



2025 EU-wide Transparency Exercise

Bank Name	Banque et Caisse d'Épargne de l'État, Luxembourg
LEI Code	R7CQUF1DQM73HUTV1078
Country Code	LU

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.

2025 EU-wide Transparency Exercise

Leverage ratio

Banque et Caisse d'Épargne de l'État, Luxembourg

(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	5,121	5,367	5,688	5,791	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	5,121	5,367			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	58,009	59,420	61,687	60,751	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,009	59,420			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.83%	9.03%	9.22%	9.53%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.83%	9.03%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise

Market Risk

Banque et Caisse d'Epargne de l'Etat, Luxembourg

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT			
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024													
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0										0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0										0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0										0	
Equities	0	0	0	0	0	0						0	0	0	0										0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0										0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0										0	
Foreign exchange risk	348	516	0	0	0	0						0	0	0	0										0	
Commodities risk	4	3	0	0	0	0						0	0	0	0										0	
Total	353	520	0	0	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	0	0	0	0	0	0						0	0	0	0										0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0										0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0										0	
Equities	0	0	0	0	0	0						0	0	0	0										0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0										0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0										0	
Foreign exchange risk	496	364	0	0	0	0						0	0	0	0										0	
Commodities risk	2	0	0	0	0	0						0	0	0	0										0	
Total	498	364	0	0	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 re in the RWEA OV2 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	2,067	4,327	421	3,906	2,067	4,294	421	3,873
Central governments or central banks	2,149	4,902	48	4,854	2,149	4,921	48	4,873
Regional governments or local authorities	3,520	5,591	181	5,410	3,520	5,626	181	5,445
Public sector entities	1,542	1,542	15	1,527	1,542	1,527	15	1,512
Multilateral Development Banks	385	377	0	377	401	398	0	398
International Organizations	2,122	3,797	650	3,147	2,122	3,875	713	3,162
Institutions	6,043	5,033	3,900	2,133	6,043	5,014	4,143	1,899
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Real estate	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	18	0	0	18	18	0	0	18
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	4,106	4,105	412	3,693	4,102	4,100	402	3,698
Covered bonds	1,265	1,261	96	1,165	1,261	1,257	93	1,164
Claims on institutions and corporates with a ST credit assessment	8	8	103	95	8	8	117	109
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	11,134	28,991	6,271	22,720	11,057	28,846	6,426	22,421

⁽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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover more than 95% of total original exposure or Top 10 countries covered by original exposure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	4,431	7,251	0	7,251	4,431	7,271	0	7,271
Central governments or central banks	2,288	2,288	0	2,288	2,288	2,288	0	2,288
Regional governments or local authorities	2,033	452	83	1,950	2,033	424	77	1,956
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	122	93	25	68	99	71	21	78
Institutions	1,440	1,138	988	250	1,440	1,128	1,088	352
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Real estate	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	18	0	0	18	18	0	0	18
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	46	46	1	45	46	46	1	45
Claims on institutions and corporates with a ST credit assessment	0	0	100	100	0	0	111	111
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	8,014	10,988	1,094	6,894	8,014	10,971	1,200	6,894

⁽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.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	0	0	0	0	0	0	0	0
Central governments or central banks	188	188	0	188	188	188	0	188
Regional governments or local authorities	317	317	0	317	317	317	0	317
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	102	101	30	71	143	144	37	106
Institutions	224	224	201	23	224	224	244	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Real estate	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	251	251	33	218	304	304	33	271
Covered bonds	442	438	132	306	420	419	133	287
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	717	717	166	551	674	674	166	508

⁽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.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	0	0	0	0	0	0	0	0
Central governments or central banks	84	84	14	70	84	84	14	70
Regional governments or local authorities	261	231	13	248	221	191	7	214
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	10	10	0	10	0	0	0	0
Institutions	780	442	141	639	778	402	121	657
Corporates	663	662	431	231	711	710	477	241
of which: SME	0	0	0	0	0	0	0	0
Real estate	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	621	621	61	560	621	621	61	560
Covered bonds	385	385	81	304	345	346	78	267
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	1,238	1,380	269	1,119	1,102	1,271	253	1,049

⁽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.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	1,542	1,542	15	1,527	1,542	1,527	15	1,512
Multilateral Development Banks	385	377	0	377	401	398	0	398
International Organizations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Real estate	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	1,927	1,919	15	1,902	1,943	1,925	15	1,910

⁽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.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS		12	12	0	0	12	12	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		130	130	24	0	130	130	24	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		232	232	40	0	230	248	68	0
Corporates		686	686	328	0	764	747	323	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		293	293	33	0	339	339	34	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		468	468	234	0	301	301	151	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		1052	1052	395	0	1103	1103	477	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 are country-by-country including those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES		14	14	0	0	23	23	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		44	44	0	0	0	0	0	0
Corporates		1,478	1,478	903	0	1,477	1,475	906	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		12	12	6	0	2	2	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		1582	1582	909	0	1602	1600	906	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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM		102	102	0	0	93	93	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		162	162	0	0	169	169	0	0
Public sector entities		25	25	0	0	25	25	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		62	62	22	0	62	62	42	0
Corporates		75	75	63	0	74	74	64	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		191	191	19	0	195	195	20	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		54	54	0	0	60	60	4	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		1022	1022	82	0	1019	1019	64	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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CANADA		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		238	235	14	0	238	238	0	0
Public sector entities		61	61	0	0	60	60	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		5	5	3	0	6	6	3	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		569	569	57	0	578	578	58	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		807	800	71	0	812	812	71	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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		165	162	48	0	279	276	70	0
Corporates		52	52	52	0	142	142	86	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		11	11	2	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		288	288	54	0	268	268	54	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		324	323	104	0	597	596	130	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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWEDEN		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		20	20	0	0	20	20	0	0
Public sector entities		81	81	0	0	81	81	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		114	113	41	0	138	138	51	0
Corporates		178	178	142	0	198	198	162	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		142	142	31	0				

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		6,474	6,274	23	0	6,634	6,334	13	
Regional governments or local authorities		2,141	1,941	16	0	2,050	1,900	25	
Public sector entities		2,972	1,546	161	0	1,529	1,099	185	
Multilateral Development Banks		1,902	1,900	10	0	1,713	1,713	9	
International Organisations		632	607	0	0	468	465	0	
Institutions		2,386	2,372	897	0	2,044	2,039	5,039	
Corporates		6,130	5,900	3,864	0	5,942	5,950	3,648	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		205	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	14	0	0	0	14
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		4,140	4,139	134	0	4,363	4,362	565	
Claims on institutions and corporates with a ST credit assessment		2,124	2,124	80	0	1,804	1,804	720	
Collective investments undertakings (CIU)		9	9	114	0	9	9	112	
Equity		1,857	1,857	4,396	0	1,074	1,074	6,802	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		32,946	31,294	30,353	30	31,889	30,895	10,740	37

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG		2,533	2,500	9	0	5,000	7,350	2	
Regional governments or local authorities		1,250	1,250	0	0	1,078	1,078	0	
Public sector entities		1,176	1,111	57	0	2,351	443	82	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		100	83	53	0	86	46	36	
Corporates		1,200	1,200	1,200	0	1,200	1,204	1,043	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		205	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		15	0	0	10	10	0	0	10
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		46	46	9	0	43	43	9	
Collective investments undertakings (CIU)		9	9	114	0	9	9	112	
Equity		1,610	1,610	4,005	0	1,713	1,713	4,343	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		0	0	0	20	0	0	0	20

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		313	313	0	0	300	300	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		423	436	93	0	399	802	140	
Corporates		384	399	194	0	402	422	272	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		330	330	305	0	305	305	46	
Claims on institutions and corporates with a ST credit assessment		414	414	125	0	377	377	105	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		222	174	0	0	223	175	2	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		705	704	400	0	694	693	382	
Corporates		384	399	194	0	402	422	272	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		186	186	15	0	163	163	56	
Claims on institutions and corporates with a ST credit assessment		211	211	105	0	112	112	96	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		2	2	6	0	2	2	4	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		1,902	1,900	10	0	1,713	1,713	9	
International Organisations		632	607	0	0	468	465	0	
Institutions		0	0	0	0	0	0	0	
Corporates		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	12	12	0	12	12	0	0	
	Regional governments or local authorities	20	20	0	20	20	0	0	
	Public sector entities	126	126	25	156	156	31	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	189	189	71	256	256	109	50	
	Corporates	762	762	67	829	829	813	452	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	58	58	87	
	Covered bonds	0	0	0	0	34	34	37	
Claims on institutions and corporates with a ST credit assessment	303	303	151	459	459	459	220		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								2	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	15	15	0	15	15	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	25	25	11	36	36	9	20	
	Corporates	1,551	1,550	806	1,461	1,479	759	759	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	1	2	2	2	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								2	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	92	92	0	79	79	0	0	
	Regional governments or local authorities	194	194	0	193	193	0	0	
	Public sector entities	25	25	0	25	25	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	25	25	11	36	36	9	20	
	Corporates	81	81	60	85	85	62	62	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	189	189	19	190	190	19	19	
	Covered bonds	56	56	11	51	51	26	26	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								3	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CANADA	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	207	207	0	180	180	19	0	
	Public sector entities	94	94	0	68	68	54	54	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	25	25	11	36	36	9	20	
	Corporates	5	5	3	5	5	3	3	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	189	189	17	183	183	129	129	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								6	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	264	263	65	349	349	80	80	
	Corporates	95	95	66	94	94	78	78	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	284	284	57	258	258	52	52		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								6	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	81	81	0	81	81	81	81	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	118	118	34	141	141	39	39	
	Corporates	108	108	10	109	109	112	112	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Covered bonds	379	379	38	400	400	46	46	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								6	

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

	(in EUR, %)	IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	2,509	178	2,347	1,650	0	216	2,084	595	6,001	5,214	
Corporates - Of Which: Specialized Lending	2,201	135	2,066	1,385	0	87	2,081	254	2,042	1,306	
Corporates - Of Which: SME	11,709	387	11,322	1,822	303	139	11,200	393	21,972	1,829	
Retail	18,129	296	18,119	1,306	210	95	18,465	292	18,465	1,308	
Retail - Secured on real estate property	8	0	8	1	0	0	9	0	9	1	
Retail - Secured on real estate property - Of Which: SME	18,121	296	18,121	1,305	210	95	18,456	292	18,456	1,307	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	3,580	92	3,488	517	92	43	3,605	100	3,508	101	
Retail - Other Retail - Of Which: SME	424	18	415	76	17	11	442	18	432	80	
Retail - Other Retail - Of Which: non-SME	3,256	74	3,265	440	75	34	3,263	82	3,076	440	
Equity	1,335	1	1,333	4,661	2		1,375	1	5,375	2	
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾				531					136		
				12,285					12,933		

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

	(in EUR, %)	IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	7,647	402	6,787	5,345	0	217	7,594	595	6,726	5,236	
Corporates - Of Which: Specialized Lending	3,206	178	2,344	1,508	0	77	2,311	250	2,121	1,451	
Corporates - Of Which: SME	2,170	135	1,962	1,385	0	87	2,219	254	2,001	1,286	
Retail	20,378	371	20,889	1,863	290	139	21,315	375	21,239	1,660	
Retail - Secured on real estate property	17,725	290	17,725	1,253	205	93	18,044	286	18,044	1,254	
Retail - Secured on real estate property - Of Which: SME	8	0	8	1	0	0	9	0	9	1	
Retail - Secured on real estate property - Of Which: non-SME	17,718	290	17,718	1,252	205	93	18,035	286	18,035	1,253	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	3,273	82	3,164	410	85	30	3,217	89	3,187	412	
Retail - Other Retail - Of Which: SME	402	18	393	71	16	9	418	18	409	74	
Retail - Other Retail - Of Which: non-SME	2,851	65	2,770	338	69	26	2,804	71	2,778	341	
Equity	1,328	1	1,318	4,614	2		1,368	1	5,368	2	
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

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

	(in EUR, %)	IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	53	0	47	47	0	1	58	0	44	43	
Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	18	0	16	15	0	1	24	0	22	16	
Retail	211	5	209	33	3	2	219	6	217	35	
Retail - Secured on real estate property	126	2	126	13	1	1	132	1	132	14	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	126	2	126	13	1	1	132	1	132	14	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	85	3	83	20	2	2	86	5	84	21	
Retail - Other Retail - Of Which: SME	1	1	1	1	0	1	1	1	1	0	
Retail - Other Retail - Of Which: non-SME	84	2	82	19	2	2	85	2	83	20	
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

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

	(in EUR, %)	IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	59	0	59	41	0	0	60	0	59	35	
Corporates - Of Which: Specialized Lending	3	0	3	2	0	0	2	0	3	1	
Corporates - Of Which: SME	9	0	9	2	0	0	11	0	10	2	
Retail	168	3	166	37	6	3	173	6	171	39	
Retail - Secured on real estate property	85	3	85	13	3	1	85	3	85	14	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	85	3	85	13	3	1	85	3	85	14	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	83	4	82	24	2	2	88	4	86	25	
Retail - Other Retail - Of Which: SME	11	2	11	3	1	1	14	1	14	3	
Retail - Other Retail - Of Which: non-SME	72	3	70	21	2	2	74	3	72	22	
Equity	2	0	2	8	0	0	2	0	2	8	
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

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

	(in EUR, %)	IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	5	0	5	18	0	0	5	0	5	18	
Equity											
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

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

		IRB Approach																	
		As of 30/09/2024				As of 31/12/2024													
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions										
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted													
(in EUR, %)																			
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	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	0	0
	Corporates	15	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	6	1	0	0	0	6	6	0	6	2	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	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	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	0	0
	Retail - Qualifying Revolving	3	0	3	1	0	0	0	3	0	2	1	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	0	0
	Retail - Other Retail - Of Which: SME	0	0	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	0	0	
Equity	0	0	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																			

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach																	
		As of 30/09/2024				As of 31/12/2024													
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions										
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted													
(in EUR, %)																			
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	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	0	0
	Corporates	2	0	2	2	0	0	0	1	0	1	2	0	0	0	0	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	0	10	2	0	0	0	10	0	10	3	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	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	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	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	1	0	0	0	2	0	2	1	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	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	0	1	0	1	1	0	0	0	0	0	0	0	
Equity	0	0	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																			

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach																	
		As of 30/09/2024				As of 31/12/2024													
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions										
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted													
(in EUR, %)																			
BELGIUM	Central banks and central governments ⁽³⁾	0	0	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	0	0
	Corporates	15	0	6	6	0	0	0	8	0	6	6	0	0	0	0	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	2	1	0	0	0	2	0	2	1	0	0	0	0	0	0	0
	Retail	188	2	186	40	2	2	2	193	2	188	37	1	3	3	1	3	1	3
	Retail - Secured on real estate property	110	1	110	25	1	1	1	115	1	110	14	1	1	1	1	1	1	1
	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	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	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	78	1	74	25	3	2	78	1	73	23	1	2	2	1	2	1	2	2
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	76	1	71	25	3	2	76	1	71	23	1	2	2	1	2	1	2	2	
Equity	0	0	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																			

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach																	
		As of 30/09/2024				As of 31/12/2024													
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions										
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted													
(in EUR, %)																			
CANADA	Central banks and central governments ⁽³⁾	0	0	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	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	0	0	2	0	2	1	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	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	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	0	0
	Retail - Qualifying Revolving	0	0	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	0	0
	Retail - Other Retail - Of Which: SME	0	0	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	0	0	
Equity	0	0	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																			

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach																	
		As of 30/09/2024				As of 31/12/2024													
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions										
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted													
(in EUR, %)																			
SWITZERLAND	Central banks and central governments ⁽³⁾	0	0	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	0	0
	Corporates	114	0	62	32	0	0	0	113	0	61	31	0	0	0	0	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	46	0	45	15	0	1	1	49	0	48	14	0	1	1	1	1	1	1
	Retail - Secured on real estate property	14	0	14	3	0	0	0	14	0									

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	23	0	0	0	24	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	5	0	0	0	5	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	0	0	3	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	0	0	0	3	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	1	0	1	1	1	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	10	0	0	0	10	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	0	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	0	0	2	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	8	0	0	0	3	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	201	0	0	0	199	0	0	0
	Retail - Secured on real estate property	117	0	0	0	112	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	115	0	0	0	110	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	89	0	0	0	87	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	0	0	3	0	0	0
Retail - Other Retail - Of Which: non-SME	86	0	0	0	84	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	2	0	0	0	2	0	0	0
	Retail - Secured on real estate property	1	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	113	0	0	0	112	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	43	0	0	0	41	0	0	0
	Retail - Secured on real estate property	21	0	0	0	20	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21	0	0	0	20	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

2025 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 Banque et Caisse d'Épargne de l'État, Luxembourg

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Total																
	Other Central and eastern Europe countries non EEA																
	Middle East																
	Latin America and the Caribbean																
	Africa																
	Others ⁽⁵⁾																
	Total	396	396	0	0	0	0	0	0	396	0	0	0	0	5	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.

