99	74
	Real	7	1	1	7	1	1
	of which: SME	1	0	0	1	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0
	Schudifizierter Anteil						
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	7	7	1
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>			0			0

<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 per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised 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	BIO-EUR_NI						
	Central governments or central banks	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0
	Corporates	619	619	27	18	18	18
	of which: SME	6	6	6	6	6	6
	Real	6	6	6	6	6	6
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0
	Schudifizierter Anteil						
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>						0

<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 per country of counterparty include those for securitisation exposures but exclude 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>
ITALY	999.018.30								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	32	32	32		27	27	27	
	Corporates	362	362	362		362	362	362	
	of which: SME	0	0	0		0	0	0	
	Real estate	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	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	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>				0				0

<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 per country of counterparties 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	999.018.30								
	Central governments or central banks	0	49	0		0	52	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions								
	Corporates	214	13	13		246	50	50	
	of which: SME	0	0	0		0	0	0	
	Real estate	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>								0

<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 per country of counterparties 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>
SWITZERLAND	999.018.30								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4	7	5		1,043	526	308	
	of which: SME	0	0	0		0	0	0	
	Real estate	30	1	0		32	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	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	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>				0				0

<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 per country of counterparties 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>
Other Countries	999.018.30								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	823	823	0		899	899	0	
	Institutions	1,382	1,382	0		1,375	1,375	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	1	1	1		0	0	0	
	Real estate	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	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	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>								0

<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 per country of counterparties 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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
INTEC (b) (%)		0	424	0	0	0	426	0	0
Consolidated data	Central governments or central banks	305	6,238	44		363	6,203	48	
	Regional governments or local authorities	438	1,188	41		428	1,114	48	
	Public sector entities	1,433	1,093	0		1,589	1,109	0	
	Multilateral Development Banks	1,543	1,543	0		1,874	1,874	0	
	International Organisations	28,942	24,892	775		27,751	23,873	750	
	Institutions	8,098	4,359	2,109		8,583	4,291	2,029	
	Corporates	522	338	307		596	382	299	
	of which: SME	4,417	816	389		4,602	842	357	
	Retail	37	31	19		42	42	25	
	of which: SME	5,090	174	122		5,124	131	96	
	Secured by mortgages on immovable property and ADC exposures	23	23	13		21	21	11	
	of which: SME	186	127	82	40	160	117	82	27
	Exposures in default								
	Items associated with particularly high risk		20	30	0		0	0	0
	Subordinated debt exposures	177	177	18		192	192	19	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	298	298	573		288	288	544	
	Collective investments undertakings (CIU)	17	17	86		14	14	54	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>	51,468	42,344	6,492	60	50,389	40,381	6,318	57

(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 counterparties covering up to 90% of total original exposure or Top 10 countries related by original exposure, calculated as of last quarter.

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
INTEC (b) (%)		0	1,68	0	0	0	162	0	0
GERMANY	Central governments or central banks	128	1,188	11		128	1,091	10	
	Regional governments or local authorities	438	1,188	41		428	1,114	48	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	28,942	24,732	899		27,466	23,580	825	
	Institutions	5,102	2,132	1,188		5,201	1,571	1,109	
	Corporates	187	322	305		241	164	142	
	of which: SME	4,291	609	609		4,287	609	299	
	Retail	37	33	19		47	42	25	
	of which: SME	5,190	174	122		5,124	131	96	
	Secured by mortgages on immovable property and ADC exposures	23	23	13		21	21	11	
	of which: SME	134	55	79	39	112	56	81	31
	Exposures in default								
	Items associated with particularly high risk		20	30	0		0	0	0
	Subordinated debt exposures	177	177	18		177	182	19	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	298	298	573		288	288	544	
	Collective investments undertakings (CIU)	17	17	86		182	185	187	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				54				51

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

(2) Total value adjustments and provisions per country of counterparty 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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
INTEC (b) (%)		0	223	0	0	0	207	0	0
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	23		62	62	22	
	Corporates	483	134	134		400	208	107	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default								
	Items associated with particularly high risk		0	0	0		0	0	0
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty 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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
INTEC (b) (%)		0	60	0	0	0	52	0	0
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	42	17		47	36	14	
	Corporates	605	371	200		611	349	229	
	of which: SME	100	96	61		99	95	60	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default								
	Items associated with particularly high risk		0	0	0		0	0	0
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty 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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
INTEC (b) (%)		0	0	0	0	0	0	0	0
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default								
	Items associated with particularly high risk		0	0	0		0	0	0
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	15	15	38		12	12	31	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty 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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
ITALY	(in EUR, %)								
	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	25	25	11	0	19	19	10	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>(3)</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) Total value adjustments and provisions per 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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0	0	37	0	0	54	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	203	17	17	0	240	54	54	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>(3)</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) Total value adjustments and provisions per 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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SWITZERLAND	(in EUR, %)								
	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	1,002	440	80	0	923	402	82	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	31	3	2	0	31	3	2	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	13	13	31	0	10	10	24	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>(3)</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) Total value adjustments and provisions per 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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Other Countries	(in EUR, %)								
	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	1,039	1,039	0	0	1,180	1,180	0	0
	International Organisations	1,545	1,545	0	0	1,674	1,674	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>(3)</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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

(12) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of nonrecurring exposure up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

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<sup>(2)</sup> Incl. BGLAs and PSEs from Q1 2023

Filed: RGAs and RSDs from Q1 2020

(2) *See*, e.g., *ACI, Inc. v. DEX, Inc.*, 2010 WL 30326.

		IRR 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>	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	(in EUR, %)												
	Central banks and central governments <sup>(3)</sup>	184	0	176	0	0	0	140	0	135	0	0	0
	Institutions	95	0	95	0	0	0	88	0	96	0	0	0
	Corporates	3,584	0	3,516	1,528	0	29	3,438	0	3,159	0	2,486	0
	Corporates - Of Which: Specialised Lending	1,317	0	1,286	647	0	16	1,290	0	1,198	0	618	0
	Corporates - Of Which: SME	29	0	29	8	0	0	27	0	27	0	10	0
	Retail	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	3	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0
Equity		2	0	2	0	0	0	2	0	2	0	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRR Total													

<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. RGLAs and PSLs from Q1 2025

		IRR 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>	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)												
	Central banks and central governments <sup>(3)</sup>	49	0	134	4	0	0	48	0	132	4	0	0
	Institutions	934	0	955	53	0	0	975	0	904	57	0	0
	Corporates	2,626	309	2,413	813	0	7	2,651	300	2,462	825	0	7
	Corporates - Of Which: Specialised Lending	1,005	129	1,007	336	0	6	1,001	121	1,000	337	0	6
	Corporates - Of Which: SME	269	0	269	51	0	0	268	0	268	50	0	0
	Retail	6	0	6	1	0	0	6	0	4	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	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	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0
Equity		23	0	23	68	0	0	22	0	22	65	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRR Total													

<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. RGLAs and PSLs from Q1 2025

		IRR 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>	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(in EUR, %)												
	Central banks and central governments <sup>(3)</sup>	0	0	27	0	0	0	0	0	42	0	0	0
	Institutions	1,290	0	1,256	263	0	0	644	0	615	180	0	0
	Corporates	1,701	0	1,035	427	0	1	664	0	473	275	0	1
	Corporates - Of Which: Specialised Lending	93	0	84	22	0	0	0	0	58	0	0	0
	Corporates - Of Which: SME	5	0	5	2	0	0	5	0	5	2	0	0
	Retail	51	0	50	7	0	0	54	0	52	8	1	0
	Retail - Secured on real estate property	11	0	11	2	0	0	12	0	12	2	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	11	0	11	2	0	0	12	0	12	2	0	0
	Retail - Qualifying Revolving	31	0	30	2	0	0	31	0	30	2	0	0
	Retail - Other Retail	9	0	9	4	0	0	10	0	10	5	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	9	0	9	4	0	0	10	0	10	5	0	0
Equity		38	0	38	47	0	0	36	0	36	43	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRR Total													

<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. RGLAs and PSLs from Q1 2025

		IRR 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>	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	(in EUR, %)												
	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	7	0	7	10	0	0	7	0	7	10	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	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)													
Other non credit-obligation assets													
IRR Total													

<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. RGLAs and PSLs from Q1 2025

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Incl. RGLAs and PSEs from Q1 2025.  
(3) IFRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

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

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

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

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

[x] incl. KOLAS and PSES from Q3 2025



		IRB Approach																
		As of 31/03/2025								As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</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		Of which: defaulted		Of which: defaulted		
		(in EUR, %)																
ITALY	Central banks and central governments <sup>(2)</sup>	142	0	239	76	0	0	0	242	0	424	114	0	0	0	0	0	
	Institutions	82	0	84	15	0	0	0	84	0	85	15	0	0	0	0	0	
	Corporates	3,323	0	3,053	1,058	0	21	3,579	0	3,135	1,053	0	17	0	0	0	17	
	Corporates - Of Which: Specialised Lending	1,375	0	1,187	356	0	11	1,420	0	1,213	336	0	6	0	0	0	6	
	Corporates - Of Which: SME	77	0	77	27	0	0	77	0	77	25	0	0	0	0	0	0	
	Retail	4	0	4	0	0	0	4	0	4	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	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	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	2	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	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	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	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	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets																	
	IRB Total																	

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</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		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
NETHERLANDS	Central banks and central governments <sup>(2)</sup>	71	0	353	4	0	0	72	0	152	4	0	0				
	Institutions	648	0	585	79	0	0	665	0	586	80	0	0				
	Corporates	2,608	121	2,024	547	0	16	2,829	121	2,011	572	0	16				
	Corporates - Of Which: Specialised Lending	1,024	121	1,008	229	0	15	1,053	121	1,000	287	0	15				
	Corporates - Of Which: SME	414	35	410	42	0	13	435	35	432	31	0	13				
	Retail	6	0	6	1	0	0	7	0	6	1	0	0				
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	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	1	0	1	0	0	0	2	0	2	0	0	0				
	Retail - Qualifying revolving	4	0	4	0	0	0	4	0	3	0	0	0				
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	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	1	0	1	0	0	0	1	0	1	1	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																
	IRB Total																

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</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		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
SWITZERLAND	Central banks and central governments <sup>(2)</sup>	0	0	34	0	0	0	0	0	1,825	0	1,735	475	0	0	0	0
	Institutions	1,412	0	1,340	322	0	0	1,720	0	1,625	467	175	0	0	0	0	0
	Corporates	694	0	400	158	0	0	720	0	467	175	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0	0	0	0	0
	Retail	55	0	53	9	1	0	57	0	49	8	1	0	0	0	0	0
	Retail - Secured on real estate property	12	0	12	2	0	0	12	0	12	2	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	2	0	0	12	0	12	2	0	0	0	0	0	0
	Retail - Qualifying Revolving	32	0	31	2	0	0	34	0	26	2	0	0	0	0	0	0
	Retail - Other Retail	11	0	10	5	0	0	11	0	11	4	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	10	5	0	0	11	0	11	4	1	0	0	0	0	0
	Equity	5	0	5	9	0	0	4	0	4	7	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit obligation assets																
	IRB Total																

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</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		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Other Countries	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	7	0	7	9	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	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	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	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	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	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	0	0	0	0
	Equity	0	0	0	0	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	0	0	0	0
	Other non credit-obligation assets																
	IRB Total																

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

(2) Incl. RGAs and PSEs from Q2 2025

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2024

[illegible]

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2024

[illegible]

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Bayerische Landesbank

[illegible]

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2024

[illegible]

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2024

[illegible]

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

Bayerische Landesbank

As of 31/12/2024

		As of 31/12/2024														Risk weighted exposure amount
		Direct exposures														
		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		
														Nominal	Provisions	
Residual Maturity	Country / Region	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 ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	20	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	21	0		
[ 2Y - 3Y ]		100	100	0	0	0	100	0	0	0	0	0	21	0		
[ 3Y - 5Y ]		76	75	0	0	0	75	0	0	0	0	0	41	0		
[ 5Y - 10Y ]		147	146	0	0	0	146	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		323	321	0	0	0	321	0	0	0	0	103	1	0		
[ 0 - 3M ]	Middle East															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Latin America and the Caribbean															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		16	14	0	0	0	0	14	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	279	3		
[ 5Y - 10Y ]		13	12	0	0	0	12	0	0	0	0	0	0	0		
[ 10Y - more ]		152	188	0	0	0	188	0	0	0	0	0	0	0		
Total		221	214	0	0	0	214	0	0	0	0	279	3	37		
[ 0 - 3M ]	Others <sup>(2)</sup>	20	20	0	0	0	20	0	0	0	0	0	0	0		
[ 3M - 1Y ]		115	115	1	0	0	114	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		110	110	0	0	0	110	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		144	144	0	0	0	136	8	0	0	0	0	0	0		
[ 3Y - 5Y ]		321	320	1	0	0	319	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		671	671	10	0	0	595	66	0	0	0	0	0	0		
[ 10Y - more ]		43	43	11	0	0	32	0	0	0	0	0	0	0		
Total		1,424	1,423	24	0	1,326	74	0	0	0	0	0	0	0		

## 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, 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

Bayerische Landesbank

As of 30/06/2025

[illegible]



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

Bayerische Landesbank

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
(mln EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		42	42	0	0	42	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		26	26	0	0	26	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		85	85	0	0	85	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		67	67	0	0	67	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		220	220	0	0	220	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		53	53	0	0	53	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		38	38	0	0	38	0	0	0	0	0	0	0	0	0	0	
Total		91	91	0	0	91	0	0	0	0	0	0	0	0	0	12	
[ 0 - 3M ]	Germany	3,075	3,048	320	0	83	2,675	32	193	18	226	1,305	0				
[ 3M - 1Y ]		653	652	0	0	385	267	5	102	0	42	1,227	0				
[ 1Y - 2Y ]		1,002	1,002	25	0	562	435	3	151	8	175	217	0				
[ 2Y - 3Y ]		1,157	1,157	12	0	376	789	0	1	6	70	274	0				
[ 3Y - 5Y ]		2,703	2,703	54	0	1,268	1,382	6	164	30	587	57	0				
[ 5Y - 10Y ]		5,668	5,669	131	0	1,948	3,587	55	463	12	257	33	0				
[ 10Y - more ]		19,535	19,531	93	0	35	19,402	42	640	66	677	143	0				
Total		33,795	33,760	636	0	4,657	28,497	143	1,715	140	2,035	3,252	0			394	
[ 0 - 3M ]	Croatia																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Greece																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Hungary																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Ireland																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		51	51	0	0	51	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		49	49	0	0	49	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		42	42	0	0	42	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		143	143	0	0	143	0	0	0	0	0	0	0	0	0	41	

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Bayerische Landesbank

As of 30/06/2025

[illegible]

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bayerische Landesbank

As of 30/06/2025

[illegible]

[illegible]

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

Bayerische Landesbank

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	20	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	21	0	
[ 2Y - 3Y ]		83	83	0	0	0	83	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		67	67	0	0	0	67	0	0	0	0	0	0	0	41	0	
[ 5Y - 10Y ]		136	136	0	0	0	136	0	0	0	0	0	0	0	21	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		287	285	0	0	0	285	0	0	0	0	0	103	1		0	
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		9	7	0	0	0	7	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	180	7	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	92	0	0	
[ 5Y - 10Y ]		11	10	0	0	0	10	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	198	196	0	0	0	196	0	0	0	0	0	0	0	0	0		
Total		218	213	0	0	0	213	0	0	0	0	0	0	272	2	28	
[ 0 - 3M ]	Others <sup>(6)</sup>	35	35	10	0	25	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		181	181	0	0	181	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		139	139	41	0	98	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		126	126	0	0	126	0	6	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		270	270	0	0	270	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		928	928	0	0	864	64	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	81	81	8	0	73	0	0	0	0	0	0	0	0	0	0		
Total		1,760	1,760	58	0	1,631	70	6	0	0	0	0	0	0	0	0	

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.

	As of 30/09/2024																As of 30/12/2024																	
	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>(1)</sup>				On performing exposures <sup>(1)</sup>				On non-performing exposures <sup>(1)</sup>					Of which performing				Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(1)</sup>				On non-performing exposures <sup>(1)</sup>				
	Of which Stage 1		Of which performing but past due (90 days and <90 days)		Of which Stage 2		Of which Stage 3 <sup>(2)</sup>		Of which Stage 1		Of which Stage 2		Of which Stage 3 <sup>(2)</sup>		Of which Stage 1			Of which Stage 2		Of which Stage 3 <sup>(2)</sup>		Of which Stage 1		Of which Stage 2		Of which Stage 3 <sup>(2)</sup>		Of which Stage 1		Of which Stage 2		Of which Stage 3 <sup>(2)</sup>		
(in EUR)																																		
Cash balances at central banks and other demand deposits	47,538	47,530	288	0	0	0	0	0	0	0	0	0	0	0	0	0	35,530	35,532	1,072	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	17,796	17,796	2,473	0	0	0	0	0	0	0	0	0	0	0	0	0	16,856	16,861	1,001	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		
General governments	9,234	9,234	839	0	0	0	0	0	0	0	0	0	0	0	0	0	8,727	8,727	394	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	2,177	2,177	884	0	0	0	0	0	0	0	0	0	0	0	0	0	2,188	2,188	1,023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,368	2,368	777	0	0	0	0	0	0	0	0	0	0	0	0	0	558	559	584	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	177	177	16	0	0	0	0	0	0	0	0	0	0	0	0	0	162	162	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	199,013	195,495	13,051	266	2,318	0	3,101	2,113	528	351	868	0	852	1,079	209,015	199,491	24,446	336	1,524	0	3,234	2,081	561	465	994	0	951	1,175						
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		
General governments	26,821	26,796	521	7	30	0	30	30	6	4	4	0	4	0	26,760	26,739	1,611	0	30	0	30	30	8	7	4	0	4	0	0	0	0	0		
Credit institutions	21,268	21,265	685	0	13	0	13	13	3	2	12	0	13	0	21,038	21,021	537	0	13	0	13	13	3	2	12	0	13	0	0	0	0	0		
Other financial corporations	12,042	11,976	1,440	0	66	0	66	66	41	24	12	0	1	1	12,026	12,061	2,083	0	61	0	61	61	42	33	1	0	1	0	0	0	0	0		
Non-financial corporations	108,901	106,916	9,377	36	2,887	0	2,887	2,791	338	171	786	0	772	1,080	111,071	107,798	16,543	31	1,211	0	3,211	2,775	373	310	909	0	872	1,165						
of which: small and medium sized enterprises	26,767	26,777	959	1	680	0	680	683	114	40	167	0	164	75	27,276	26,764	1,794	0	122	0	122	113	94	197	0	182	77							
of which: Loans collateralised by commercial immovable property	31,514	29,737	4,424	14	1,761	0	1,761	1,685	151	80	488	0	476	711	32,445	30,395	8,524	0	2,004	0	2,004	1,651	188	161	575	0	549	852						
Households	28,044	28,721	978	223	222	0	222	213	137	90	61	0	18	38	28,179	28,371	3,361	209	200	0	200	201	135	114	63	0	61	10						
of which: Loans collateralised by residential immovable property	21,084	21,037	513	157	64	0	61	56	30	19	13	0	12	31	21,386	21,132	2,409	221	54	0	54	10	44	40	11	0	11	38						
of which: Credit for consumption	4,401	4,401	302	40	40	0	40	40	88	18	31	0	16	0	5,000	4,919	1,269	68	111	0	111	100	70	16	31	0	31	0						
DEBT INSTRUMENTS other than MTF	246,269	246,001	15,435	266	3,319	0	4,003	3,113	534	380	868	0	853	1,079	252,480	249,889	27,775	336	3,004	0	3,034	2,081	565	466	994	0	951	1,175						
DEBT-BALANCE SHEET EXPOSURES	48,051	48,054	5,444		269	0	269	175	45	14	23	0	41	37	48,060	48,059	9,415		269	0	269	199	80	14	26	0	41	39						

<sup>(1)</sup> For the definition of an off-balance measure refer to the Article 17(1) of Regulation (EU) No 175/2013 (SME)

<sup>(2)</sup> Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

<sup>(3)</sup> Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provisions for off-balance sheet measures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.02 / 18.03), which follows a sign convention based on a credit/loss convention, as explained in Annex 2 Part 1 paragraphs 12 and 13 (paragraphs 12.01-12.02). It is in customary 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 on-balance sign convention. This is because, based on this sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.

<sup>(5)</sup> From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit expansion or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

Bayerische Landesbibliothek

As of 30/06/2022													As of 30/06/2022														
Group carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>										Group carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>											
Of which performing	Of which non performing <sup>(2)</sup>		Of performing exposures <sup>(3)</sup>					Of non performing exposures <sup>(4)</sup>					Collateral and financial guarantees received on non-performing exposures	Of which performing	Of which non performing <sup>(2)</sup>		Of performing exposures <sup>(3)</sup>					Of non performing exposures <sup>(4)</sup>					Collateral and financial guarantees received on non-performing exposures
	Of which stage 1	Of which performing and non performing 100 days and <180 days	Of which stage 1	Of which defaulted	Of which stage 1 <sup>(5)</sup>	Of which stage 2	Of which stage 2 <sup>(6)</sup>	Of which stage 2	Of which stage 2 <sup>(6)</sup>	Of which stage 3 <sup>(7)</sup>	Of which stage 3 <sup>(7)</sup>	Of which stage 1			Of which performing and non performing 100 days and <180 days	Of which stage 1	Of which defaulted	Of which stage 1 <sup>(5)</sup>	Of which stage 2	Of which stage 2 <sup>(6)</sup>	Of which stage 2	Of which stage 2 <sup>(6)</sup>	Of which stage 3 <sup>(7)</sup>	Of which stage 3 <sup>(7)</sup>			
44,403	44,403	338	0	0	0	0	0	0	0	0	0	0	0	36,355	38,315	327	0	0	0	0	0	0	0	0	0	0	0
18,343	18,343	2,858	0	0	0	0	0	0	0	0	0	0	0	18,780	18,780	1,838	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	0	0	0
10,302	10,302	616	0	0	0	0	0	0	0	0	0	0	0	10,302	10,302	622	0	0	0	0	0	0	0	0	0	0	0
7,224	7,224	1,695	0	0	0	0	0	0	0	0	0	0	0	7,676	7,676	1,280	0	0	0	0	0	0	0	0	0	0	0
555	555	86	0	0	0	0	0	0	0	0	0	0	0	620	620	86	0	0	0	0	0	0	0	0	0	0	0
562	562	23	0	0	0	0	0	0	0	0	0	0	0	556	556	52	0	0	0	0	0	0	0	0	0	0	0
205,718	202,584	24,323	266	5,157	0	3,157	2,519	570	670	960	877	864	207,209	206,464	18,558	324	9,135	0	3,156	2,481	569	662	1,046	0	884	870	
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	
20,566	20,566	647	9	25	0	25	25	0	0	0	0	0	20,235	20,234	616	8	59	0	19	16	10	5	3	0	0	0	
20,859	20,844	1,240	0	13	13	13	13	2	13	0	53	0	20,333	20,320	920	5	13	13	15	5	3	13	0	13	0	0	
12,449	12,366	2,140	0	53	0	53	42	32	0	0	5	0	12,449	12,363	1,240	0	47	0	46	34	5	0	5	0	5	0	
37,490	38,766	66,800	38	2,536	0	2,536	2,514	580	515	676	0	790	36,977	35,937	15,937	27	2,845	2,576	360	54	0	0	790	845	790	845	
26,493	26,417	0	0	0	0	0	0	0	0	0	0	0	26,493	26,493	0	0	0	0	0	0	0	0	0	0	0	0	
32,214	30,369	0,000	0	1,845	0	1,845	1,293	109	109	0	140	799	31,713	29,208	6,510	7	1,890	1,596	1,094	103	30	184	754	754	754	754	
30,170	30,051	1,000	289	100	0	100	114	103	70	0	88	33	30,051	30,075	234	289	300	0	0	294	106	123	67	75	75	75	
22,008	22,005	1,881	211	54	0	54	53	43	36	13	12	28	22,042	22,043	1,680	214	50	0	19	12	37	10	14	35	35	35	
5,203	5,146	56	63	103	0	103	110	79	58	38	0	36	5,411	5,277	794	64	134	0	134	110	83	64	42	42	42	42	
268,064	265,727	26,477	304	4,007	0	3,337	2,818	570	670	960	877	864	268,361	265,363	25,685	324	9,135	0	3,156	2,481	571	663	1,046	0	884	870	
41,618	41,605	6,665	433	5,157	0	433	132	76	58	90	0	30	41,360	40,824	6,705	333	6,000	0	360	65	72	62	71	0	22	22	

## 2025 EU-wide Transparency Exercise

### Forborne exposures

Bayerische Landesbank

	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 <sup>(2)</sup>		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 <sup>(2)</sup>		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		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	2,456	1,303	444	397	708	376	2,987	1,785	634	570	970	550
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	6	5	5	5	1	0	86	5	7	5	58	0
Non-financial corporations	2,392	1,278	433	387	689	371	2,839	1,759	619	560	893	545
of which: small and medium-sized enterprises	188	95	46	43	30		203	123	70	68	40	
Households	59	21	7	5	17	5	63	21	7	5	18	5
DEBT INSTRUMENTS other than HFT	2,456	1,303	444	397	708		2,987	1,785	634	570	970	
Loan commitments given	191	65	20	12	1	0	228	96	46	24	15	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0					

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

<sup>(2)</sup> 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.

<sup>(3)</sup> 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

Bayerische Landesbank

	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 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)	2,730	1,590	615	557	822	499	3,230	1,896	699	640	989	505
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	93	5	7	5	66	0	93	5	6	4	66	0
Non-financial corporations	2,569	1,564	600	547	736	494	3,067	1,869	685	630	904	499
of which: small and medium-sized enterprises	477	363	189	185	125		515	379	207	202	135	
Households	68	21	8	6	19	5	70	22	8	6	19	6
DEBT INSTRUMENTS other than HFT	2,730	1,590	615	557	822		3,230	1,896	699	640	989	
Loan commitments given	206	61	19	11	14	0	194	60	25	15	21	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

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

(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			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			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			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			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment						
A Agriculture, forestry and fishing	2,116	38	38	2,116	12	0	2,110	40	40	2,110	15	0	2,098	40	40	2,098	13	0	2,100	32	32	2,100	9	0
B Mining and quarrying	428	0	0	428	0	0	582	0	0	582	0	0	724	0	0	724	0	0	294	0	0	294	0	0
C Manufacturing	6,773	590	590	6,773	228	0	5,924	628	628	5,924	303	0	6,171	539	539	6,171	273	0	6,543	535	535	6,543	269	0
D Electricity, gas, steam and air conditioning supply	24,077	287	287	24,077	124	0	25,003	186	186	25,003	112	0	25,724	195	195	25,724	115	0	26,414	176	176	26,414	115	0
E Water supply	6,552	17	17	6,552	6	0	6,760	17	17	6,760	7	0	6,802	16	16	6,802	7	0	6,758	16	16	6,758	6	0
F Construction	1,877	277	277	1,877	130	0	1,945	354	354	1,945	178	0	1,849	354	354	1,849	181	0	1,904	358	358	1,904	178	0
G Wholesale and retail trade	1,836	54	54	1,836	41	0	1,633	55	55	1,633	42	0	1,600	37	37	1,600	28	0	1,714	34	34	1,714	19	0
H Transport and storage	5,172	83	83	5,172	14	0	4,733	84	84	4,733	13	0	4,783	80	80	4,783	13	0	4,843	41	41	4,843	12	0
I Accommodation and food service activities	935	16	16	935	15	0	1,000	40	40	1,000	20	0	1,047	41	41	1,047	20	0	1,115	40	40	1,115	14	0
J Information and communication	1,574	0	0	1,574	3	0	1,470	0	0	1,470	4	0	1,425	0	0	1,425	5	0	1,407	0	0	1,407	4	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	49,768	1,337	1,337	49,768	387	0	50,646	1,507	1,507	50,622	465	0	51,135	1,267	1,267	51,077	466	3	52,076	1,304	1,304	52,015	478	11
M Professional, scientific and technical activities	2,043	18	18	2,043	15	0	2,101	18	18	2,101	12	0	1,956	16	16	1,956	12	0	2,105	16	16	2,105	18	0
N Administrative and support service activities	2,183	179	179	2,183	110	0	2,332	188	188	2,259	57	16	2,577	145	145	2,547	58	20	2,342	207	207	2,321	53	84
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	401	0	0	401	5	0	405	0	0	405	5	0	390	0	0	390	6	0	389	0	0	389	4	0
Q Human health services and social work activities	2,882	89	89	2,882	29	0	3,105	91	91	3,105	28	0	3,034	93	93	3,034	30	0	3,161	52	52	3,161	29	0
R Arts, entertainment and recreation	144	0	0	144	1	0	163	0	0	163	0	0	166	0	0	166	0	0	163	0	0	163	0	0
S Other services	1,142	3	3	1,132	4	0	1,091	2	2	1,080	5	0	1,092	4	4	1,081	5	0	1,050	3	3	1,040	4	0
Loans and advances	109,903	2,987	2,987	109,893	1,125	0	111,001	3,211	3,211	110,894	1,266	16	112,576	2,826	2,826	112,477	1,234	23	114,377	2,816	2,816	114,586	1,213	95

<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/debit 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)