



2023 EU-wide Transparency Exercise

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

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

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Key Metrics

Landesbank Baden-Württemberg

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	12,511	13,708	13,554	13,496	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	12,242	13,391	13,374	13,324	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	13,255	14,452	14,298	14,239	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLS transitional arrangements had not been applied - transitional definition	12,985	14,135	14,117	14,068	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	17,770	18,934	18,789	18,628	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	17,762	18,924	18,787	18,626	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	89,296	93,645	93,663	93,652	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	89,577	93,975	93,855	93,834	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.01%	14.64%	14.47%	14.41%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	13.67%	14.25%	14.25%	14.20%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.84%	15.43%	15.27%	15.20%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	14.50%	15.04%	15.04%	14.99%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.90%	20.22%	20.06%	19.89%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLS transitional arrangements had not been applied	19.83%	20.14%	20.02%	19.85%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	320,327	305,958	366,180	342,130	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.14%	4.72%	3.90%	4.16%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

Landesbank Baden-Württemberg

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,255	14,452	14,298	14,239	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	12,976	14,124	14,117	14,068	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	320,327	305,958	366,180	342,130	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	320,057	305,641	365,999	341,958	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.14%	4.72%	3.90%	4.16%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.05%	4.62%	3.86%	4.11%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	17,770	18,934	18,789	18,628	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,511	13,708	13,554	13,496	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,724	11,724	11,724	11,724	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,430	2,735	2,727	2,730	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	30	-62	-59	-63	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-396	-335	-307	-288	C 01.00 (0250,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-175	-199	-207	-227	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) 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)	-56	-144	-142	-142	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-6	-8	-6	-6	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-8	-14	-13	-14	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-36	-49	-49	-49	C 01.00 (0460,0000) + C 01.00 (0460,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000)	Articles 4(1)(b), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(1) point (b), 24(1) point (c) and 25 of CRR, Articles 36(1) point (a) (i) and 25 of CRR, Articles 36(1) point (a) (i) and 25 of CRR, Articles 36(1) point (a) (i) and 25 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-36	-49	-49	-49	C 01.00 (0460,0000)	Articles 36(1) point (a) (i), 24(1) point (b), 24(1) point (c) and 25 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(1)(b), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(1)(b), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) point (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-61	-49	-72	-72	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Articles 36(1) point (a) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-6	-9	-10	C 01.00 (0524,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-212	-212	-212	-240	C 01.00 (0520,0000)	-
	A.1.21	Transitional adjustments	279	328	180	172	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	279	328	180	172	C 01.00 (0520,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	744	744	744	744	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	744	744	744	744	C 01.00 (0540,0000) + C 01.00 (0540,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000) + C 01.00 (0570,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,255	14,452	14,298	14,239	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,515	4,482	4,491	4,388	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,407	4,395	4,275	4,161	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	370	395	395	398	C 01.00 (0690,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.3	Tier 2 transitional adjustments	-262	-307	-178	-170	C 01.00 (0680,0000) + C 01.00 (0680,0000) + C 01.00 (0680,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	89,296	93,645	93,663	93,652	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-291	-342	-191	-183	C 01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.01%	14.64%	14.67%	14.41%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.84%	15.43%	15.27%	15.20%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.99%	20.22%	20.66%	19.89%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,232	13,380	13,374	13,324	CA3 (4)	[(A.1)+(A.2)+(A.3)+(A.4)+(A.5)+(A.6)+(A.7)+(A.8)+(A.9)+(A.10)+(A.11)+(A.12)+(A.13)+(A.14)+(A.15)+(A.16)+(A.17)+(A.18)+(A.19)+(A.20)+(A.21)+(A.22)+(A.23)+(A.24)+(A.25)+(A.26)+(A.27)+(A.28)+(A.29)+(A.30)+(A.31)+(A.32)+(A.33)+(A.34)+(A.35)+(A.36)+(A.37)+(A.38)+(A.39)+(A.40)+(A.41)+(A.42)+(A.43)+(A.44)+(A.45)+(A.46)+(A.47)+(A.48)+(A.49)+(A.50)+(A.51)+(A.52)+(A.53)+(A.54)+(A.55)+(A.56)+(A.57)+(A.58)+(A.59)+(A.60)+(A.61)+(A.62)+(A.63)+(A.64)+(A.65)+(A.66)+(A.67)+(A.68)+(A.69)+(A.70)+(A.71)+(A.72)+(A.73)+(A.74)+(A.75)+(A.76)+(A.77)+(A.78)+(A.79)+(A.80)+(A.81)+(A.82)+(A.83)+(A.84)+(A.85)+(A.86)+(A.87)+(A.88)+(A.89)+(A.90)+(A.91)+(A.92)+(A.93)+(A.94)+(A.95)+(A.96)+(A.97)+(A.98)+(A.99)+(A.100)+(A.101)+(A.102)+(A.103)+(A.104)+(A.105)+(A.106)+(A.107)+(A.108)+(A.109)+(A.110)+(A.111)+(A.112)+(A.113)+(A.114)+(A.115)+(A.116)+(A.117)+(A.118)+(A.119)+(A.120)+(A.121)+(A.122)+(A.123)+(A.124)+(A.125)+(A.126)+(A.127)+(A.128)+(A.129)+(A.130)+(A.131)+(A.132)+(A.133)+(A.134)+(A.135)+(A.136)+(A.137)+(A.138)+(A.139)+(A.140)+(A.141)+(A.142)+(A.143)+(A.144)+(A.145)+(A.146)+(A.147)+(A.148)+(A.149)+(A.150)+(A.151)+(A.152)+(A.153)+(A.154)+(A.155)+(A.156)+(A.157)+(A.158)+(A.159)+(A.160)+(A.161)+(A.162)+(A.163)+(A.164)+(A.165)+(A.166)+(A.167)+(A.168)+(A.169)+(A.170)+(A.171)+(A.172)+(A.173)+(A.174)+(A.175)+(A.176)+(A.177)+(A.178)+(A.179)+(A.180)+(A.181)+(A.182)+(A.183)+(A.184)+(A.185)+(A.186)+(A.187)+(A.188)+(A.189)+(A.190)+(A.191)+(A.192)+(A.193)+(A.194)+(A.195)+(A.196)+(A.197)+(A.198)+(A.199)+(A.200)+(A.201)+(A.202)+(A.203)+(A.204)+(A.205)+(A.206)+(A.207)+(A.208)+(A.209)+(A.210)+(A.211)+(A.212)+(A.213)+(A.214)+(A.215)+(A.216)+(A.217)+(A.218)+(A.219)+(A.220)+(A.221)+(A.222)+(A.223)+(A.224)+(A.225)+(A.226)+(A.227)+(A.228)+(A.229)+(A.230)+(A.231)+(A.232)+(A.233)+(A.234)+(A.235)+(A.236)+(A.237)+(A.238)+(A.239)+(A.240)+(A.241)+(A.242)+(A.243)+(A.244)+(A.245)+(A.246)+(A.247)+(A.248)+(A.249)+(A.250)+(A.251)+(A.252)+(A.253)+(A.254)+(A.255)+(A.256)+(A.257)+(A.258)+(A.259)+(A.260)+(A.261)+(A.262)+(A.263)+(A.264)+(A.265)+(A.266)+(A.267)+(A.268)+(A.269)+(A.270)+(A.271)+(A.272)+(A.273)+(A.274)+(A.275)+(A.276)+(A.277)+(A.278)+(A.279)+(A.280)+(A.281)+(A.282)+(A.283)+(A.284)+(A.285)+(A.286)+(A.287)+(A.288)+(A.289)+(A.290)+(A.291)+(A.292)+(A.293)+(A.294)+(A.295)+(A.296)+(A.297)+(A.298)+(A.299)+(A.300)+(A.301)+(A.302)+(A.303)+(A.304)+(A.305)+(A.306)+(A.307)+(A.308)+(A.309)+(A.310)+(A.311)+(A.312)+(A.313)+(A.314)+(A.315)+(A.316)+(A.317)+(A.318)+(A.319)+(A.320)+(A.321)+(A.322)+(A.323)+(A.324)+(A.325)+(A.326)+(A.327)+(A.328)+(A.329)+(A.330)+(A.331)+(A.332)+(A.333)+(A.334)+(A.335)+(A.336)+(A.337)+(A.338)+(A.339)+(A.340)+(A.341)+(A.342)+(A.343)+(A.344)+(A.345)+(A.346)+(A.347)+(A.348)+(A.349)+(A.350)+(A.351)+(A.352)+(A.353)+(A.354)+(A.355)+(A.356)+(A.357)+(A.358)+(A.359)+(A.360)+(A.361)+(A.362)+(A.363)+(A.364)+(A.365)+(A.366)+(A.367)+(A.368)+(A.369)+(A.370)+(A.371)+(A.372)+(A.373)+(A.374)+(A.375)+(A.376)+(A.377)+(A.378)+(A.379)+(A.380)+(A.381)+(A.382)+(A.383)+(A.384)+(A.385)+(A.386)+(A.387)+(A.388)+(A.389)+(A.390)+(A.391)+(A.392)+(A.393)+(A.394)+(A.395)+(A.396)+(A.397)+(A.398)+(A.399)+(A.400)+(A.401)+(A.402)+(A.403)+(A.404)+(A.405)+(A.406)+(A.407)+(A.408)+(A.409)+(A.410)+(A.411)+(A.412)+(A.413)+(A.414)+(A.415)+(A.416)+(A.417)+(A.418)+(A.419)+(A.420)+(A.421)+(A.422)+(A.423)+(A.424)+(A.425)+(A.426)+(A.427)+(A.428)+(A.429)+(A.430)+(A.431)+(A.432)+(A.433)+(A.434)+(A.435)+(A.436)+(A.437)+(A.438)+(A.439)+(A.440)+(A.441)+(A.442)+(A.443)+(A.444)+(A.445)+(A.446)+(A.447)+(A.448)+(A.449)+(A.450)+(A.451)+(A.452)+(A.453)+(A.454)+(A.455)+(A.456)+(A.457)+(A.458)+(A.459)+(A.460)+(A.461)+(A.462)+(A.463)+(A.464)+(A.465)+(A.466)+(A.467)+(A.468)+(A.469)+(A.470)+(A.471)+(A.472)+(A.473)+(A.474)+(A.475)+(A.476)+(A.477)+(A.478)+(A.479)+(A.480)+(A.481)+(A.482)+(A.483)+(A.484)+(A.485)+(A.486)+(A.487)+(A.488)+(A.489)+(A.490)+(A.491)+(A.492)+(A.493)+(A.494)+(A.495)+(A.496)+(A.497)+(A.498)+(A.499)+(A.500)+(A.501)+(A.502)+(A.503)+(A.504)+(A.505)+(A.506)+(A.507)+(A.508)+(A.509)+(A.510)+(A.511)+(A.512)+(A.513)+(A.514)+(A.515)+(A.516)+(A.517)+(A.518)+(A.519)+(A.520)+(A.521)+(A.522)+(A.523)+(A.524)+(A.525)+(A.526)+(A.527)+(A.528)+(A.529)+(A.530)+(A.531)+(A.532)+(A.533)+(A.534)+(A.535)+(A.536)+(A.537)+(A.538)+(A.539)+(A.540)+(A.541)+(A.542)+(A.543)+(A.544)+(A.545)+(A.546)+(A.547)+(A.548)+(A.549)+(A.550)+(A.551)+(A.552)+(A.553)+(A.554)+(A.555)+(A.556)+(A.557)+(A.558)+(A.559)+(A.560)+(A.561)+(A.562)+(A.563)+(A.564)+(A.565)+(A.566)+(A.567)+(A.568)+(A.569)+(A.570)+(A.571)+(A.572)+(A.573)+(A.574)+(A.575)+(A.576)+(A.577)+(A.578)+(A.579)+(A.580)+(A.581)+(A.582)+(A.583)+(A.584)+(A.585)+(A.586)+(A.587)+(A.588)+(A.589)+(A.590)+(A.591)+(A.592)+(A.593)+(A.594)+(A.595)+(A.596)+(A.597)+(A.598)+(A.599)+(A.600)+(A.601)+(A.602)+(A.603)+(A.604)+(A.605)+(A.606)+(A.607)+(A.608)+(A.609)+(A.610)+(A.611)+(A.612)+(A.613)+(A.614)+(A.615)+(A.616)+(A.617)+(A.618)+(A.619)+(A.620)+(A.621)+(A.622)+(A.623)+(A.624)+(A.625)+(A.626)+(A.627)+(A.628)+(A.629)+(A.630)+(A.631)+(A.632)+(A.633)+(A.634)+(A.635)+(A.636)+(A.637)+(A.638)+(A.639)+(A.640)+(A.641)+(A.642)+(A.643)+(A.644)+(A.645)+(A.646)+(A.647)+(A.648)+(A.649)+(A.650)+(A.651)+(A.652)+(A.653)+(A.654)+(A.655)+(A.656)+(A.657)+(A.658)+(A.659)+(A.660)+(A.661)+(A.662)+(A.663)+(A.664)+(A.665)+(A.666)+(A.667)+(A.668)+(A.669)+(A.670)+(A.671)+(A.672)+(A.673)+(A.674)+(A.675)+(A.676)+(A.677)+(A.678)+(A.679)+(A.680)+(A.681)+(A.682)+(A.683)+(A.684)+(A.685)+(A.686)+(A.687)+(A.688)+(A.689)+(A.690)+(A.691)+(A.692)+(A.693)+(A.694)+(A.695)+(A.696)+(A.697)+(A.698)+(A.699)+(A.700)+(A.701)+(A.702)+(A.703)+(A.704)+(A.705)+(A.706)+(A.707)+(A.708)+(A.709)+(A.710)+(A.711)+(A.712)+(A.713)+(A.714)+(A.715)+(A.716)+(A.717)+(A.718)+(A.719)+(A.720)+(A.721)+(A.722)+(A.723)+(A.724)+(A.725)+(A.726)+(A.727)+(A.728)+(A.729)+(A.730)+(A.731)+(A.732)+(A.733)+(A.734)+(A.735)+(A.736)+(A.737)+(A.738)+(A.739)+(A.740)+(A.741)+(A.742)+(A.743)+(A.744)+(A.745)+(A.746)+(A.747)+(A.748)+(A.749)+(A.750)+(A.751)+(A.752)+(A.753)+(A.754)+(A.755)+(A.756)+(A.757)+(A.758)+(A.759)+(A.760)+(A.761)+(A.762)+(A.763)+(A.764)+(A.765)+(A.766)+(A.767)+(A.768)+(A.769)+(A.770)+(A.771)+(A.772)+(A.773)+(A.774)+(A.775)+(A.776)+(A.777)+(A.778)+(A.779)+(A.780)+(A.781)+(A.782)+(A.783)+(A.784)+(A.785)+(A.786)+(A.787)+(A.788)+(A.789)+(A.790)+(A.791)+(A.792)+(A.793)+(A.794)+(A.795)+(A.796)+(A.797)+(A.798)+(A.799)+(A.800)+(A.801)+(A.802)+(A.803)+(A.804)+(A.805)+(A.806)+(A.807)+(A.808)+(A.809)+(A.810)+(A.811)+(A.812)+(A.813)+(A.814)+(A.815)+(A.816)+(A.817)+(A.818)+(A.819)+(A.820)+(A.821)+(A.822)+(A.823)+(A.824)+(A.825)+(A.826)+(A.827)+(A.828)+(A.829)+(A.830)+(A.831)+(A.832)+(A.833)+(A.834)+(A.835)+(A.836)+(A.837)+(A.838)+(A.839)+(A.840)+(A.841)+(A.842)+(A.843)+(A.844)+(A.845)+(A.846)+(A.847)+(A.848)+(A.849)+(A.850)+(A.851)+(A.852)+(A.853)+(A.854)+(A.855)+(A.856)+(A.857)+(A.858)+(A.859)+(A.860)+(A.861)+(A.862)+(A.863)+(A.864)+(A.865)+(A.866)+(A.867)+(A.868)+(A.869)+(A.870)+(A.871)+(A.872)+(A.873)+(A.874)+(A.875)+(A.876)+(A.877)+(A.878)+(A.879)+(A.880)+(A.881)+(A.882)+(A.883)+(A.884)+(A.885)+(A.886)+(A.887)+(A.888)+(A.889)+(A.890)+(A.891)+(A.892)+(A.893)+(A.894)+(A.895)+(A.896)+(A.897)+(A.898)+(A.899)+(A.900)+(A.901)+(A.902)+(A.903)+(A.904)+(A.905)+(A.906)+(A.907)+(A.908)+(A.909)+(A.910)+(A.911)+(A.912)+(A.913)+(A.914)+(A.915)+(A.916)+(A.917)+(A.918)+(A.919)+(A.920)+(A.921)+(A.922)+(A.923)+(A.924)+(A.925)+(A.926)+(A.927)+(A.928)+(A.929)+(A.930)+(A.931)+(A.932)+(A.933)+(A.934)+(A.935)+(A.936)+(A.937)+(A.938)+(A.939)+(A.940)+(A.941)+(A.942)+(A.943)+(A.944)+(A.945)+(A.946)+(A.947)+(A.948)+(A.949)+(A.950)+(A.951)+(A.952)+(A.953)+(A.954)+(A.955)+(A.956)+(A.957)+(A.958)+(A.959)+(A.960)+(A.961)+(A.962)+(A.963)+(A.964)+(A.965)+(A.966)+(A.967)+(A.968)+(A.969)+(A.970)+(A.971)+(A.972)+(A.973)+(A.974)+(A.975)+(A.976)+(A.977)+(A.978)+(A.979)+(A.980)+(A.981)+(A.982)+(A.983)+(A.984)+(A.985)+(A.986)+(A.987)+(A.988)+(A.989)+(A.990)+(A.991)+(A.992)+(A.993)+(A.994)+(A.995)+(A.996)+(A.997)+(A.998)+(A.999)+(A.1000)
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.65%	14.24%	14.25%	14.20%	CA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	270	317	180	172	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0					

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Landesbank Baden-Württemberg

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	68,022	73,844	74,140	73,465	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	11,353	11,551	12,099	11,057	C 02.00 (r0050, 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	52,925	58,497	58,273	58,658	C 02.00 (r0250, 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	0	0	0	0	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	2,448	2,288	2,258	2,250	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,216	3,687	4,032	4,145	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	1,272	1,311	1,205	1,349	C 02.00 (r0640, c0010)
Settlement risk	3	3	14	23	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,212	1,837	1,843	1,881	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	8,080	6,424	5,943	6,360	C 02.00 (r0520, c0010)
Of which the standardised approach	3,776	3,214	3,551	4,292	C 02.00 (r0530, c0010)
Of which IMA	4,304	3,210	2,392	2,068	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), 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	5,199	6,371	6,371	6,371	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	5,199	6,371	6,371	6,371	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	291	168	115	58	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	89,296	93,645	93,663	93,652	

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

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

2023 EU-wide Transparency Exercise

P&L

Landesbank Baden-Württemberg

(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	9,031	13,072	6,314	14,183
Of which debt securities income	189	308	171	385
Of which loans and advances income	2,334	4,237	2,251	4,930
Interest expenses	7,503	10,786	5,635	12,775
(Of which deposits expenses)	779	1,641	1,299	2,968
(Of which debt securities issued expenses)	509	943	529	1,090
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	42	109	15	47
Net Fee and commission income	458	601	150	290
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	-4	-28	1	9
Gains or (-) losses on financial assets and liabilities held for trading, net	262	243	109	80
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-73	-10	-32	11
Gains or (-) losses from hedge accounting, net	-18	-30	17	15
Exchange differences (gain or (-) loss), net	107	90	39	69
Net other operating income / (expenses)	11	950	19	23
TOTAL OPERATING INCOME, NET	2,313	4,210	996	1,952
(Administrative expenses)	1,262	1,812	469	953
(Cash contributions to resolution funds and deposit guarantee schemes)	188	188	222	188
(Depreciation)	79	113	29	59
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-56	92	-8	-38
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-67	84	-20	-31
(Other provisions)	11	8	12	-7
Of which pending legal issues and tax litigation ¹	0	-5	0	0
Of which restructuring ²	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	183	156	70	118
(Financial assets at fair value through other comprehensive income)	0	5	0	-2
(Financial assets at amortised cost)	183	151	71	119
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	6
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	7	7	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	665	1,856	215	666
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	434	1,508	147	466
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	434	1,508	147	466
Of which attributable to owners of the parent	434	1,521	147	466

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Landesbank Baden-Württemberg

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	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	82,491				48,827				96,695				71,754				IAS 1.54 (i)
Financial assets held for trading	43,299	1,596	41,295	408	39,287	1,220	37,608	459	39,497	1,890	36,926	680	40,903	2,370	37,624	910	IFRS 7.8(e)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	421	0	381	40	494	0	363	131	510	0	380	130	985	0	882	103	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1,834	15	1,819	0	1,779	0	1,779	0	1,678	0	1,678	0	1,686	20	1,667	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	31,119	19,453	11,666	0	36,621	23,111	13,511	0	37,241	26,186	11,055	0	37,564	28,350	9,214	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	174,253				187,855				201,288				201,212				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	421	0	421	0	525	0	525	0	453	0	453	0	501	0	501	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-555				-549				-459				-497				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹⁾	7,370				7,038				7,210				7,297				
TOTAL ASSETS	340,653				321,880				384,112				361,406				IAS 1.9(e), ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	28,410	0	0	-3	0	0	0	33,482	0	0	-8	0	0	34,332	125	0	-7	-1	0	34,785	128	0	-6	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	2,713	0	0	0	0	0	0	3,147	0	0	0	0	0	2,792	0	0	0	0	0	2,658	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,075	83	6	0	-2	-6	1,066	79	6	0	-1	-6	1,744	80	6	-1	-1	-6	2,528	0	6	0	0	-6	Annex V.Part 1.31, 44(b)	
	Loans and advances	113,830	59,550	1,183	-53	-881	-563	167,937	18,934	1,243	-503	-327	-600	180,457	19,161	1,318	-499	-377	-621	178,922	19,874	1,444	-551	-395	-623	Annex V.Part 1.32, 44(a)	

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Baden-Württemberg

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	32,741	28,980	28,022	28,389	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,612	3,584	3,578	3,440	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	288,369	271,571	333,830	311,491	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	560	850	865	778	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-3,160	-3,164	-2,862	-2,874	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,356	1,724	1,976	1,739	IAS 37.10; IAS 1.54(l)
Tax liabilities	270	173	206	154	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,461	2,693	2,873	2,640	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	326,208	306,412	368,488	345,757	IAS 1.9(b);IG 6
TOTAL EQUITY	14,445	15,468	15,624	15,648	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	340,653	321,880	384,112	361,406	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Baden-Württemberg

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		25,454	21,939	20,277	20,143	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3	9	1	4	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,558	1,016	954	1,286	Annex V.Part 1.31
Deposits	Central banks	34,542	22,049	25,633	16,151	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	21,048	14,562	30,503	28,734	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,391	2,473	7,005	7,100	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	75,293	61,771	81,141	75,323	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	11,365	9,281	12,626	8,928	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	35,955	33,673	41,936	36,310	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,920	14,913	13,388	12,835	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	40,297	45,050	47,742	44,839	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	26,596	29,596	26,229	25,456	ECB/2013/33 Annex 2.Part 2.9.1
	Households	26,521	26,886	27,477	27,603	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,704	19,413	18,538	19,914	Annex V.Part 1.42(f), 44(c)
Debt securities issued		64,601	78,026	90,626	93,700	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,617	3,578	3,274	3,207	Annex V.Part 1.37
Other financial liabilities		9	5	6	5	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		325,281	304,986	366,295	344,098	

2023 EU-wide Transparency Exercise

Market Risk

Landesbank Baden-Württemberg

	5A		1H										1H											
	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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	2,755	1,812	78	21	250	49							75	21	158	34								
Of which: General risk	0	0	78	21	250	49							75	21	158	34								
Of which: Specific risk	2,755	1,812	0	0	0	0							0	0	0	0								
Equities	226	286	31	8	111	28							34	8	89	21								
Of which: General risk	0	0	31	8	111	28							34	8	89	21								
Of which: Specific risk	226	286	0	0	0	0							0	0	0	0								
Foreign exchange risk	542	707	0	0	0	0							0	0	0	0								
Commodities risk	107	111	0	0	0	0							0	0	0	0								
Total	3,630	2,916	79	22	265	54	0	0	0	0	0	0	83	23	174	40	0	0	0	0	0	0	0	3,210
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	1,987	2,233	58	15	124	31							44	17	116	33								
Of which: General risk	0	0	58	15	124	31							44	17	116	33								
Of which: Specific risk	1,987	2,233	0	0	0	0							0	0	0	0								
Equities	265	221	26	8	52	18							20	5	40	14								
Of which: General risk	0	0	26	8	52	18							20	5	40	14								
Of which: Specific risk	265	221	0	0	0	0							0	0	0	0								
Foreign exchange risk	889	1,136	0	0	0	0							0	0	0	0								
Commodities risk	175	314	0	0	0	0							0	0	0	0								
Total	3,317	3,904	62	17	129	34	0	0	0	0	0	0	47	17	118	36	0	0	0	0	0	0	0	2,068

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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	Central governments or central banks	4	201	0	0	137	451	0	
	Regional governments or local authorities	173	868	1	0	2,131	2,757	1	
	Public sector entities	1,172	281	28	0	1,629	883	75	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	403	403	0	
	Institutions	38,468	36,809	288	0	38,271	36,263	134	
	Corporates	14,294	7,877	5,345	1,111	13,269	8,158	5,579	
	of which: SME	2,986	1,387	1,111	0	2,888	1,441	1,160	
	Retail	9,539	6,290	4,237	0	9,172	5,983	4,048	
	of which: SME	1,120	2,477	1,446	0	1,086	2,464	1,468	
	Secured by mortgages on immovable property	4,276	4,217	1,488	0	4,678	4,667	1,629	
	of which: SME	400	399	141	0	631	628	196	
	Exposures in default	177	70	0	0	170	68	0	0
	Items associated with particularly high risk	3	3	0	0	2	2	0	0
	Covered bonds	12	12	0	0	39	39	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	34	34	34	0	31	31	74	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	68,716	57,880	11,521	142	68,961	60,119	11,690	161	

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

(2) Exposure value does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on >5% of total original exposure or Top 10 countries ranked by original exposure calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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	Central governments or central banks	0	241	0	0	137	352	0	
	Regional governments or local authorities	173	866	1	0	2,055	2,680	1	
	Public sector entities	1,172	391	24	0	1,629	883	75	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	38,468	36,776	191	0	38,263	36,000	67	
	Corporates	8,655	6,751	4,325	8,655	8,655	4,407	4,607	
	of which: SME	2,659	1,267	1,062	2,432	2,527	1,086	1,091	
	Retail	9,444	6,156	4,175	9,085	5,941	4,016	4,016	
	of which: SME	3,188	2,474	1,414	2,997	2,462	1,407	1,407	
	Secured by mortgages on immovable property	4,186	4,177	1,462	4,527	4,527	1,591	1,591	
	of which: SME	363	362	106	0	591	586	180	
	Exposures in default	172	69	0	0	166	67	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	12	12	0	0	39	39	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	34	34	34	0	31	31	74	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	63	63	63	137	63	63	63	157	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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	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	0	0	0	0	0	0	0	
	Corporates	288	129	129	0	347	241	241	
	of which: SME	8	1	1	0	1	1	1	
	Retail	1	1	1	0	1	1	1	
	of which: SME	1	1	1	0	1	1	1	
	Secured by mortgages on immovable property	7	7	7	0	7	7	7	
	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	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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	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	0	0	0	0	0	0	0	
	Corporates	56	24	15	0	69	32	22	
	of which: SME	10	1	1	0	17	10	8	
	Retail	7	5	3	0	7	4	3	
	of which: SME	2	2	2	0	2	2	2	
	Secured by mortgages on immovable property	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	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	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	0	0	0	0	0	0	0	
	Corporates	2,281	141	141	0	1,081	105	105	
	of which: SME	6	1	1	0	5	1	1	
	Retail	1	1	1	0	1	1	1	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	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	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	17	17	16	0	17	17	16	
	Corporates	111	20	16	0	95	18	11	
	of which: SME	59	3	3	0	4	3	3	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	36	36	15	0	37	37	14	
	of which: SME	35	35	13	0	36	36	13	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	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	1	1	1	0	1	1	1		
Standardised Total ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	1	0	0	
	Corporates	223	56	60	0	241	60	60	
	of which: SME	12	11	10	0	104	24	24	
	Retail	1	0	0	0	2	1	1	
	of which: SME	1	0	0	0	2	1	1	
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	
	of which: SME	1	1	1	0	1	1	1	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	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 ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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	0	0	0	0	0	0	0	
	Corporates	137	79	54	0	203	58	72	
	of which: SME	65	13	10	0	97	13	10	
	Retail	12	11	11	0	44	20	21	
	of which: SME	3	3	3	0	1	1	1	
	Secured by mortgages on immovable property	14	14	14	0	24	24	24	
	of which: SME	1	1	1	0	3	3	3	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	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 ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	12	12	2	0	3	3	1	
	Corporates	79	193	136	0	76	177	126	
	of which: SME	7	1	1	0	7	1	1	
	Retail	1	1	1	0	1	1	1	
	of which: SME	1	1	1	0	1	1	1	
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	
	of which: SME	1	1	1	0	1	1	1	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	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 ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CANADA	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	33	2	2	0	15	2	2	
	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	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	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 ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1	1	1	0	1	1	1	
	Corporates	21	1	1	0	46	14	14	
	of which: SME	13	1	1	0	11	1	1	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	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 ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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	Central governments or central banks	25,794	25,794	0	0	225	633	0	
	Regional governments or local authorities	2,090	2,714	1	0	2,078	2,865	1	
	Public sector entities	1,645	0	0	0	1,880	903	0	77
	Multilateral Development Banks	0	881	0	0	0	0	0	0
	International Organisations	682	481	0	0	516	516	0	0
	Institutions	43,023	40,945	807	0	40,076	38,764	133	0
	Corporates	16,949	8,615	5,851	0	14,576	7,879	5,269	0
	of which: SME	2,877	1,465	1,176	0	2,600	1,490	1,195	0
	Retail	8,891	5,765	3,883	0	8,646	5,680	3,798	0
	of which: SME	2,993	2,455	1,483	0	3,002	2,502	1,428	0
	Secured by mortgages on immovable property	4,818	4,802	1,679	0	5,024	5,010	1,748	0
	of which: SME	624	619	194	0	687	682	215	0
	Exposures in default	168	57	73	101	178	66	89	99
	Items associated with particularly high risk	-3	4	4	0	-3	3	4	0
	Covered bonds	424	424	0	0	425	425	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	1	1	1	0	
Collective Investments undertakings (CIU)	30	30	74	0	25	25	30	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	65	65	62	0	61	61	61	0	
Standardised Total ²	146,472	135,023	12,371	169	73,574	62,856	11,216	166	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
 (3) 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 ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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	Central governments or central banks	25,794	25,098	0	0	225	488	0	
	Regional governments or local authorities	2,014	2,638	1	0	1,961	2,747	0	0
	Public sector entities	1,645	881	0	0	1,679	903	0	77
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	40,971	38,930	596	0	40,010	38,523	76	0
	Corporates	8,438	6,902	4,462	0	8,399	6,794	4,197	0
	of which: SME	2,238	1,216	1,055	0	2,079	1,233	1,063	0
	Retail	8,898	5,724	3,856	0	8,566	5,612	3,763	0
	of which: SME	2,993	2,452	1,401	0	2,993	2,499	1,428	0
	Secured by mortgages on immovable property	4,713	4,700	1,640	0	4,918	4,904	1,709	0
	of which: SME	584	580	176	0	644	639	197	0
	Exposures in default	162	52	72	97	172	66	88	97
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	425	424	0	0	425	425	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	1	1	1	0	
Collective Investments undertakings (CIU)	29	29	74	0	25	25	30	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	65	65	62	0	63	63	63	0	
Standardised Total ²	146,472	135,023	12,371	169	73,574	62,856	11,216	166	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	2	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	2	2	0	0
	Corporates	40	272	331	0	331	204	203	0
	of which: SME	4	1	1	0	7	1	0	0
	Retail	4	2	4	0	4	2	2	0
	of which: SME	2	0	0	0	2	0	0	0
	Secured by mortgages on immovable property	2	2	2	0	2	2	2	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
	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 ²	0	0	0	0	0	0	0	0	

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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	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	72	33	22	0	69	32	22	0
	of which: SME	18	8	5	0	18	8	5	0
	Retail	7	4	3	0	6	4	3	0
	of which: SME	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	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
	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 ²	0	0	0	0	0	0	0	0	

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	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	3,183	1,837	1,517	0	3,040	99	99	0
	of which: SME	5	0	0	0	4	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	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
	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 ²	0	0	0	0	0	0	0	0	

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	17	17	8	9	17	17	8	9
	Corporates	79	15	11	61	61	16	12	12
	of which: SME	3	3	3	3	3	3	3	3
	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	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
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 ²								0	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	303	90	85	218	296	85	79	79
	of which: SME	127	42	42	116	46	46	46	46
	Retail	1	1	1	1	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	1	1	1	1	1	1
	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
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 ²								0	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	4	0	0	0	4	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	82	57	146	195	64	54	54
	of which: SME	116	33	10	105	15	12	12	12
	Retail	42	20	15	27	38	20	20	20
	of which: SME	4	2	2	3	2	2	2	2
	Secured by mortgages on immovable property	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
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 ²								0	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
AUSTRIA	Central governments or central banks	0	1	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	21	21	4	17	38	38	8	8
	Corporates	122	222	160	62	140	142	105	105
	of which: SME	53	44	37	17	54	54	46	46
	Retail	5	2	1	1	5	3	2	2
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	0	0	1	1	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
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 ²								2	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CANADA	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	14	1	1	13	19	2	2	2
	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	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
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 ²								0	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	11	1	1	10	28	4	4	4
	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	2	2	2	2	2	2	2	2
	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
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 ²								0	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)											
	Central banks and central governments	69,378	0	68,416	1,544	0	67,828	0	11,448	3,278	0	14
	Institutions	69,378	1	68,422	6,607	0	67,814	0	66,979	5,722	0	22
	Corporates	152,407	1,276	118,168	48,744	0	177,040	1,456	138,529	51,863	0	1,519
	Corporates - Of Which: Specialised Lending	24,482	121	23,956	19,671	0	42,639	279	40,921	16,902	0	193
	Corporates - Of Which: SME	15,222	155	11,945	3,413	0	20,480	153	16,470	4,645	0	83
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	1,170	0	1,170	2,448	0	1,088	1	1,088	2,388	0	0	
Other non credit-obligation assets				1,275					1,267			
IRB Total				13,640					65,749			

(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) IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
(3) 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 ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	(in EUR, %)												
	Central banks and central governments	18,652	0	21,193	1,854	0	17,494	0	20,202	1,703	0	4	
	Institutions	8,380	0	7,925	647	0	11,962	0	11,541	568	0	2	
	Corporates	99,866	964	79,220	31,265	0	115,522	995	87,174	33,395	0	1,051	
	Corporates - Of Which: Specialised Lending	6,863	34	6,049	2,449	0	22	15,842	34	13,065	5,239	0	58
	Corporates - Of Which: SME	13,772	123	10,460	3,223	0	47	13,724	114	14,098	4,009	0	69
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	877	0	877	1,729	0	847	1	847	1,661	0	0		
Other non credit-obligation assets				1,275					1,267				
IRB Total				1,729					1,661				

(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).

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED STATES	(in EUR, %)											
	Central banks and central governments	33,567	0	33,565	0	0	9,910	0	9,908	0	0	0
	Institutions	2,256	0	2,256	725	0	2,194	0	2,183	572	0	1
	Corporates	14,376	99	13,348	4,925	0	71	13,402	166	12,390	4,280	0
	Corporates - Of Which: Specialised Lending	6,309	86	6,012	2,763	0	54	5,799	253	5,524	3,368	0
	Corporates - Of Which: SME	213	0	115	28	0	0	245	0	235	41	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	57	0	57	358	0	53	0	53	345	0	0	
Other non credit-obligation assets				358					345			
IRB Total				358					345			

(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).

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
FRANCE	(in EUR, %)											
	Central banks and central governments	0	0	75	0	0	68	0	138	0	0	0
	Institutions	18,487	0	16,623	839	0	14,278	0	14,240	886	0	4
	Corporates	1,315	0	1,248	596	0	5	3,478	15	3,396	1,794	0
	Corporates - Of Which: Specialised Lending	568	0	521	188	0	1	2,315	0	2,275	1,078	0
	Corporates - Of Which: SME	6,209	0	6,012	2,763	0	54	101	0	99	27	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets				0					0			
IRB Total				839					886			

(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).

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	(in EUR, %)											
	Central banks and central governments	57	0	137	11	0	32	0	149	12	0	0
	Institutions	14,633	0	14,284	934	0	14,755	0	14,729	838	0	1
	Corporates	2,671	0	2,609	1,152	0	23	2,720	0	2,586	1,084	0
	Corporates - Of Which: Specialised Lending	1,952	0	1,916	964	0	12	1,974	0	1,878	897	0
	Corporates - Of Which: SME	21	0	23	5	0	0	24	0	24	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	1	0	1	1	0	1	0	1	1	0	0	
Other non credit-obligation assets				1					1			
IRB Total				946					946			

(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).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,013	0	2,013	231	0	2	1,666	0	1,666	86	0	1,666	86	0	1	0
	Corporates	4,872	8	4,836	1,779	0	8	7,570	84	7,236	2,635	0	21	0	0	0	0
	Corporates - Of Which: Specialised Lending	3,161	0	3,161	1,177	0	2	6,411	76	5,901	2,041	0	12	0	0	0	0
	Corporates - Of Which: SME	118	0	118	27	0	0	273	8	259	89	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 - 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
Other non credit-obligation assets	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 (i.e., substitution effects).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
NETHERLANDS	Central banks and central governments	0	0	43	0	0	0	0	0	0	0	109	0	0	0	0	0
	Institutions	1,491	0	1,491	180	0	1	1,134	0	1,134	144	0	0	0	0	0	0
	Corporates	4,208	7	3,950	1,574	0	6	8,094	8	7,981	3,231	0	7	15	0	0	0
	Corporates - Of Which: Specialised Lending	1,608	0	1,608	608	0	1	4,940	5	4,632	1,626	0	17	0	0	0	0
	Corporates - Of Which: SME	82	4	82	39	0	0	641	0	546	253	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 - 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
Other non credit-obligation assets	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 (i.e., substitution effects).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
SWITZERLAND	Central banks and central governments	225	0	464	0	0	0	2	0	227	0	0	0	0	0	0	0
	Institutions	6,723	0	6,709	708	0	0	5,400	0	5,414	415	0	0	0	0	0	0
	Corporates	3,914	1	2,655	1,110	0	4	3,336	0	3,125	433	11	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	24	0	24	6	0	0	62	0	42	26	0	0	0	0	0	0
	Corporates - Of Which: SME	96	0	79	24	0	0	139	0	87	24	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 - 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	8	0	8	14	0	0	7	0	7	14	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	
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 (i.e., substitution effects).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
AUSTRIA	Central banks and central governments	1,020	0	1,030	2	0	0	467	0	325	7	0	0	0	0	0	0
	Institutions	1,006	0	1,008	222	0	1	1,074	0	1,076	215	0	2	0	0	0	0
	Corporates	3,794	30	2,981	1,209	0	4	3,483	29	2,535	1,083	0	17	0	0	0	0
	Corporates - Of Which: Specialised Lending	105	0	104	24	0	0	102	0	102	21	0	0	0	0	0	0
	Corporates - Of Which: SME	23	0	11	4	0	0	14	0	5	1	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 - 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	140	0	140	350	0	0	98	0	98	246	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	
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 (i.e., substitution effects).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
CANADA	Central banks and central governments	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Institutions	4,425	0	4,425	471	0	0	4,639	0	4,639	504	0	1	0	0	0	0
	Corporates	772	0	740	468	0	7	866	0	833	503	0	12	0	0	0	0
	Corporates - Of Which: Specialised Lending	714	0	688	442	0	4	823	0	788	490	0	1	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 - 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
Other non credit-obligation assets	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 (i.e., substitution effects).

		IRB Approach															
		As of 30/09/2022						As of 31/12/2022									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
SPAIN	Central banks and central governments	131	0	131	109	0	2	125	0	125	99	0	3	0	0	0	0
	Institutions	997	0	996	41	0	0	1,298	0	1,298	59	0	0	0	0	0	0
	Corporates	401	18	317	172	0	2	355	18	299	158	0	2	0	0	0	0
	Corporates - Of Which: Specialised Lending	306	0	304	90	0	1	78	0	76	76	0	0	0	0	0	0
	Corporates - Of Which: SME	12	0	12	3	0	0	12	0	12	2	0	0	0	0	0	0

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	44,682	0	4,113	2,551	13	51,123	0	9,578	2,840	0
	Institutions	74,461	0	70,621	6,107	22	73,811	0	72,389	6,339	21
	Corporates	176,214	1,502	138,996	33,383	0	177,399	1,376	139,972	33,544	0
	Corporates - Of Which: Specialised Lending	43,376	288	40,729	16,772	0	44,791	307	42,317	17,116	253
	Corporates - Of Which: SME	13,094	135	15,514	4,353	0	20,449	152	16,792	4,691	62
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	1,082	1	1,082	2,238	0	1,047	1	1,047	2,250	0	
Other non credit-obligation assets				1,530					1,530		
IRB Total ³				65,810					66,383		

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GERMANY	Central banks and central governments	17,670	0	20,356	1,840	4	68,406	0	70,566	1,850	0	
	Institutions	10,364	0	9,881	603	0	20,698	0	20,203	552	0	
	Corporates	114,650	965	87,262	33,397	0	115,670	1,041	88,708	33,083	516	
	Corporates - Of Which: Specialised Lending	16,546	35	13,963	5,402	0	59	16,990	199	13,855	5,257	84
	Corporates - Of Which: SME	16,676	104	12,466	3,855	0	58	16,216	120	15,145	4,251	54
	Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	851	1	851	1,723	0	817	1	817	1,711	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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	21,003	0	21,002	0	0	26,340	0	16,319	0	2
	Institutions	0	0	2,350	624	0	2,481	646	16,312	987	0
	Corporates	13,348	181	12,299	4,236	0	143	12,722	152	11,619	4,594
	Corporates - Of Which: Specialised Lending	5,946	151	5,639	2,383	0	75	6,188	150	5,882	2,713
	Corporates - Of Which: SME	250	0	238	46	0	15	0	1	1	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	44	0	44	118	0	44	0	44	123	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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	68	0	139	9	0	68	0	136	18	0
	Institutions	15,899	0	15,889	902	0	4	16,368	0	16,312	987
	Corporates	13,571	15	14,029	1,723	0	45	13,591	15	14,634	1,712
	Corporates - Of Which: Specialised Lending	2,384	0	2,339	1,075	0	18	2,467	0	2,426	1,086
	Corporates - Of Which: SME	41	0	41	13	0	19	0	19	3	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	111	0	229	29	0	84	0	203	26	0
	Institutions	16,122	0	16,117	753	0	1	15,168	0	15,099	820
	Corporates	2,446	0	2,265	1,029	0	33	2,071	0	2,236	1,068
	Corporates - Of Which: Specialised Lending	1,938	0	1,845	800	0	8	2,226	0	2,136	879
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	1	0	1	1	0	1	0	1	2	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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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	Original Exposure ¹	Exposure Value ²
		Of which: defined		Of which: subordinated		Of which: defined		Of which: subordinated		Of which: defined	
LUXEMBOURG	Central banks and central governments	2,441	0	0	0	0	0	0	0	2,432	0
	Institutions	7,831	84	2,441	76	1	2,432	0	2,425	80	0
	Corporates	7,831	84	2,382	2,652	0	22	7,961	80	7,987	2,678
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5,760	76	5,215	2,028	0	13	5,853	32	6,251	2,095
	Retail	0	0	279	97	0	0	288	8	181	66
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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	Original Exposure ¹	Exposure Value ²
		Of which: defined		Of which: subordinated		Of which: defined		Of which: subordinated		Of which: defined	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,308	0	1,308	355	0	0	1,305	0	1,295	171
	Corporates	6,475	8	7,555	3,128	0	11	6,499	8	7,624	3,011
	Corporates - Of Which: Specialised Lending	4,950	5	4,645	1,837	0	16	4,938	5	4,649	1,731
	Corporates - Of Which: SME	177	0	308	156	0	5	454	0	465	195
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	1	
Other non credit-obligation assets	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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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	Original Exposure ¹	Exposure Value ²
		Of which: defined		Of which: subordinated		Of which: defined		Of which: subordinated		Of which: defined	
SWITZERLAND	Central banks and central governments	5	0	219	0	0	4	0	0	215	0
	Institutions	5,731	0	5,735	521	0	0	5,637	0	5,642	472
	Corporates	2,399	0	2,186	829	0	11	2,797	1	2,581	965
	Corporates - Of Which: Specialised Lending	29	0	29	10	0	0	29	0	29	10
	Corporates - Of Which: SME	143	0	86	24	0	0	119	0	86	23
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	7	0	7	14	0	7	0	7	14	0	
Other non credit-obligation assets	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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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	Original Exposure ¹	Exposure Value ²
		Of which: defined		Of which: subordinated		Of which: defined		Of which: subordinated		Of which: defined	
AUSTRIA	Central banks and central governments	417	0	527	7	0	418	0	527	7	0
	Institutions	1,505	0	1,505	260	0	2	1,633	0	1,644	259
	Corporates	3,525	30	2,579	1,115	0	17	3,811	101	2,751	1,125
	Corporates - Of Which: Specialised Lending	0	0	99	16	0	0	97	13	13	13
	Corporates - Of Which: SME	15	0	7	2	0	0	25	0	8	2
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	98	0	98	246	0	98	0	98	246	0	
Other non credit-obligation assets	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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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	Original Exposure ¹	Exposure Value ²
		Of which: defined		Of which: subordinated		Of which: defined		Of which: subordinated		Of which: defined	
CANADA	Central banks and central governments	4,674	0	4,674	0	0	0	4,798	0	4,797	0
	Institutions	855	0	836	535	0	14	886	0	871	560
	Corporates	796	0	766	515	0	2	829	0	817	540
	Corporates - Of Which: Specialised 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	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	1	
Other non credit-obligation assets	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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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	Original Exposure ¹	Exposure Value ²
		Of which: defined		Of which: subordinated		Of which: defined		Of which: subordinated		Of which: defined	
SPAIN	Central banks and central governments	212	0	212	86	0	3	211	0	211	85
	Institutions	1,802	0	1,809	94	0	2	1,907	0	1,906	88
	Corporates	170	17	321	174	0	2	356	0	315	171
	Corporates - Of Which: Specialised Lending	78	0	77	76	0	0	86	0	85	73
	Corporates - Of Which: SME	12	0	12	3	0	0	12	0	12	3
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Landesbank Baden-Württemberg

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		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						
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]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	111	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		4	4	4	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	
[3Y - 5Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	39	30	0	0	0	0	39	0	0	0	0	0	0	372	0	
Total		48	48	9	0	0	39	0	0	0	0	0	0	486	0	
[0 - 3M]	Others	1	1	1	0	0	0	0	66	5,464	-26	1,124	0	0	0	
[3M - 1Y]		3	3	0	0	3	0	18	889	-2	250	0	0	0	0	
[1Y - 2Y]		109	109	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		295	295	0	0	295	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		181	3	101	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		181	181	146	0	36	0	0	0	0	0	0	0	0	0	
[10Y - more]	571	542	313	0	257	1	0	0	0	0	0	0	0	0		
Total		1,260	1,132	561	0	696	3	84	6,364	-27	1,374	0	0	0	2	

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, Switzerland, 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 nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Landesbank Baden-Württemberg

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		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						
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	0	0	0	0	0	0	0	0	0	0	0	0		
		4	4	4	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		
		9	9	9	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		74	73	0	0	0	73	0	0	0	0	0	437	0		
		87	87	13	0	0	73	0	0	0	0	0	437	0	3	
		26	26	26	0	0	0	6	1,962	-14	1,230	0	0	0		
		90	90	16	0	73	1	1	813	-7	792	0	0	0		
		185	166	6	0	179	0	0	0	0	0	0	0	0		
		190	102	38	0	152	0	0	0	0	0	0	0	0		
		16	16	16	0	0	0	0	0	0	0	0	0	0		
		201	201	45	0	155	0	0	0	0	0	0	0	0		
		1,109	1,023	545	0	564	0	0	0	0	0	0	0	0		
		1,817	1,624	692	0	1,124	1	7	2,806	-21	2,023	0	0	0	1	

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, Switzerland, 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 e04.

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Landesbank Baden-Württemberg

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best performing >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best performing >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	82,323	0	0	0	0	0	0	0	0	48,665	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	29,629	0	6	6	6	5	6	6	0	34,674	0	6	6	6	10	6	6	6	0	
Central banks	569	0	0	0	0	0	0	0	0	457	0	0	0	0	0	0	0	0	0	
General governments	2,860	0	0	0	0	2	0	0	0	5,273	0	0	0	0	5	0	0	0	0	
Credit institutions	22,040	0	0	0	0	2	0	0	0	24,520	0	0	0	0	6	0	0	0	0	
Other financial corporations	3,271	0	0	0	0	1	0	0	0	3,811	0	0	0	0	1	0	0	0	0	
Non-financial corporations	388	0	6	6	6	0	6	6	0	304	0	6	6	6	0	6	6	6	0	
Loans and advances (including at amortised cost and fair value)	179,321	138	1,218	1,206	1,183	934	565	563	285	193,353	368	1,362	1,361	1,243	829	609	600	427	0	
Central banks	424	0	0	0	0	0	0	0	0	213	0	0	0	0	0	0	0	0	0	
General governments	10,722	2	0	0	0	3	0	0	0	9,585	2	0	0	0	10	0	0	0	0	
Credit institutions	49,270	3	72	72	72	14	56	56	0	42,906	3	48	48	48	23	45	45	0	0	
Other financial corporations	21,528	2	9	9	9	38	3	3	0	23,558	8	90	90	7	57	1	1	0	90	
Non-financial corporations	85,205	125	1,083	1,072	1,050	823	482	479	268	104,876	347	1,164	1,164	1,134	672	539	531	319	0	
of which: small and medium-sized enterprises	22,097	44	227	227	222	116	80	75	110	34,746	217	294	294	283	173	116	111	148	0	
of which: Loans collateralised by commercial immovable property	26,686	35	376	365	347	122	120	122	125	42,533	250	447	447	424	218	172	168	179	0	
Households	12,170	6	50	50	50	57	24	24	13	12,216	7	50	54	54	68	23	23	15	0	
of which: Loans collateralised by residential immovable property	6,960	4	26	25	25	19	10	10	11	7,084	5	27	26	26	28	9	9	12	0	
of which: Credit for consumption	283	0	2	2	2	1	1	1	0	300	0	1	1	1	1	1	1	0	0	
NET INSTRUMENTS other than NPT	291,272	138	1,224	1,212	1,190	940	572	560	285	276,692	368	1,368	1,367	1,240	830	615	607	427	0	
OFF-BALANCE SHEET EXPOSURES	78,695		215	214	106	100	79	36	9	83,238		207	191	96	250	77	39	20	0	

¹⁾ For the definition of non-performing exposures please refer to Article 4(7a) of Regulation (EU) No 575/2013 (CRR).
²⁾ Institutions report here the cumulative amount of defaulted credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
³⁾ Institutions report here the cumulative amount of defaulted credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than NPT and provisions for off-balance sheet exposures.
⁴⁾ 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 PFRBP framework (template F 10.00 / 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 PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Landesbank Baden-Württemberg

	As of 30/09/2022						As of 31/12/2022						
	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	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	0
Debt securities (including at amortised cost and fair value)	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
General governments	0	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	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,319	494	206	198	672	146	1,562	494	226	218	778	154	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	8	8	7	7	0	0	0
Other financial corporations	31	6	1	1	30	5	6	6	1	1	5	5	
Non-financial corporations	1,277	481	203	195	636	138	1,538	474	216	208	768	147	
of which: small and medium-sized enterprises	338	44	10	9	297		694	47	11	10	608		
Households	11	7	2	2	5	2	10	6	2	2	4	2	
DEBT INSTRUMENTS other than HFT	1,319	494	206	198	672		1,562	494	226	218	778		
Loan commitments given	203	46	15	10	0	0	43	23	10	7	0	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

Landesbank Baden-Württemberg

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(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)	1,829	482	231	216	1,052	131	1,812	631	274	259	956	216
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	8	8	7	7	0	0	0	0	0	0	0	0
Other financial corporations	7	6	1	1	5	5	1	1	0	0	0	0
Non-financial corporations	1,806	462	221	206	1,043	123	1,803	625	271	257	953	214
of which: small and medium-sized enterprises	795	44	15	9	731		818	221	73	69	661	
Households	9	6	2	2	4	2	8	5	2	2	3	2
DEBT INSTRUMENTS other than HFT	1,829	482	231	216	1,052		1,812	631	274	259	956	
Loan commitments given	50	18	7	5	0	0	154	24	8	5	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Landesbank Baden-Württemberg

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	116	1	1	116	1	0	115	5	5	115	1	0	116	5	5	116	1	0	116	5	5	116	1	0
B Mining and quarrying	462	0	0	462	1	0	448	0	0	448	3	0	469	0	0	469	3	0	424	0	0	424	2	0
C Manufacturing	16.789	554	554	16.784	679	5	16.143	523	523	16.138	441	5	16.289	609	609	16.284	506	5	16.232	632	632	16.227	488	5
D Electricity, gas, steam and air conditioning supply	6.407	37	37	6.376	55	0	6.410	35	35	6.379	76	0	6.175	34	34	6.145	70	0	6.054	33	33	6.024	57	0
E Water supply	2.275	0	0	2.271	2	0	2.265	1	1	2.260	2	0	2.420	1	1	2.415	2	0	2.451	1	1	2.447	1	0
F Construction	17.736	25	25	17.736	25	0	2.188	24	24	2.188	24	0	2.453	25	25	2.453	27	0	2.506	25	25	2.506	33	0
G Wholesale and retail trade	6.392	136	125	6.392	112	0	5.983	139	139	5.983	115	0	6.100	148	148	6.100	123	0	6.371	154	154	6.371	121	0
H Transport and storage	2.855	26	26	2.855	38	0	3.042	26	26	3.042	28	0	3.167	26	26	3.167	27	0	3.250	26	26	3.250	22	0
I Accommodation and food service activities	46	1	1	46	1	0	109	1	1	109	1	0	110	0	0	110	1	0	110	0	0	110	1	0
J Information and communication	2.965	7	7	2.965	11	0	2.645	5	5	2.644	36	0	2.644	4	4	2.644	27	0	3.087	4	4	3.087	27	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	30.899	127	127	30.856	142	0	50.616	212	212	50.609	270	0	50.688	209	209	50.681	224	0	51.379	321	321	51.372	368	0
M Professional, scientific and technical activities	7.490	102	102	7.490	97	0	7.432	99	99	7.432	109	0	8.180	95	95	8.180	109	0	8.911	99	99	8.911	114	0
N Administrative and support service activities	4.290	56	56	4.290	113	0	4.711	52	52	4.711	71	0	4.610	34	34	4.610	60	0	4.455	34	34	4.455	63	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	204	0	0	204	1	0	239	0	0	239	3	0	240	0	0	240	3	0	246	0	0	246	3	0
Q Human health services and social work activities	1.242	7	7	1.242	12	0	1.240	38	38	1.240	29	0	1.240	38	38	1.240	28	0	1.246	38	38	1.246	27	0
R Arts, entertainment and recreation	267	1	1	267	2	0	343	1	1	343	2	0	351	1	1	351	2	0	320	1	1	320	2	0
S Other services	809	2	2	809	7	0	846	2	2	846	5	0	944	2	2	944	5	0	986	2	2	986	6	0
Loans and advances	65.205	1.080	1.072	65.162	1.300	5	104.876	1.164	1.164	105.829	1.206	5	106.196	1.233	1.233	106.130	1.267	5	108.144	1.276	1.276	108.098	1.327	5

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