

### **2025 EU-wide Stress Test**

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



### **2025 EU-wide Stress Test: Summary**

Landesbank Baden-Württemberg

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Rov	vNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1	Net interest income	2,667		2,247	2,272	2,291	1,568	1,495	1,523
	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	691		286	286	286	-300	367	367
	3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-328		285	-278	-294	-1,195	-870	-986
	4	Profit or (-) loss for the year	861		548	143	111	-1,861	-880	-979
	5	Coverage ratio: non-performing exposure (%)	37.10%		36.89%	35.21%	34.35%	42.79%	39.86%	38.44%
	6	Common Equity Tier 1 capital	14,199	14,205	14,356	14,084	13,507	10,423	8,796	6,757
	7	Total Risk exposure amount (all transitional adjustments included)	96,888	84,291	84,838	85,181	85,655	90,044	96,069	99,081
	8	Common Equity Tier 1 ratio, %	14.65%	16.85%	16.92%	16.53%	15.77%	11.58%	9.16%	6.82%
	9	Fully loaded Common Equity Tier 1 ratio, %	14.54%	12.63%	12.62%	12.29%	11.68%	9.03%	7.34%	5.54%
	10	Tier 1 capital	14,944	14,950	15,101	14,829	14,252	11,168	9,541	7,502
	11	Total leverage ratio exposures	338,919		338,919	338,919	338,919	338,919	338,919	338,919
	12	Leverage ratio, %	4.41%	4.41%	4.46%	4.38%	4.21%	3.30%	2.82%	2.21%
	13	Fully loaded leverage ratio, %	4.38%	4.38%	4.46%	4.38%	4.21%	3.30%	2.82%	2.21%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	Yes (static and dynamic)



			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Ехро	sure values			Risk expo	sure amounts								
				A-IRB	F-I	RB	A-II	RB	F-	IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stock		
RowNum			Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				for Stage 1 exposur	e for Stage 2 exposure for S	tage 3 exposure	Stage 3 exposur
1		Central banks	(IIIII EOK, %)	0	0 47,580	0	0		0 7		0 45,789	0			0	0	-
2		Central governments		0	0 27,071		0		0 3,056		0 11,637		248	3 1	5 19	18	7.2
3		Regional governments or local authorities		0	0 2,188		0		0 390		0 41	0	0	o	0 0	0	_
4		Public sector entities		0	0 0	0	0		0 0		0 0	0	0	O .	0 0	0	-
5		Institutions			85,081	0			6,374		0 8,757	183	C	O .	3 0	0	86.
6		Corporates		0	0 132,074	2,316	0		0 41,044		0 95,910	32,817	2,276	6 38	7 722	874	38.
7		Corporates - Of Which: Specialised Lending		0	0 41,413	1,102	0		0 13,443		0 25,989	14,564	1,109	9 11	3 273	269	
8		Corporates - Of Which: SME general corporates		0	0 13,435	111	0		0 3,032		0 11,516	3,260	124	4	70	47	37.
9		Corporates - Of Which: Purchased receivables		0	0 1,670	52	0		0 722		0 1,795	815	53	3	7 16	32	60
10	Landesbank Baden-	Retail		0	0		0		0		0	0	0	O	0 0	0	-
11		Retail - Secured by residential estate property		0	0		0		0		0	0	0	O	0 0	0	-
12	Württemberg	Retail - Qualifying Revolving		0	0		0		0		0	0	0	O	0 0	0	-
13	8	Retail - Purchased receivables		0	0		0		0		0	0	0	O	0 0	0	-
14		Retail - Other Retail		0	0		0		0		0	0	0	O	0	0	-
15		Retail - Other Retail - Of Which: SME		0	0		0		0		0	0	0	O	0 0	0	-
16		Retail - Other Retail - Of Which: non-SME		0	0		0		0		0	0	0	O	0 0	0	-
17		Collective investments undertakings (CIU)		0	0 0	0	0		0 0		0	0	0	O	0 0	0	-
18		Equity		789	0		2,101		4		0	0	0	O	0 0	0	-
19		Securitisation															
20		Other non-credit obligation assets		1,598	0		1,638		0		0	0	0	0	0	0	-
21		TOTAL		2,387	0 293,993	2,316	3,739		4 50,871		<b>0</b> 162,133	35,207	2,525	5 40	742	892	35.3

											Restated							
											31/12/2024*							
					Exposure	values			Risk expos	sure amounts								
				A-IRB		F-I	RB	A-IR	В	F-II	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			e for Stage 3 exposure	
22		Central banks		0	0	39,830	0	0		0 0		0 39,003	0	C	0	C	S O	<i>i</i> -
23		Central governments		0	0	18,565	0	0	ı	0 2,171		0 10,397	1,551	187	12	16	δ 15	8.00
24		Regional governments or local authorities		0	0	0	0	0	I	0 0		0 0	0	C	0	C	J 0	<i>i</i> –
25		Public sector entities		0	0	0	0	0	1	0 0		0 0	0	С	0	С	J 0	<i>i</i> -
26		Institutions				18,511	0			632		0 2,037	167	C	1	C	J 0	84.00
27		Corporates		0	0	80,926	1,426	0	(	0 25,211		0 65,482	21,399	1,448	226	439	9 605	41.81
28		Corporates - Of Which: Specialised Lending		0	0	16,466	377	0	-	0 4,731		0 9,706	6,804	454	32	86	5 110	24.139
29		Corporates - Of Which: SME general corporates		0	0	12,311	111	0		0 2,717		0 10,737	3,013	124	43	66	ŝ 46	37.54 5 42.84
30		Corporates - Of Which: Purchased receivables		0	0	1,478	35	0		0 647		0 1,597	810	36	7	15	5 16	, 42.84
31		Retail		0	0			0		0		0	0	C	0	C	<u>0</u>	<i>i</i> –
32	GERMANY	Retail - Secured by residential estate property		0	0			0		0		0	0	C	0	C	) 0	<i>y</i> -
33		Retail - Qualifying Revolving		0	0			0	(	0		0	0	C	0	C	٥ و	<i>j</i> -
34		Retail - Purchased receivables		0	0			0		0		0	0	C	0	C	J 0	<i>i</i> -
35		Retail - Other Retail		0	0			0	(	0		0	0	C	0	C	<u>٥</u>	<i>i</i> -
36		Retail - Other Retail - Of Which: SME		0	0			0		0		0	0	C	0	C	٥ (د	<i>j</i> –
37		Retail - Other Retail - Of Which: non-SME		0	0			0	(	0		0	0	C	0	С	) 0	<i>j</i> -
38		Collective investments undertakings (CIU)		0	0	0	0	0		0		0	0	C	0	C	٥ و	<i>j</i> –
39		Equity		566	0			1,540		0		0	0	C	0	C	J 0	, <del>-</del>
40		Securitisation																
41		Other non-credit obligation assets		1,598	0			1,638		0		0	0	C	0	C	<u>ر</u> 0	<i>j</i> –
42		TOTAL		2,164	0	157,831	1,426	3,177		0 28,014		116,919	23,117	1,635	238	456	620	37.95%

											Restated							
											31/12/2024*						1	
					Exposure	e values			Risk expos	ure amounts								
				A-IRB		F-IF	RB	A-I	RB	F-IR	В				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	e Stage 3 exposure
43		Central banks		0	(	6,723	C	0	C	0		0 6,723	3 0		0 0	0		0 -
44		Central governments		0	(	86	C	0	C	10		0 80	5 C		0 0	O		0 -
45		Regional governments or local authorities		0	C	0	C	0	C	0		0	O C		0 0	O		0 -
46		Public sector entities		0	C	0	C	0	C	0 0		0	O C		0 0	C		) -
47		Institutions				3,218	C			475		0 63	5 C		0 0	О		0 -
48		Corporates		0	C	14,741	560	0	C	3,762		0 3,40	7 2,735	56	55 29	106	15	27.219
49		Corporates - Of Which: Specialised Lending		0	C	5,289	551	0	C	3,032		0 2,530	5 2,379	55	6 18	97	15	3 27.489
50		Corporates - Of Which: SME general corporates		0	C	16	C	0	C	0 14		0	5 20		0 0	C		) -
51		Corporates - Of Which: Purchased receivables		0	C	0	C	0	C	0		0	O C		0 0	C		) -
52		Retail		0	C			0	C	0			O C		0 0	C		) -
53	UNITED STATES	Retail - Secured by residential estate property		0	C	)		0	C	0			0		0 0	0		) -
54		Retail - Qualifying Revolving		0	C			0	C	0			0		0 0	0		) -
55		Retail - Purchased receivables		0	(			0	C	0			0		0 0	0		) -
56		Retail - Other Retail		0	(			0	C	0			0		0 0	0		) -
57		Retail - Other Retail - Of Which: SME		0	(			0	C	0			0	)	0 0	0		) -
58		Retail - Other Retail - Of Which: non-SME		0	C	)		0	C	0			0		0 0	0		0 -
59		Collective investments undertakings (CIU)		0	(	0	0	0	C	0		0	0		0 0	0		0 -
60		Equity		45	C	)		116	С	0			0	)	0 0	0		0 -
61		Securitisation																
62		Other non-credit obligation assets		0	(	24.769	560	116	C	0 4 246		10.95	0 0	) 56	0 0	106	15	) - 1

									Restated							
									31/12/2024*							
			Exposi	ure values			Risk expos	sure amounts								
		A-IR	В	F-IRE	3	A-II	RB	F-I	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
pwNum	(m	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		e for Stage 2 exposure		
64	Central banks	0		0 0	C	0		0 0		0 (	0	0	0	0 0		) -
65	Central governments	0		0 105	С	0		0 0		0 14	4	86	3	0 0	) (	5.53
66	Regional governments or local authorities	0		0 0	C	0		0 0		0 (	0	0	0	0 0	) (	) -
67	Public sector entities	0		0 0	C	0	(	0		0	0	0	0	0		) -
68	Institutions			1,324	C			160		0 81	1	0	0	0		) -
69	Corporates	0		0 7,959	8	0	(	0 2,214		0 6,718	1,00	09	2 4	2 11	L (	0.00
70	Corporates - Of Which: Specialised Lending	0		0 5,242	C	0	(	0 1,192		0 4,491	1 7	72	0 2	1 5	5	) -
71	Corporates - Of Which: SME general corporates	0		0 446	C	0	I	0 105		0 390	0	5	0	1 0	)	) -
72	Corporates - Of Which: Purchased receivables	0		0 0	C	0	(	0		0	0	0	0	0		) -
73	Retail	0		0		0		0			0	0	0	0	)	) -
74 NETHERLAND	Retail - Secured by residential estate property	0		0		0		0		(	0	0	0	0	)	) -
75	Retail - Qualifying Revolving	0		0		0		0		(	0	0	0	0	)	) -
76	Retail - Purchased receivables	0		0		0		0		(	0	0	0	0	)	) -
77	Retail - Other Retail	0		0		0		0		(	0	0	0	0	)	) -
78	Retail - Other Retail - Of Which: SME	0		0		0		0		(	0	0	0	0		) -
79	Retail - Other Retail - Of Which: non-SME	0		0		0		0		(	0	0	0	0 0	) (	) -
80	Collective investments undertakings (CIU)	0		0 0	C	0	I	0 0		0 (	0	0	0	0 0	) (	) -
81	Equity	0		0		0		0		(	0	0	0	0 0	) (	) -
82	Securitisation															
83	Other non-credit obligation assets	0		0		0		0		(	0	0	0	0 0		) -
84	TOTAL	0		0 9.388	9	n		0 2,374		0 6,814	4 1.0	96	5 4	2 11	1	2.82



	La	muesbank baden-wurttemberg																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	values			Risk expo	sure amounts								
				4.100			100			F-I	22							
				A-IRB		F-	IRB	A-I	KR	F-I	KR	Stage 1 averages	Ctoro 2 overseuro	Chana 2 avenanus	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			( ) = 0.5 (0)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
OF.		Central banks	(mln EUR, %)	0	0	0				0			0	6	0	0		
85 86		Central banks Central governments		0	0	209				0 0			0		0	0	. 0	- [_
87		Regional governments or local authorities		0	0	203				0 0			0		0	0	1	- [-
88		Public sector entities		0	0	0				0 0			0		0	0	1 0	- [-
89		Institutions		0	- O	2,105				91		1	0	(	0	0	, 0	
90		Corporates		0	0	5,675	75	5 0		0 1,916		3,938	3 1,800		13	14	. 0	Í-
91		Corporates - Of Which: Specialised Lending		0	0	4,406	75	5 0		0 1,266		2,967	· · · · · · · · · · · · · · · · · · ·		7	5	0	<u></u>
92		Corporates - Of Which: SME		0	0	262		0		0 57	(	25	131		0	1	. 0	í-
93		Corporates - Of Which: Purchased receivables		0	0	0	)	0		0 0	(	0	0	C	0	0	0	( <del>-</del>
94		Retail		0	0			0		0		0	0	C	0	0	0	<u>-</u>
95	LUXEMBOURG	Retail - Secured by residential estate property		0	0			0		0		0	0	C	0	0	0	-
96	EGNEMBOOMS	Retail - Qualifying Revolving		0	0			0		0		0	0	C	0	0	0	[-
97		Retail - Purchased receivables		0	0			0		0		0	0	C	0	0	0	1-
98		Retail - Other Retail		0	0			0		0		0	0	C	0	0	0	1-
99		Retail - Other Retail - Of Which: SME		0	0			0		0		0	0	С	0	0	0	1-
100		Retail - Other Retail - Of Which: non-SME		0	0			0		0		0	0	С	0	0	0	1-
101		Collective investments undertakings (CIU)		0	0	0	)	0		0	(	0	0	C	0	0	0	1-
102		Equity		0	0			0		0		0	0	C	0	0	0	1-
103		Securitisation																
104		Other non-credit obligation assets		0	0			0		0		0	0	C	0	0	0	-
105		TOTAL		0	0	7,989	75	0		0 2,007	(	3,939	1,800	C	13	14	0	1-

											Restated						
					Exposur	l		T	Diele evene	sure amounts	31/12/2024*		<u> </u>	T			
						T				1		_					
				A-IRB		F-II	RB	A-I	RB	F-II	RB				Stock of provisions Stock of prov	sions Stock of provisions	Coverage Ratio -
												Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure for Stage 2 ex		
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
			(mln EUR, %														
106		Central banks		0	(	0	(	0		0		0 (	0	)	0 0	0	) -
107		Central governments		0	(	97	(	0		0 13		0 45	50	)	0 0	0	<u>) - </u>
108		Regional governments or local authorities		0	(	0	(	0		0		0 (	0	)	0 0	0	) -
109		Public sector entities		0	(	0	(	0		0 0		0 (	0	)	0 0	0	) -
110		Institutions				21,740	(			1,181		0 1,868	3	!	0 0	0	) -
111		Corporates		0	(	3,537	75	0		0 1,165		0 2,407	1,161	. 7	5 18	20	7 9.79%
112		Corporates - Of Which: Specialised Lending		0	(	2,772	71	1 0		0 870		0 1,786	915	7	0 15	17	7 10.02%
113		Corporates - Of Which: SME general corporates		0	(	19	(	0		0 2		0 45	5 2		0 0	0	<u>ງ</u> -
114		Corporates - Of Which: Purchased receivables		0	(	0	(	0		0 0		0 (	0	)	0 0	0	<u>ງ</u> -
115		Retail		0	(			0		0		(	0	)	0 0	0	<u></u> ე -
116	FRANCE	Retail - Secured by residential estate property		0	(			0		0		(	0	)	0 0	0	J -
117		Retail - Qualifying Revolving		0	(			0		0		(	0	)	0 0	0	J -
118		Retail - Purchased receivables		0	(			0		0		(	0	)	0 0	0	J -
119		Retail - Other Retail		0	(			0		0		(	0	)	0 0	0	ა -
120		Retail - Other Retail - Of Which: SME		0	(			0		0		(	0	)	0 0	0	J -
121		Retail - Other Retail - Of Which: non-SME		0	(			0		0		(	0	)	0 0	0	<b>)</b> -
122		Collective investments undertakings (CIU)		0	(	0	(	0		0 0		0 (	0	)	0 0	0	J -
123		Equity		2	(			5		4		(	0	)	0 0	0	<b>ာ</b> -
124		Securitisation															
125		Other non-credit obligation assets		0	(			0		0		(	0		0 0	0	J -

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expos	ure amounts								
				A-IRB		F-II	RB	A-1	IRB	F-II	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
127		Central banks	(IIIIII EUR, %)	0	(	5		0		0		0	5	0	0 0	0	(	0 -
128		Central governments		0		220		0 0				0 7	0 9:	3 50	9 0	0		3 4.71
129		Regional governments or local authorities		0		0		0 0				0	0	0	0 0	0		0 -
130		Public sector entities		0	(	0		0 0	0	0		0	0	0	0 0	0	(	0 -
131		Institutions				3,484		0		307		0 22	4	1	0 0	0	(	o -
132		Corporates		0	(	2,918		1 0	C	1,026		0 2,47		8	1 5	11	(	0 25.04
133		Corporates - Of Which: Specialised Lending		0	(	0		0 0	C	0		0	0	0	0 0	0	(	o -
134		Corporates - Of Which: SME general corporates		0	(	94		0 0	C	15		0 5	6 38	8	0 0	1	(	δ -
135		Corporates - Of Which: Purchased receivables		0	(	0		0 0	C	0		0	8	1	0 0	0	(	ა -
136	614// <del>**</del>	Retail		0	(	)		0	C				0 (	0	0 0	0	(	ນ -
137	SWITZERLAND	Retail - Secured by residential estate property		0	(	)		0	C				0 (	0	0 0	0	(	ນ -
138		Retail - Qualifying Revolving		0	(	)		0	C				0 (	0	0 0	0	(	ນ -
139		Retail - Purchased receivables		0	(	)		0	C	)			0 (	0	0 0	0	(	ນ -
140		Retail - Other Retail		0	(	)		0	C				0 (	0	0 0	0	(	ນ -
141		Retail - Other Retail - Of Which: SME		0	(	)		0	C	)			0	0	0 0	0	(	J -
142		Retail - Other Retail - Of Which: non-SME		0	(	)		0	C				0	0	0 0	0	(	J -
143		Collective investments undertakings (CIU)		0	(	0		0	C	0		0	0	0	0 0	0	(	) -
144		Equity		6	(			14	C				0	0	0 0	0	(	) <u>-</u>
145		Securitisation			,			_							0			
146 147		Other non-credit obligation assets TOTAL		0	(	6.628		1 14	(	1,333		0 2,77	8 72	2 5	0	0	(	3 4.88
14/		TOTAL		6		6,628		14	1	1,333		2,77	٥] /2.	2 5	5 ع إخ	12		4.88%

											Restated							
											31/12/2024*		1			1	1	
					Exposu	re values			Risk expo	sure amounts								
				A-IRB		F-IR	RB.	A-I	RB	ı	IRB	Stars 1 sum source	S4 2	Stage 2 average	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
owNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposur	e for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
148		Central banks	(	0		0 0	C	0		0	0	0	0	0	0	0 0	0	, <u> </u>
149		Central governments		0		0 571	C	0		0 1	.2	0 80	0	42	0	0 0	0	, <u> </u>
150		Regional governments or local authorities		0		0 0	C	0		0	0	0 (	0	0	0	0 0	0	, -
151		Public sector entities		0		0 0	C	0		0	0	0 (	0	0	0	0 0	0	, –
52		Institutions				1,951	C			21	.7	0 302	2	7	0	0 0	0	, –
53		Corporates		0		0 2,398	95	0		0 85	69	0 2,323	1 6	40 10	8 1	1 17	75	69.4
54		Corporates - Of Which: Specialised Lending		0		0 222	C	0		0 4	13	0 149	9	30	0	0 0	0	, –
.55		Corporates - Of Which: SME general corporates		0		0 10	C	0		0	5	0 34	4	0	0	0 0	0	, –
56		Corporates - Of Which: Purchased receivables		0		0 0	C	0		0	0	0 (	0	0	0	0 0	0	, –
157		Retail		0		0		0		0		(	0	0	0	0 0	0	, –
158	AUSTRIA	Retail - Secured by residential estate property		0		0		0		0		(	0	0	0	0 0	0	, –
.59		Retail - Qualifying Revolving		0		0		0		0		(	0	0	0	0 0	0	, -
60		Retail - Purchased receivables		0		0		0		0		(	0	0	0	0 0	0	, –
161		Retail - Other Retail		0		0		0		0		(	0	0	0	0 0	0	, -
62		Retail - Other Retail - Of Which: SME		0		0		0		0		(	0	0	0	0 0	0	, -
63		Retail - Other Retail - Of Which: non-SME		0		0		0		0			0	0	0	0 0	0	-
L64		Collective investments undertakings (CIU)		0		0 0	C	0		0	0	0	0	0	0	0 0	0	-
165		Equity		98		0		246		0			0	0	0	0 0	C	-
166		Securitisation																
.68		Other non-credit obligation assets TOTAL		0		0 0 4,920		246		0 1,08		0 2,703	0	0 89 10	0	0	0	69.45



	Lai	iluespalik baueil-wul ttellibeig	-															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	values			Risk expo	sure amounts								
				A-IRE		F-I	IDD	Λ	IRB	F-I	IDD	†						
	•			A-INL	,	1-1		Α-	IVP	1-1		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions		
					- 6 11 1				- 6 11 1		- 6 11 1	Stage 1 exposure	Stage 2 exposure	Stage S exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
RowNum			(   5115 0()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
460		Central banks	(mln EUR, %)	0	•	10				0							0	
169				0	0	10	C	0	<u> </u>	0 1		0 50	0	C		0	0	-
170		Central governments		0	0	110		0	'	0 14		0 58	3		)	0	0	-
171		Regional governments or local authorities		0	0	0	C	0	<u>'</u>	0 0		0	0	C		0	0	-
172		Public sector entities		0	0	0	L C	0		0 0		0 0	0	L C		0	0	-
173		Institutions				14,900	C	)		994	<del> </del>	0 346		(		0	0	
174		Corporates		0	0	2,429	C	0		0 939	<u> </u>	0 1,735		(	) 8	29	0	-
175		Corporates - Of Which: Specialised Lending		0	0	1,841	C	0		0 673	(	0 1,249	471	C	)	19	0	<u> -</u>
176		Corporates - Of Which: SME general corporates		0	0	3	С	0		0 3	(	0 1	. 0	С	) (	0	0	-
177		Corporates - Of Which: Purchased receivables		0	0	0	C	0		0 0	(	0 0	0	С	) (	0	0	<i>y</i> -
178	UNITED KINGDOM	Retail		0	0			0		0		0	0	С	)	0	0	y <b>-</b>
179	UNITED KINGDOM	Retail - Secured by residential estate property		0	0			0		0		0	0	С	)	0	0	<u>/</u> -
180		Retail - Qualifying Revolving		0	0			0		0		0	0	C	)	0	0	<i>i</i> -
181		Retail - Purchased receivables		0	0			0		0		0	0	C	)	0	0	, -
182		Retail - Other Retail		0	0			0		0		0	0	C	)	0	0	<i>i</i> -
183		Retail - Other Retail - Of Which: SME		0	0			0		0		0	0	C	)	0	0	<i>i</i> -
184		Retail - Other Retail - Of Which: non-SME		0	0			0		0		0	0	С	)	0	0	y <b>-</b>
185		Collective investments undertakings (CIU)		0	0	0	С	0		0 0	(	0 0	0	C	) (	0	0	<i>,</i> -
186		Equity		1	0			2		0		0	0	C	) (	0	0	-
187		Securitisation															_	
188		Other non-credit obligation assets		0	0	47.440		0		0 1,948		0	581	(	) (	0	0	-
189		TOTAL		1	0	17,449		ן 2		UJ 1,948		<b>0</b> 2,148	581		ןן 13	. 29	0	<u> -</u>

											Restated 31/12/2024*							
					Exposure	values			Risk exp	osure amounts	31, 12, 2024							
				A-IRB		F-	IRB	A-I	RB	F-I	IRB	7			Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			for Stage 3 exposure	
190		Central banks		0	0	0		0 0		0 0		0 0	0	(	0 (		0	-
191		Central governments		0	0	320	(	0 0		0 102		0 0	0	(	0 (	) (	0	[-
192		Regional governments or local authorities		0	0	0		0 0		0 0		0 0	0	(	0 (	) (	0	-
193		Public sector entities		0	0	0		0 0		0 0		0 0	0	(	0 (	) (	0	[-
194		Institutions				2		0		1		0 1	0	(	0 (	) (	0	[-
195		Corporates		0	0	1,823	(	0 0		0 582		0 1,211	595	(	0 13	3	0	99.77%
196		Corporates - Of Which: Specialised Lending		0	0	1,637		0 0		0 504		0 1,050	570	(	0 13	1 7	7 0	<u> -</u>
197		Corporates - Of Which: SME general corporates		0	0	134		0 0		0 52		0 131	1	(	0 2	2 (	0	-
198		Corporates - Of Which: Purchased receivables		0	0	0	(	0 0		0 0		0 0	0	(	0 (		0	-
199	5014415	Retail		0	0			0		0		0	0	(	0 (	) (	0	[-
200	POLAND	Retail - Secured by residential estate property		0	0			0		0		0	0	(	0 (		0	-
201		Retail - Qualifying Revolving		0	0			0		0		0	0		0 (	) (	0	-
202		Retail - Purchased receivables		0	0			0		0		0	0	(	0 (		0	-
203		Retail - Other Retail		0	0			0		0		0	0	(	0 (		0	-
204		Retail - Other Retail - Of Which: SME		0	0			0		0		0	0	(	0 (	0	0	-
205		Retail - Other Retail - Of Which: non-SME		0	0			0		0		0	0		0 (	0	0	-
206		Collective investments undertakings (CIU)		0	0	0		0		0 0		0 0	0		0	0	0	1-
207		Equity		0	0			0		0		0	0	(	0	0	0	1-
208		Securitisation																
209		Other non-credit obligation assets		0	0			0		0		0	0		0 (	0	0	99.77%
210		TOTAL		0	0	2.145		DI OI		0 685	1	0 1,212	595	I (	DI 13	31	ai 0	99.7

										Restated							
										31/12/2024*							
				Exposu	re values			Risk exposu	ure amounts								
			A-I	RB	F-IRB		A-IR	3	F-IR	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(mln El	Non-defaulted	Defaulted	Non-defaulted Def	faulted I	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			for Stage 3 exposure	
211		Central banks	711, 70)	0	0 0	0	0	0	0		0 (			0 0	0	0	) -
212		Central governments		0	0 0	0	0	0	0		0	) (		0 0	0	0	J -
213		Regional governments or local authorities		0	0 2,130	0	0	0	376	(	0 4:	1	D	0 0	0	0	J -
214		Public sector entities		0	0 0	0	0	0	0	(	0 (			0 0	0	0	<i>j</i> -
215		Institutions			3,280	0			313	(	0 319	9		0 0	0	0	J -
216		Corporates		0	0 1,069	0	0	0	421	(	0 78:	1 250	5	0 6	14	0	<i>j</i> -
217		Corporates - Of Which: Specialised Lending		0	0 1,033	0	0	0	399	(	0 758	3 23	3	0 4	. 13	3 0	<i>i</i> -
218		Corporates - Of Which: SME general corporates		0	0 4	0	0	0	2	(	0 3	3	D	0 0	0	0	<i>j</i> -
219		Corporates - Of Which: Purchased receivables		0	0 0	0	0	0	0	I	0 (	) (	D	0 0	0	0	<i>j</i> -
220	0	Retail		0	0		0	0	)		(	) (	D	0 0	0	0	<i>j</i> -
221	CANADA	Retail - Secured by residential estate property		0	0		0	0	)			) (	)	0 0	0	0	<i>j</i> -
222		Retail - Qualifying Revolving		0	0		0	0			(	) (	)	0 0	0	0	<i>j</i> -
223		Retail - Purchased receivables		0	0		0	0	)		(	) (	)	0 0	0	0	<i>j</i> -
224		Retail - Other Retail		0	0		0	0	)			) (	)	0 0	0	0	<i>j</i> -
225		Retail - Other Retail - Of Which: SME		0	0		0	0	)			) (	)	0 0	0	0	<i>i</i> -
226		Retail - Other Retail - Of Which: non-SME		0	0		0	0	)				ס	0 0	0	0	<i>y</i> -
227		Collective investments undertakings (CIU)		0	0 0	0	0	0	0		0		ס	0 0	0	0	<i>i</i> –
228		Equity		0	0		0	0	)				0	0 0	0	0	<i>,</i> -
229		Securitisation													_		
230		Other non-credit obligation assets		0	0		0	0			(	) (	0	0 0	0	0	<del>-</del>
231		TOTAL		0	0 6,479	0	0	0	1,110		1,143	ւլ 250		UJ 6	14	H 0	<u> </u>



	Lan	idespank baden-warttenberg																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35		36
													Baseline Scenari	io										
						31/12/2025							31/12/2026							31/12/2027				
RowNum		forty EUD 0		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure S	Stage 3 exposure	Stock of provision for Stage 1 exposur	s Stock of provisions re for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			visions Stock of provis posure Stage 3 expo		
1		Central banks (mln EUR, 9	%) 45.78	9 0	0	0	0	0 -		45,789	0		0	0	0	) -	45,789	9	0		0	0	0 -	
2		Central governments	11.65		250	1	1	103	41.18%	11.642	2.199	25	1	1	1 103	3 41.17%	11.634		6 25	3	1	0	104	41.16%
3		Regional governments or local authorities	4	1 0	0	0	0	0	40.00%	41	0		0	0	0 (	40.00%	40	0	0	0	0	0	0	40.00%
4		Public sector entities		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	0	0	0	0 -	
5		Institutions	8,31	2 618	10	1	2	4	37.94%	8,356	564	20	0	2	2 8	37.81%	8,302	2 60	6 3:	1	2	2	12	37.819
6		Corporates	92,13	3 35,556	3,314	90	312	1,183	35.68%	92,102	34,773	4,12	8 8	38 30	4 1,422	34.44%	88,108	8 38,05	0 4,84	5 8	34	330	1,641	33.879
7		Corporates - Of Which: Specialised Lending	25,53	3 14,667	1,462	10	93	338	23.11%	25,808	14,169	1,68	6	9 8	5 37	7 22.39%	24,669	9 15,13	1 1,862	2	8	90	409	21.98%
8		Corporates - Of Which: SME general corporates	11,15	1 3,519	231	5	26	68	29.59%	11,248	3,344	30	9	5 2	3 85	27.59%	10,860	0 3,66	9 37:	1	4	25	99	33.879 21.989 26.789 42.689
9		Corporates - Of Which: Purchased receivables	1,72	8 862	73	2	7	37	51.21%	1,673	899	9:	2	1	6 42	45.99%	1,609	9 94	5 109	9	1	7	47	42.68%
10	Landesbank Baden-	Retail		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	O .	0	0	0 -	
11		Retail - Secured by residential estate property		0 0	0	0	0	0 -		0	0	(	0	0	0 (	) -	C	0	0 (	O .	0	0	0 -	
12	Württemberg	Retail - Qualifying Revolving		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	0	0	0	0 -	
13		Retail - Purchased receivables		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	0	0	0	0 -	
14		Retail - Other Retail		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	ס	0	0	0 -	
15		Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	0	0	0	0 -	
16		Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	0	0	0	0 -	
17		Collective investments undertakings (CIU)		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	0	0	0	0 -	
18		Equity		0 0	0	0	0	0 -		0	0		0	0	0 (	) -	C	0	0 (	0	0	0	0 -	
19		Securitisation																						
20		Other non-credit obligation assets		0 0	0	0	0	0 -		0	0		0	0	0	) -	C	0	0	0	0	0	0 -	
21		TOTAL	157,92	7 38,364	3,574	93	315	1.289	36.07%	157,929	37.536	4.40	0	90 30	7 1.533	34.84%	153,873	3 40,86	3 5.130	8	36	332	1,757	34.26%

														Baseline Scenario									
						3:	31/12/2025							31/12/2026						31/12/2027			
RowNum			Stage 1 expo (mln EUR, %)	ure Stage 2 expos	re Stage 3 ex	sposure Stock for Sta	ck of provisions Stoc tage 1 exposure for St	k of provisions Stoc age 2 exposure for S	k of provisions Co tage 3 exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure Sta	ge 2 exposure Sta	ge 3 exposure	Stock of provisions Stock of provisio for Stage 1 exposure for Stage 2 exposu	ons Stock of provisions ure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for S	ck of provisions Stock Stage 2 exposure St	c of provisions for C age 3 exposure S	Coverage Ration
22		Central banks		9,003	0	0	0	0	0 -		39,003	0	(	0	0	0 -	39,003	0	0	0	0	0 -	
23		Central governments		0,395	,552	188	0	0	78	41.56%	10,393	1,553	189	0	0 7	9 41.569	6 10,391	1,553	190	0	0	79	41
24		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
25		Public sector entities		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	-
26		Institutions		2,023	180	2	0	0	0	28.40%	2,011	191	2	0	0	1 23.809	6 1,997	7 204	3	0	0	1	21
27		Corporates		2,955 2	,243	2,131	70	198	825	38.72%	62,956	22,683	2,691	L 68 :	192 99	36.969	60,395	24,745	3,189	65	203	1,150	36
28		Corporates - Of Which: Specialised Lending		9,467	,913	585	3	36	138	23.66%	9,741	6,548	676	3	33 15	22.679	6 9,390	6,826	748	3	32	165	22
29		Corporates - Of Which: SME general corporates		0,394	,257	223	5	25	67	29.83%	10,490	3,090	295	5 4	22 8	27.839	6 10,132	3,391	351	4	24	95	27
30		Corporates - Of Which: Purchased receivables		1,537	854	54	1	6	20	36.53%	1,485	889	7:	1	6 2	33.369	6 1,428	930	87	1	7	27	3
31		Retail		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
32	GERMANY	Retail - Secured by residential estate property		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
33		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
34		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
35		Retail - Other Retail		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
36		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
37		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
38		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	(	0	0	0 -	C	0	0	0	0	0 -	
39		Equity		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
40		Securitisation																					
41		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	(	0	0	0 -	(	0	0	0	0	0 -	
42		TOTAL	1	4,375 2	,975	2,321	70	199	904	38.94%	114,363	24,426	2,882	2 69 :	192 1,07	37.259	6 111,786	26,503	3,382	65	204	1,230	36.

														Baseline Scenario	)									
							31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 expo	sure Stage 2 ex	posure Stage	3 exposure fo	stock of provisions Stor or Stage 1 exposure for	ock of provisions S Stage 2 exposure fo	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of prore for Stage 2 o	rovisions Stock of provisions exposure Stage 3 expos	ns for Coverage F ure Stage 3 ext
43		Central banks		6,723	0	0	0	0	(	) -	6,723		0	0 (	0	0	) -	6,723	0		S	0	0	0 -
44		Central governments		86	0	0	0	0	(	40.00%	6 86		0	0 (	0	0	40.00%	86	0	) (	ა	0	0	0
45		Regional governments or local authorities		0	0	0	0	0	(	-	0		0	0 (	0	0	) -	0	0	) (	ა	0	0	0 -
46		Public sector entities		0	0	0	0	0	(	-	0		0	0 (	0	0	) -	0	0	) (	ა	0	0	0 -
47		Institutions		630	5	0	0	0	(	39.51%	624	1	.0	1 (	0	0	39.48%	628	6	5	1	0	0	1
48		Corporates		3,292	2,705	710	3	35	187	7 26.29%	3,265	2,65	78	38	3	0 20	26.23%	3,134	2,726	6 847	7	3	28	223
49		Corporates - Of Which: Specialised Lending		2,509	2,292	670	1	22	172	25.72%	6 2,488	2,26	50 72	23	1 1	9 18:	25.14%	2,354	2,357	7 760	ა	1	19	223 189 1
50		Corporates - Of Which: SME general corporates		6	19	1	0	0	(	40.78%	6 7	1	.8	2 (	0	0	40.61%	8	16	5	2	0	0	1
51		Corporates - Of Which: Purchased receivables		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	) (	<u>ာ</u>	0	0	0 -
52		Retail		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	) (	ນ	0	0	0 -
53	UNITED STATES	Retail - Secured by residential estate property		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	) (	ນ	0	0	0 -
54		Retail - Qualifying Revolving		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	) (	ر ک	0	0	0 -
55		Retail - Purchased receivables		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	) (	ر ک	0	0	0 -
56		Retail - Other Retail		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	) (	ر ک	0	0	0 -
57		Retail - Other Retail - Of Which: SME		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	0	J T	0	0	0 -
58		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	(	) -	0		0	0	0	0	) -	0	0	0	<u>)</u>	0	0	0 -
59		Collective investments undertakings (CIU)		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	0	/	0	0	0 -
60		Equity		0	0	0	0	0	(	) -	0		0	0 (	0	0	) -	0	0	0	/	0	0	0 -
61		Securitisation																						
62		Other non-credit obligation assets TOTAL		0	2 710	0	0	0	(	0 - 7 26.30%	0	2.66	0	0 (	2	0	0 - 7 26.25%	10.571	0	) (	<u>'</u>	0	0	223

													Baseline Scenario										
						31/12	2/2025						31/12/2026							31/12/	/2027		
RowNum		(mln EUR,		Stage 2 exposure	Stage 3 exposu			provisions Stock of p 2 exposure for Stage 3	rovisions Coverage Ratio - exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of pro for Stage 1 e	ovisions Stock of pexposure for Stage 2	provisions Stock of provis 2 exposure Stage 3 exp	isions for Coverage Ratio - oosure Stage 3 exposure
64		Central banks		0	0	0	0	0	0 -	0	(		0 0	(	0	0 -	0	)	0	0	0	0	0 -
65		Central governments	1	.5 8	6	3	0	0	1 40.00%	14	86	5	3 0	(	) 1	1 40.00%	15	5 8	86	3	0	0	1 40.00%
66		Regional governments or local authorities		0	0	0	0	0	0 -	0	(		0 0	(	0	) -	0	)	0	0	0	0	0 -
67		Public sector entities		0	0	0	0	0	0 -	0	(		0 0	(	0	0 -	0	)	0	0	0	0	0 -
68		Institutions	8	31	0	0	0	0	0 19.87%	80	(	)	0 0	(	0	21.36%	80	)	1	0	0	0	0 22.36%
69		Corporates	6,56	1,13	7	24	4	8	7 29.54%	6,527	1,158	3 4	46	10	13	3 29.11%	6,253	1,40	09	69	4	15	20 29.25%
70		Corporates - Of Which: Specialised Lending	4,45	79	3	12	1	3	2 16.73%	4,437	803	3 2	23 1	3	3	17.01%	4,262	96	66	35	1	6	6 17.22%
71		Corporates - Of Which: SME general corporates	38	66	8	1	0	0	0 15.54%	385	8	3	2 0	(	0	16.13%	375	5 1	17	3	0	0	1 16.49%
72		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	(	)	0 0	(	0	0 -	0	)	0	0	0	0	0 -
73		Retail		0	0	0	0	0	0 -	0	(	)	0 0	(	0	0 -	0	)	0	0	0	0	0 -
74 <b>N</b> E	IETHERLANDS	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0	(	)	0 0	(	0	0 -	0	)	0	0	0	0	0 -
75		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	(	)	0 0		0	0 -	0	)	0	0	0	0	0 -
76		Retail - Purchased receivables		0	0	0	0	0	0 -	0	(	)	0 0		0	0 -	0	)	0	0	0	0	0 -
77		Retail - Other Retail		0	0	0	0	0	0 -	0	(	)	0 0	(	0	0 -	0	)	0	0	0	0	0 -
78		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	(	)	0 0	(	0	0 -	0	)	0	0	0	0	0 -
79		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	(	)	0 0	(	0	0 -	0	)	0	0	0	0	0 -
80		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	(	)	0 0	(	0	0 -	0	)	0	0	0	0	0 -
81		Equity		0	0	0	0	0	0 -	0	(	)	0 0	(	0	0 -	0	)	0	0	0	0	0 -
82		Securitisation																					
83		Other non-credit obligation assets		0	0	0	0	0	0 -	0	(		0	(	0	) -	0	)	0	0	0	0	0 -
84		TOTAL	6,66	1,22	3	27	4	8	8 30.52%	6,621	1,244	4	4	10	0 14	29.68%	6,347	1,49	96	71	4	15	21 29.63%



			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	3	4	35	36
													Baseline Scenari	0										
						31/12/20	025						31/12/2026							31/12/20	)27			
RowNum		(min EUR, %)		Stage 2 exposure	Stage 3 exposur			rovisions Stock of provis exposure for Stage 3 expo	sions Coverage Ratio - osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions e for Stage 2 exposure	Stock of provisions of for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi	sions Stock of posure for Stage 2	provisions Stock of p exposure Stage	provisions for Cov 3 exposure Stag	verage Ratio - age 3 exposure
85		Central banks	(	0	0	0	0	0	0 -	0	C	)	0	0	0	) -	(	0	0	0	0	0	0 -	
86		Central governments	(	0	0	0	0	0	0 -	0	C	)	0	0	0	) -	(	0	0	0	0	0	0 -	
87		Regional governments or local authorities	(	0	0	0	0	0	0 -	0	C		0	0	0	) -	(	0	0	0	0	0	0 -	
88		Public sector entities	(	0	0	0	0	0	0 -	0		)	0	0	0	) -	(	0	0	0	0	0	0 -	
89		Institutions		1	0	0	0	0	0 30.27%	1	С	)	0	0	0 (	30.32%	1	1	0	0	0	0	0	30.38% 18.98%
90		Corporates	3,810	0 1,8	91	37	2	5	7 18.25%	3,849	1,827	6	53	2	5 12	18.57%	3,711	1,94		83	2	6	16	18.98%
91		Corporates - Of Which: Specialised Lending	2,828	8 1,4	01	21	1	2	3 13.56%	2,862	1,351	3	36	1	1 !	13.59%	2,765	5 1,43	36	48	1	2	7	13.63%
92		Corporates - Of Which: SME	27	7 1	28	1	0	0	0 12.25%	31	123	3	2	0	0 (	12.29%	33	3 12	21	2	0	0	0	12.30%
93		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	C	)	0	0	0 (	) -	(	0	0	0	0	0	0 -	
94		Retail	(	0	0	0	0	0	0 -	0	(	)	0	0	0 (	) -	(	0	0	0	0	0	0 -	
95	LUXEMBOURG	Retail - Secured by residential estate property	(	0	0	0	0	0	0 -	0	C	)	0	0	0 (	) -	(	0	0	0	0	0	0 -	
96		Retail - Qualifying Revolving	(	0	0	0	0	0	0 -	0	(	)	0	0	0	) -	(	0	0	0	0	0	0 -	
97		Retail - Purchased receivables		0	0	0	0	0	0 -	0	(	)	0	0	0	) -	(	0	0	0	0	0	0 -	
98		Retail - Other Retail		0	0	0	0	0	0 -	0	(	)	0	0	0	) -	(	0	0	0	0	0	0 -	
99		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	(	)	0	0	0	) -	(	0	0	0	0	0	0 -	
100		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	(	)	0	0	0	) -	(	0	0	0	0	0	0 -	
101		Collective investments undertakings (CIU)	(	0	0	0	0	0	0 -	0	C	)	0	0	0	) -	(	0	0	0	0	0	0 -	
102		Equity		0	0	0	0	0	0 -	0	C	)	0	0	0 (	) -	(	0	0	0	0	0	0 -	
103		Securitisation																						
104		Other non-credit obligation assets	(	0	0	0	0	0	0 -	0	C	)	0	0	0	) -	(	0	0	0	0	0	0 -	
105		TOTAL	3,813	1,8	91	37	2	5	7 18.25%	3,849	1,827	6	53	2	5 12	18.57%	3,712	2 1,94	14	83	2	6	16	18.98%

															Baseline Scenario											
							31/12/2025								31/12/2026							31/12/20	027			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisio re for Stage 2 expost	ns Stock of pr ure for Stage 3	rovisions Cov exposure Stag	verage Ratio - ge 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure for	Stock of provisions or Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi	isions Stock of pr posure for Stage 2	rovisions Stock of provisi exposure Stage 3 expo	ons for Cove sure Stag	erage Ratio - ge 3 exposure
106		Central banks		0	0		0	0	0	0 -		0		0	0 0	0	0	-	(	) (	, C	<u>ن</u>	0	0	0 -	
107		Central governments		45	50		0	0	0	0	40.00%	45	5	0	0 0	0	0	40.00%	44	1 50	, C	ر ک	0	0	0	40.00%
108		Regional governments or local authorities		0	0		0	0	0	0 -		0		0	0 0	0	0	-	(	0	, <u> </u>	ן	0	0	0 -	
109		Public sector entities		0	0		0	0	0	0 -		0		0	0 0	0	0	-	(	0	, с	ן	0	0	0 -	
110		Institutions		1,866	3		1	0	0	0	27.19%	1,863		6	2 0	0	0	27.27%	1,857	7 10	, 2		0	0	1	27.33%
111		Corporates		2,262	1,285	90	96	1	9	12	12.40%	2,269	1,25	9 11	.5 1	9	16	14.08%	2,107	7 1,404	131	1	1	11	20	15.23%
112		Corporates - Of Which: Specialised Lending		1,713	970	8.	37	1	6	10	11.82%	1,693	97	6 10	01 1	6	13	12.88%	1,582	1,077	112		1	8	15	13.60%
113		Corporates - Of Which: SME general corporates		43	3		0	0	0	0	24.39%	43		3	0 0	0	0	24.83%	42	2	1		0	0	0	25.02%
114		Corporates - Of Which: Purchased receivables		0	0		0	0	0	0 -		0		0	0 0	0	0	-	(	0	<u>C</u>	י	0	0	0 -	
115		Retail		0	0		0	0	0	0 -		0		0	0 0	0	0	-	(	0	<u>C</u>	י	0	0	0 -	
116	FRANCE	Retail - Secured by residential estate property		0	0		0	0	0	0 -		0		0	0 0	0	0	-	C	0	0	J	0	0	0 -	
117		Retail - Qualifying Revolving		0	0	(	0	0	0	0 -		0		0	0 0	0	0	-	(	0	0	ال	0	0	0 -	
118		Retail - Purchased receivables		0	0	(	0	0	0	0 -		0		0	0 0	0	0	-	(	0	0	1	0	0	0 -	
119		Retail - Other Retail		0	0	(	0	0	0	0 -		0		0	0 0	0	0	-	(	0	0	1	0	0	0 -	
120		Retail - Other Retail - Of Which: SME		0	0		0	0	0	0 -		0		0	0 0	0	0	-	C	0	0	١	0	0	0 -	
121		Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0 -		0		0	0 0	0	0	-	(	0	<u>C</u>	י	0	0	0 -	
122		Collective investments undertakings (CIU)		0	0		0	0	0	0 -		0		0	0 0	0	0	-	(	0	<u>,</u>	י	0	0	0 -	
123		Equity		0	0		0	0	0	0 -		0		0	0 0	0	0	-	(	) (	, <u> </u>	J	0	0	0 -	
124		Securitisation																								
125		Other non-credit obligation assets		0	0		0	0	0	0 -		0		0	0 0	0	0	-	C	0	, <u> </u>	ر	0	0	0 -	

														Baseline Sc	enario									
							31/12/2025							31/12/20	26						31/12/2027			
owNum			St (mln EUR, %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	- Stage 1 exposure e	Stage 2 exposure	Stage 3 exposure	Stock of prov for Stage 1 exp	isions Stock of proposure for Stage 2 e	ovisions Stock of provisions exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock		
127		Central banks		5	5 (		0 0		0	-		5	0	)	0	0 (	0 -	5	3	0	0	0	0	-
128		Central governments		70	93	Ţ	59 C	) (	23	40.0	00%	0 9	3 59	Э	0	0 23	3 40.00%	70	)	93	59	0	23	40.0
129		Regional governments or local authorities		0	)		0 0	) (	0	) -		0	0	)	0	0 (	0 -	0	)	0	0	0	0	-
130		Public sector entities		0	)		0 0	) (	0	) -		0	0	)	0	0 (	0 -	0	)	0	0	0	0	-
131		Institutions		219	)		0 0	) (	0	26.0	9% 20	9 1	.6	)	0	0 (	0 26.23%	216	5	9	0	0	0	26.
132		Corporates		2,388	706	:	.3 2	2	1 5	39.0	2,35	9 72	2 2	6	2	4 10	0 39.32%	2,274		795	38	2 5	15	39.
133		Corporates - Of Which: Specialised Lending		0	)		0 0	) (	0	) -		0	0	D .	0	0 (	0 -	0	)	0	0	0	0	-
134		Corporates - Of Which: SME general corporates		55	39		0 0	) (	0	21.0	57%	66	8	1	0	0 (	0 22.67%	54	Į.	40	1	0	0	23.
135		Corporates - Of Which: Purchased receivables		8	3		0 0	) (	0	35.0	64%	7	1	D .	0	0 (	0 36.48%	7	,	2	0	0	0	37.
136		Retail		0	)		0 0	) (	0	) -		0	0	D	0	0 (	0 -	0	)	0	0	0	0	-
SWIT	TZERLAND	Retail - Secured by residential estate property		0	)		0 0	) (	0	) -		0	0	D .	0	0 (	0 -	0	)	0	0	0	0	-
138		Retail - Qualifying Revolving		0	)		0 0	) (	0	) -		0	0	D .	0	0 (	0 -	0	)	0	0	0	0	[-
139		Retail - Purchased receivables		0	)		0 0	) (	0	) -		0	0	o l	0	0 (	0 -	0	)	0	0	0	0	-
140		Retail - Other Retail		0	)		0 0	) (	0	) -		0	0	D .	0	0 (	0 -	0	)	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME		0	)		0 0	) (	0	) -		0	0	D	0	0 (	0 -	0	)	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME		0	)		0 0	) (	0	) -		0	0	0	0	0 (	0 -	0	)	0	0	0	0	1-
143		Collective investments undertakings (CIU)		0	(		0		0	-		0	0	O	0	0 (	0 -	0	)	0	0	0	0	1-
144		Equity Securitisation		0	)		0 0	0	0	) -		0	0	D	0	0 (	0 -	0	)	0	0	0	0	1-
145																								
146		Other non-credit obligation assets		2.693	) (		0 0	0	0	30.	200/	0	0	P	0	0 0	0 -	0	)	0	0	0	0	20.4

															Baseline Scenario										
							31/12/2025								31/12/2026				T			31/12/	2027		
							31/12/2023								31/12/2020							31/12/	1027		
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provi sure for Stage 2 exp	sions Stock o osure for Stag	of provisions Cov e 3 exposure Stag	erage Ratio - ge 3 exposure	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	tock of provisions r Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pro for Stage 1 ex	visions Stock of provisi xposure for Stage 2 expo	ons Stock of provisions for sure Stage 3 exposure	or Coverage Ratio - Stage 3 exposure
148		Central banks	(111111 2011) 707	0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
149		Central governments		80	43		0	0	0	0	40.00%	80	43		0	0	0	40.00%	5 79	9 4	14	0	0	0	0 40.00%
150		Regional governments or local authorities		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
151		Public sector entities		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
152		Institutions		300	8		0	0	0	0	31.09%	298	11		1 0	0	0	31.03%	29:	3 1	15	1	0	0	0 30.97%
153		Corporates		2,258	689	12	22	1	8	81	66.27%	2,207	725	130	5 1	8	87	63.73%	2,14	1 77	76 15	50	1	9	92 61.72%
154		Corporates - Of Which: Specialised Lending		147	32		0	0	0	0	27.34%	146	32		1 0	0	0	27.34%	5 14	3	32	1	0	0	0 27.34%
155		Corporates - Of Which: SME general corporates		32	2		0	0	0	0	41.67%	30	4		0	0	0	41.76%	5 2	3	5	0	0	0	0 41.82%
156		Corporates - Of Which: Purchased receivables		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
157	ALICTRIA	Retail		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
158	AUSTRIA	Retail - Secured by residential estate property		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
159		Retail - Qualifying Revolving		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
160		Retail - Purchased receivables		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
161		Retail - Other Retail		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
162		Retail - Other Retail - Of Which: SME		0	0		0	0	0	0 -		0	0	(	0	0	0	-		)	0	0	0	0	0 -
163		Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0 -		0	0		0	0	0	-			0	0	0	0	0 -
164		Collective investments undertakings (CIU)		0	0		0	0	0	0 -		0	0	(	0	0	0	-	(		0	0	0	0	0 -
165		Equity		0	0		0	0	0	0 -		0	0		0	0	0	-		)	0	0	0	0	0 -
166		Securitisation		0	0		0	0	0	0						0					0	0		0	
167 168		Other non-credit obligation assets  TOTAL		2.638	740	12	22	1	0	01	66.18%	2 585	770	12.	7 2	0	0	63.60%	2 2 5 1	. 02	05 15	:1	1	٥	93 61.55%
168		TOTAL		2,638	/40	12	ر2	T	اه	91	00.18%	۷,۵۵۵	//9	13	/	8	8/	03.60%	2,51	oj 83	) J	) T	T	ع	/ <b>○</b>



		acabani baacii warteemberb																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	4	35	36
													Baseline Scenario	0										
						31/12/20	25						31/12/2026							31/12/20	027			
			61	61	61	Stock of prov	visions Stock of pro	ovisions Stock of prov	risions Coverage Ratio -	Sha ma 4 augus augus		64	Stock of provisions	s Stock of provisions	Stock of provisions	Coverage Ratio -	61	61	61	Stock of provi	visions Stock of p	provisions Stock of pro	rovisions for Cove	rage Ratio -
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 ex	posure for Stage 2 e	exposure for Stage 3 exp	risions Coverage Ratio - posure Stage 3 exposure	Stage 1 exposure	tage 2 exposure	Stage 3 exposure	for Stage 1 exposur	e for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exp	posure for Stage 2	exposure Stage 3	exposure Stage	3 exposure
RowNum		(min EUR, 9	<b>%</b> )																					
169		Central banks	0)	9	0	0	0	0	0 -	9		0 (	0	0	0	) -	9	9 (	0	0	0	0	0 -	
170		Central governments	5	58	3	0	0	0	0 40.00%	58	:	3 (	0	0	0	40.00%	57	7	4	0	0	0	0	40.00%
171		Regional governments or local authorities		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
172		Public sector entities		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
173		Institutions	31	.8 2	29	0	0	0	0 46.94%	307	40	0 :	1	0	0	46.86%	298	3 48	8	1	0	0	1	46.80%
174		Corporates	1,67	72 62	20	18	1	16	5 28.60%	1,642	63!	5 34	4	1 1	7 10	29.14%	1,577	7 680	6	19	1	17	14	29.53% 25.54% 36.53%
175		Corporates - Of Which: Specialised Lending	1,21	.8 48	37	15	1	11	4 25.02%	1,198	49!	5 27	7	1 1	1	7 25.39%	1,166	5 510	6	39	1	10	10	25.54%
176		Corporates - Of Which: SME general corporates		1	0	0	0	0	0 36.37%	1	(	0 (	0	0	0	36.49%	1	1	0	0	0	0	0	36.53%
177		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
178	NUTED KINGDOM	Retail		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
179 UN	NITED KINGDOM	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
180		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
181		Retail - Purchased receivables		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
182		Retail - Other Retail		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
183		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	) (	0	0	0	0	0 -	
184		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	)	0	0	0	0	0 -	
185		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	(	0 (	0	0	0	) -	0	0	0	0	0	0	0 -	
186		Equity		0	0	0	0	0	0 -	0		0 (	0	0	0	) -	0	0	0	0	0	0	0 -	
187		Securitisation																						
188		Other non-credit obligation assets		0	0	0	0	0	0 -	0	(	0 (	-	0	0	) -	0	0 (	0	0	0	0	0 -	
189		TOTAL	2,05	65	52	19	1	16	5 28.96%	2,016	678	8 35	5	1 1	7 1	29.55%	1,941	1 73	7	50	1	17	15	29.98%

														Baseline Scenario									
						31/12/2025								31/12/2026						31/12/2027			
RowNum			Stage 1 expo	ure Stage 2 exposure	Stage 3 exposure	Stock of provisi for Stage 1 expo	ons Stock of provisions sure for Stage 2 expos	ons Stock of pro cure for Stage 3 e	ovisions Coverage exposure Stage 3	ge Ratio - Stage 1 d exposure	xposure Stage	2 exposure Stage 3 e	exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposure	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provi sure for Stage 2 exp	isions Stock of provisions posure Stage 3 exposure	for Coverage Ration Stage 3 exposu
190		Central banks		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0	0	0	0	0 -
191		Central governments		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 (	0	0	0	0 -
192		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 '	٥	0	0	0 -
193		Public sector entities		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 (	0	0	0	0 -
194		Institutions		1	0	0	0	0	0	47.66%	1	0	0	0	0 (	47.669	%	1	0 '	0	0	0	0 47.
195		Corporates		1,257 53	39	10	1	2	2	18.65%	1,311	476	20	1	2	17.529	% 1,20	2 57	7 2	7	1	4	5 17.
196		Corporates - Of Which: Specialised Lending		1,107 50	04	8	1	2	1	15.61%	1,160	443	16	1	2	15.829	% 1,06	529	<u> 2</u> 9	2	0	3	4 15.
197		Corporates - Of Which: SME general corporates		121	10	1	0	0	0	19.69%	121	9	2	0	0 (	19.969	% 10	8 2	<u>.</u> 2	2	0	0	0 20.
198		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 (	0	0	0	0 -
199	501 4415	Retail		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 '	٥	0	0	0 -
200	POLAND	Retail - Secured by residential estate property		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 (	0	0	0	0 -
201		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 (	٥	0	0	0 -
202		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 (	٥	0	0	0 -
203		Retail - Other Retail		0	0	0	0	0	0 -		0	0	0	0	0 (	) -		0	0 (	o	0	0	0 -
204		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	0	0	0 (	0 -		0	0 (	J	0	0	0 -
205		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0	0	0 (	0 -		0	0 (	J	0	0	0 -
206		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	0	0	0 (	0 -		0	0 0	ט	0	0	0 -
207		Equity		0	0	0	0	0	0 -		0	0	0	0	0 (	0 -		0	)	ון	0	0	0 -
208		Securitisation				0					0	0	0									0	
209		Other non-credit obligation assets  TOTAL		1 250	0	10	1	2	0 -	18.65%	1 211	476	0	0	0 (	0 - 3  17.529	0/ 1.20	2 57	J (	7	1	4	5 17.3

													Baseline Scenario										
						31/12/	/2025						31/12/2026							31/12/20	.027		
RowNum		(mln EUR,		Stage 2 exposure	Stage 3 exposu	Stock of p for Stage 1	provisions Stock of a	of provisions Stock of pr ge 2 exposure for Stage 3 o	ovisions Coverage Ratio - exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi	visions Stock of pr posure for Stage 2	rovisions Stock of provision exposure Stage 3 exposu	ns for Coverage Ratio - ure Stage 3 exposure
211		Central banks		0	0	0	0	0	0 -	0	)	0	0 (	0	0 0	) -	0		0	0	0	0	0 -
212		Central governments		0	0	0	0	0	0 -	0	)	0	0	0	0	) -	0		0	0	0	0	0 -
213		Regional governments or local authorities		1	0	0	0	0	0 40.00%	6 41		0	0	0	0 0	40.00%	40		0	0	0	0	0 40.00%
214		Public sector entities		0	0	0	0	0	0 -	0	)	0	0	0	0 0	) -	0		٥	0	0	0	0 -
215		Institutions	3	.9	0	0	0	0	0 7.74%	6 318	3	1	0	0	0 0	7.62%	318	3	1	0	0	0	0 7.52%
216		Corporates	7	70 2	55	13	0	3	2 16.90%	768	3	251 1	18	0	3	17.34%	692	32	4 2	22	0	4	4 17.79% 3 16.46%
217		Corporates - Of Which: Specialised Lending	7-	19 2	35	12	0	3	2 16.19%	748	3	231 1	17	0	3	16.31%	672	30	3 2	21	0	4	3 16.46%
218		Corporates - Of Which: SME general corporates		3	0	0	0	0	0 40.51%	6 3		0	0	0	0 0	40.51%	3	3	0	0	0	0	0 40.51%
219		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	)	0	0	0	0 0	) -	0		٥	0	0	0	0 -
220	CANIADA	Retail		0	0	0	0	0	0 -	0	)	0	0	0	0 0	) -	0		0	0	0	0	0 -
221	CANADA	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0	)	0	0	0	0 0	) -	0		0	0	0	0	0 -
222		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	)	0	0	0	0 0	) -	0		٥	0	0	0	0 -
223		Retail - Purchased receivables		0	0	0	0	0	0 -	0	)	0	0	0	0 0	) -	0		٥	0	0	0	0 -
224		Retail - Other Retail		0	0	0	0	0	0 -	0	)	0	0	0	0 0	) -	0		٥	0	0	0	0 -
225		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	)	0	0	0	0 0	) -	0		J	0	0	0	0 -
226		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	)	0	0 (	0	0 0	) -	0	0	<u>ي</u>	0	0	0	0 -
227		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	)	0	0 (	0	0 0	) -	0	0	J	0	0	0	0 -
228		Equity Securitisation		0	0	0	0	0	0 -	0	)	0	0 (	0	0 0	) -	0		J	0	0	0	0 -
229				0			0																
230		Other non-credit obligation assets	4.4	0	0	12	0	0	0 -	0	,	252	0 (	0	0	47.220	0	)	<u>)</u>	22	0	0	0 -
231		TOTAL	1,1	29 2	5	13	U	3	2 16.82%	6 1,127		252	18	U	3	17.22%	1,050	الر 32	<u>s</u> 2	22	U	4	4 17.64%



		37	38	39	40	41	42	43	44	45	46 47	7 48	49	50	51	52	53	54	55	56	57
											Adverse S	Scenario									
					31/12/2025						31/12/	<b>2</b> 026						31/12/2027			
	(m	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions or Stage 2 exposure f	Stock of provisions ( for Stage 3 exposure S	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure Sta	Stock of p for Stage 1	rovisions Stock of provisions exposure for Stage 2 expos	ons Stock of provisions ure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions sfor Stage 2 exposure for		
	Central banks	45,7	89	0 0	0	0	0 -		45,789	0	0	0	0 0	-	45,789	9	0	0	0	0 -	
	Central governments	11,6	38 2,20	5 250	1	1	103	41.18%	11,611	2,229	253	1	1 104	41.16%	11,625	2,21	2 25	5 1	1	105	
	Regional governments or local authorities		38	2 0	0	0	0	40.00%	35	5	0	0	0 0	40.00%	35	5	5	0	0	0	
	Public sector entities		0	0 0	0	0	0 -		0	0	0	0	0 0	-	(		0	0	0	0 -	
	Institutions	7,1	92 1,72	1 26	2	3	9	36.00%	8,194	704	41	2	2 15	35.27%	8,106	78	1 5	2 2	2	19	
	Corporates	62,2	84 64,58	4 4,136	137	963	1,771	42.82%	61,222	63,176	6,606	145	862 2,653	40.16%	69,937	51,65	1 9,41	5 141	758	3,655	
	Corporates - Of Which: Specialised Lending	17,0	02 22,88	2 1,778	17	385	597	33.60%	15,996	22,973	2,692	17	373 874	32.46%	19,224	18,76	3 3,67	5 18	320	1,178	:
	Corporates - Of Which: SME general corporates	7,5	49 7,07	7 275	9	106	99	36.08%	7,103	7,321	477	8	96 153	31.98%	8,716	5,49	1 69	4 8	73	209	:
	Corporates - Of Which: Purchased receivables	1,3	68 1,21	4 81	2	14	41	50.75%	1,431	1,115	117	2	12 50	42.79%	1,388	1,12	6 14	9 2	11	58	
Landesbank Baden-	Retail		0	0 0	0	0	0 -		0	0	0	0	0 0	) -	(	)	0	0	0	0 -	
	Retail - Secured by residential estate property		0	0 0	0	0	0 -		0	0	0	0	0 0	-	(	)	0	0	0	0 -	
Württemberg	Retail - Qualifying Revolving		0	0 0	0	0	0 -		0	0	0	0	0 0	-	(	)	0	0	0	0 -	
9	Retail - Purchased receivables		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 -	
	Collective investments undertakings (CIU)		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 -	
	Securitisation																				
	Other non-credit obligation assets		0	0 0	0	0	0 -		0	0	0	0	0 0		0		0	0	0	0 -	
	TOTAL	126.9	41 68.51	3 4 412	140	966	1 883	42 69%	126.852	66.113	6 900	1/18	864 2.772	40.17%	135.492	54.65	0 9.72	143	760	3.779	3

														Adverse Scenario											
					_	31/12/2025	_							31/12/2026	1				1		31/12/2027				
RowNum		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provision re for Stage 2 exposu	ns Stock of provision ure for Stage 3 exposu	is Coverage Ra re Stage 3 expo	atio - Stage 1 ex osure	xposure Sta <sub>l</sub>	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposu	Stock of provision for Stage 1 expo	ons Stock of provi sure for Stage 2 exp	sions Stock o osure for Stag	of provisions Cov ge 3 exposure Stag	verage Ratio ge 3 exposu
22	Central banks		39,00	3	0	0	0	0	0 -		39,003	0	(	0	0	0	0 -	39,00	3	0	0	0	0	0 -	
23	Central governments		10,39	5 1,5!	52 18	38	0	0	78 4	41.56%	10,393	1,552	189	9	1	0 7	9 41.559	% 10,39	1 1,5	553	191	1	0	79	41.
24	Regional governments or local authorities			0	0	0	0	0	0 -		0	0	(	0	0 (	0	0 -		0	0	0	0	0	0 -	
25	Public sector entities			0	0	0	0	0	0 -		0	0	(	0	0	0	0 -		0	0	0	0	0	0 -	
26	Institutions		1,56	6 63	35	4	0	1	1 2	22.33%	1,944	253	-	7	0 (	0	1 20.789	% 1,93	5 2	261	8	0	0	2	20.
27	Corporates		39,18	7 46,40	2,73	35 10	03 5	573 1,25	52 4	45.77%	38,411	45,461	4,456	5 11	3 490	0 1,91	6 42.999	% 45,82	6 36,0	001 6	502	109	421	2,694	41.
28	Corporates - Of Which: Specialised Lending		5,22	5 11,00	04 73	35	4 1	111 27	76 3	37.60%	4,660	11,195	1,110	0	4 108	8 41	7 37.629	% 6,67	5 8,7	762 1	528	5	88	577	37.
29	Corporates - Of Which: SME general corporates		7,01	5 6,59	95 26	54	8	99	96 3	36.42%	6,597	6,827	450	o l	7 88	8 14	5 32.309	% 8,14	5 5,0	082	647	7	67	196	30. 29.
30	Corporates - Of Which: Purchased receivables		1,19	5 1,19	90 5	59	2	14	22 3	36.86%	1,264	1,087	93	3	2 12	2 3	0 32.059	% 1,24	9 1,0	071	125	1	11	37	29.
31	Retail			0	0	0	0	0	0 -		0	0	(	0	0	0	0 -		0	0	0	0	0	0 -	
32 GERMAN	Retail - Secured by residential estate property			0	0	0	0	0	0 -		0	0	(	O .	0	0	0 -		0	0	0	0	0	0 -	
33	Retail - Qualifying Revolving			0	0	0	0	0	0 -		0	0	(	0	0 (	0	0 -		0	0	0	0	0	0 -	
34	Retail - Purchased receivables			0	0	0	0	0	0 -		0	0	(	O .	0	0	0 -		0	0	0	0	0	0 -	
35	Retail - Other Retail			0	0	0	0	0	0 -		0	0	(	0	0	0	0 -		0	0	0	0	0	0 -	
36	Retail - Other Retail - Of Which: SME			0	0	0	0	0	0 -		0	0	(	0	0	0	0 -		0	0	0	0	0	0 -	
37	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0 -		0	0	(	0	0	0	0 -		0	0	0	0	0	0 -	
38	Collective investments undertakings (CIU)			0	0	0	0	0	0 -		0	0	(	0	0	0	0 -		0	0	0	0	0	0 -	
39	Equity			0	0	0	0	0	0 -		0	0	(	0	0	0	0 -		0	0	0	0	0	0 -	
40	Securitisation																								
41	Other non-credit obligation assets			0	0	0	0	0	0 -		0	0	(	0	0	0	0 -		0	0	0	0	0	0 -	
42	TOTAL		90,15	1 48,59	93 2,92	27 10	04 5	574 1,33	31 4	45.47%	89,751	47,267	4,652	2 11	4 49:	1.99	6 42.909	% 97,15	4 37,8	316	701	110	422	2,775	41.4

														Adverse Scenario										
				1		31/12/2025								31/12/2026	ı	1			1		31/12/2027			
owNum		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisio ire for Stage 2 exposi	ons Stock of provisions ure for Stage 3 exposur	s Coverage Rat re Stage 3 expos	sure Stage 1 exposui	re Stage 2 expo	osure Stage	: 3 exposure fo	Stock of provisions or Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisions are for Stage 2 exposure	Stock of provision for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure
43	Central banks		6,72	3 (	0	0	0	0	0 -	6,	723	0	0	0	O	0	-	6,723	3	0	0	0		0 -
44	Central governments		8	66 (	0	0	0	0	0 40	10.00%	86	0	0	0	C	0	40.00%	6 86	5 (	0	0	0	D	0 40.00
45	Regional governments or local authorities			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	D	0 -
46	Public sector entities			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	)	0 -
47	Institutions		62	2 12	2	1	0	0	0 39	39.51%	615	18	1	0	0	1	39.56%	6 617	7 17	7	2	0	)	1 39.60
48	Corporates		2,29	3,586	6 82	4	4	139 27	72 33	33.05% 2,	384	3,184	1,138	4	118	358	31.48%	6 2,626	2,674	4 1,40	06	4 9	5	32 30.74
49	Corporates - Of Which: Specialised Lending		1,55	3,142	2 77	5	2	124 25	53 33	32.64% 1,	630	2,780	1,061	2	106	326	30.73%	6 1,852	2,313	3 1,30	06	2 8	5 3	32 30.74 90 29.83 1 45.31
50	Corporates - Of Which: SME general corporates			6 19	9	1	0	0	1 4	15.23%	7	17	2	0	0	1	45.28%	6 9	) 15	5	3	0	)	1 45.31
51	Corporates - Of Which: Purchased receivables			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	)	0 -
52	Retail			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	)	0 -
53 UNITED STATES	Retail - Secured by residential estate property			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	)	0 -
54	Retail - Qualifying Revolving			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	)	0 -
55	Retail - Purchased receivables			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	)	0 -
56	Retail - Other Retail			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	)	0 -
57	Retail - Other Retail - Of Which: SME			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	)	0 -
58	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0 -		0	0	0	0	0	0	-	C		0	0	0	)	0 -
59	Collective investments undertakings (CIU)			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	0	0	0	0	D	0 -
60	Equity			0 (	0	0	0	0	0 -		0	0	0	0	0	0	-	C	) (	0	0	0	D	0 -
61	Securitisation						0				0	0									0	0		0
62	Other non-credit obligation assets TOTAL		9.72	8 3.598	0 00	5	4	120	72 2	33.06% 9.	809	3.202	1 1 4 0	0	0	0	31.49%	6 10.052	2 69	1 1 40	U	4 0	)  -  ,	0 - 33  30.75

														Adverse Scenario									
						31/12/202	25							31/12/2026						31/12/2027			
RowNum		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provise for Stage 1 exp	isions Stock of proposure for Stage 2	rovisions Stock o exposure for Stag	of provisions Cove e 3 exposure Stag	erage Ratio - e 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisior for Stage 1 exposure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	s Stock of provisi re for Stage 3 expo	ons Coverage Ratio sure Stage 3 exposu
64	Central banks			0 0		0	0	0	0 -		0	ſ	0	0 0	0	) -	(	0	0	, O	<u> </u>	0	0 -
65	Central governments		1!	5 86		3	0	0	1	40.00%	14	8F	6	3 0	0	40.009	6 15	86	3	0		0	1 40.0
66	Regional governments or local authorities		(	0		0	0	0	0 -		0		0	0 0	0	) -	(	0	0	0		0	0 -
67	Public sector entities		(	0		0	0	0	0 -		0		0	0 0	0	) -	(	0	0	0		0	0 -
68	Institutions		74	4 7		0	0	0	0	19.87%	78		2	0 0	0	22.449	6 78	3	0	0		0	0 23.4
69	Corporates		5,578	8 2,119	3	33	8	34	11	34.64%	5,437	2,210	0	83	38 27	33.129	5,508	2,063	159	8		<b>41</b>	50 31.6
70	Corporates - Of Which: Specialised Lending		3,78	7 1,460	1	17	3	20	4	22.74%	3,640	1,577	7 4	47 4	25 1:	23.379	3,697	1,467	99	4	<u>.                                    </u>	<u> </u>	24 23.9
71	Corporates - Of Which: SME general corporate	S	312	2 81		2	0	1	0	22.69%	297	93	3	5 1	1	23.63%	315	70	10	1		1	3 24.1
72	Corporates - Of Which: Purchased receivables		(	0		0	0	0	0 -		0	r	0	0 0	0	) -	(	0	0	0		0	0 -
73	Retail		(	0		0	0	0	0 -		0	r	0	0 0	0	) -	(	0	0	0		0	0 -
74 NETHE	RELANDS Retail - Secured by residential estate property		(	0		0	0	0	0 -		0	r	0	0 0	0	) -	(	0	0	0		0	0 -
75	Retail - Qualifying Revolving		(	0		0	0	0	0 -		0	r	0	0 0	0	) -	(	0	0	0		0	0 -
76	Retail - Purchased receivables		(	0 0		0	0	0	0 -		0		0	0 0	0	) -	(	0	0	0		0	0 -
77	Retail - Other Retail		(	0 0		0	0	0	0 -		0	r	0	0 0	0 (	) -	(	0	0	0	4	0	0 -
78	Retail - Other Retail - Of Which: SME		(	0		0	0	0	0 -		0	r	0	0 0	0	) -	(	0	0	0		0	0 -
79	Retail - Other Retail - Of Which: non-SME		(	0		0	0	0	0 -		0	<u></u> (	0	0 0	0	) -	(	0	0	, O	1	0	0 -
80	Collective investments undertakings (CIU)			0		0	0	0	0 -		0	١	0	0 0	0	) -	(	0	0	0		0	0 -
81	Equity			0 0		0	0	0	0 -		0	٢	0	0 0	0 (	-	(	0	0	0	1	0	0 -
82	Securitisation																						
83	Other non-credit obligation assets			0 0		0	0	0	0 -		0	١	0	0 0	0 (	) -	(	0	0	0		0	0 -
84	TOTAL		5,660	6 2.212	3	35	8	34	12	35.00%	5,530	2.29°	9 8	8 8	38 28	33.319	5.60	1 2.152	162	8		41	51 31.7



				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenar										
						1	31/12/2025	<u> </u>						31/12/2026							31/12/2027			
RowNum			Sta (mln EUR, %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposui	Stock of provision for Stage 1 expos	ons Stock of provision sure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks		0	(				0 0	-	0	(		0	0	0 0	-	(		0	0	0	0	) <del>-</del>
86		Central governments		0	(		0	)	0 0	-	0	(	)	0	0	0 0	-	(	ס	0	0	0	0	J -
87		Regional governments or local authorities		0	(	)	)	)	0 0	-	0	(		0	0	0 0	-	(	)	0	0	0	0	) -
88		Public sector entities		0	(	)	)	)	0 0	-	0	(		0	0	0 0	-	(	)	0	0	0	0	J -
89		Institutions		0	(	)	)	)	0 0	30.27%	6 1	(		0	0	0 0	30.31%	5	1	0	0	0	0	30.32%
90		Corporates		2,286	3,395	5	5	3	6 14	25.26%	6 2,135	3,462		.42	3	38 36	25.34%	2,682	2,81	.0 24	16	32	63	3 25.37%
91		Corporates - Of Which: Specialised Lending		1,395	2,822	3:	3	24	4 7	20.87%	6 1,260	2,902	2	88	1	26 19	21.58%	1,811	1 2,27	76 1	53	2 22	36	6 22.25%
92		Corporates - Of Which: SME		19	136	5	2		1 0	19.59%	6 15	136	5	4	0	1 1	19.92%	19	9 13	80	8	0 1	. 2	20.50%
93		Corporates - Of Which: Purchased receivables		0	(				0	-	0	(	)	0	0	0 0	-	(	O	0	0	0	0	J -
94		Retail		0	(				0	-	0	(	)	0	0	0 0	-	(	O	0	0	0	0	J -
95	LUXEMBOURG	Retail - Secured by residential estate property		0	(				0	-	0	(	)	0	0	0 0	-	(	ס	0	0	0	0	<i>)</i> -
96		Retail - Qualifying Revolving		0	(				0	-	0	(	)	0	0	0	-	(	ס	0	0	0	0	<i>j</i> -
97		Retail - Purchased receivables		0	(				0	-	0	(	)	0	0	0 0	-	(	ס	0	0	0	0	<i>y</i> -
98		Retail - Other Retail		0	(				0	-	0	(	)	0	0	0	-	(	ס	0	0	0	0	<i>y</i> -
99		Retail - Other Retail - Of Which: SME		0	(		0		0	-	0	(		0	0	0	-	(	O	0	0	0	0	J -
100		Retail - Other Retail - Of Which: non-SME		0	(				0	-	0	(		0	0	0 0	-	(	D	0	0	0	0	J -
101		Collective investments undertakings (CIU)		0	(		)		0 0	-	0	(	)	0	0	0 0	-	(	)	0	0	0	0	J -
102		Equity		0	(		)	)	0 0	-	0	(	)	0	0	0 0	-	(	ס	0	0	0 0	0	) -
103		Securitisation																						
104		Other non-credit obligation assets		0	(		)		0 0	-	0	(		0	0	0 0	-	(	D	0	0	0	0	J -
105		TOTAL		2,287	3,396	5	5	3	6 14	25.26%	6 2,136	3.462		.42	3	38 36	25.34%	2,682	2 2,81	.0 24	16	3 32	63	3 25.37%

															Adverse Scenario											
							31/12/2025								31/12/2026							31/12/20	2027			
RowNum			Stage : (mln EUR, %)	1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provising for Stage 2 expo	ons Stock of provisions Stock of provisions Stage 3 expos	ons Cove sure Stag	erage Ratio - e 3 exposure	exposure S	Stage 2 exposure	Stage 3 expo	sure Stock of provisior for Stage 1 exposu	ns Stock of provision are for Stage 2 exposur	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur		rovisions Stock of pro exposure for Stage 2 of			
106		Central banks		0	(	0	0	0	0	0 -		0	1	0	0	0	0 (	) -	(		0	0	0	0	0 -	
107		Central governments		45	50	0	0	0	0	0	40.00%	43	5	1	0	0	0 (	40.009	% 43	5	1	0	0	0	0	40.009
108		Regional governments or local authorities		0	(	0	0	0	0	0 -		0	(	0	0	0	0	) -	(	)	0	0	0	0	0 -	
109		Public sector entities		0	(	0	0	0	0	0 -		0		0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
110		Institutions		1,763	105	5	2	0	0	1	27.19%	1,821	4	5	4	0	0 1	27.239	· ·		5	5	0	0	1	27.229
111		Corporates		1,878	1,657	7 10	7	2	29	31	28.72%	1,836	1,65	3	154	2 3	30 44	28.799	,	1,53	5	201	2	29	58	29.01%
112		Corporates - Of Which: Specialised Lending		1,431	1,243	3 9	7	1	23	28	29.32%	1,380	1,25	7	133	1 2	23 38	28.649	,	1,15	2	170	1	23	48	27.22% 29.01% 28.30% 30.98%
113		Corporates - Of Which: SME general corporates		37	10	0	0	0	0	0	31.17%	30	1	6	1	0	0 (	31.249	% 30	) 1	5	2	0	0	1	30.98%
114		Corporates - Of Which: Purchased receivables		0	(	0	0	0	0	0 -		0		0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
115		Retail		0	(	0	0	0	0	0 -		0		0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
116	FRANCE	Retail - Secured by residential estate property		0	(	0	0	0	0	0 -		0		0	0	0	0 0	) -	(	)	0	0	0	0	0 -	
117		Retail - Qualifying Revolving		0	(	0	0	0	0	0 -		0		0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
118		Retail - Purchased receivables		0	(	0	0	0	0	0 -		0		0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
119		Retail - Other Retail		0	(	0	0	0	0	0 -		0		0	0	0	0 0	) -	(	)	0	0	0	0	0 -	
120		Retail - Other Retail - Of Which: SME		0	(	0	0	0	0	0 -		0		0	0	0	0 0	) -	(	)	0	0	0	0	0 -	
121		Retail - Other Retail - Of Which: non-SME		0	(	0	0	0	0	0 -		0		0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
122		Collective investments undertakings (CIU)		0	(	0	0	0	0	0 -		0		0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
123		Equity		0	(	0	0	0	0	0 -		0		0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
124		Securitisation																								
125		Other non-credit obligation assets		0	(	0	0	0	0	0 -		0	-	0	0	0	0 (	) -	(	)	0	0	0	0	0 -	
126		TOTAL		2 696	1 011	2 10	ol.	2	201	21	28 60%	2 701	1 7/1	Ωl	157	2  2	20  //2	29 769	2 750	16/	2 l	206	2	20	60	20 00

													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage	of provisions Stock of ge 2 exposure for Stag	of provisions Cov e 3 exposure Stag	erage Ratio - e 3 exposure	tage 1 exposure Stage	2 exposure S	Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stag	of provisions Stock of provisions ge 2 exposure for Stage 3 expos	ns Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure f		
127		Central banks		5	0	0 0	0	0 -		5	0		0 0	0	0 -	į	5	0	0 0	0	0 -	
128		Central governments		70 9	3 5	9 0	0	23	40.00%	70	93	5	0	0	23 40.00	% 70	9	93	59 0	0	23	40.00
129		Regional governments or local authorities		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
130		Public sector entities		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	ס	0	0 0	0	0 -	,
131		Institutions		74 15	1	1 0	0	0	26.16%	201	24		1 0	0	0 26.23	% 198	3 2	26	1 0	0	0	26.2
132		Corporates	2,1	14 94	1 2	2 3	9	10	43.92%	2,170	894	4	2 2	8	18 43.53	% 2,195	5 85	51 6	50 2	8	26	43.13
133		Corporates - Of Which: Specialised Lending		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
134		Corporates - Of Which: SME general corporates		39 5	5	1 0	1	0	28.36%	34	59		2 0	1	0 27.35	% 4:	1 5	51	3 0	0	1	26.40
135		Corporates - Of Which: Purchased receivables		5	4	0 0	0	0	33.36%	6	3		0 0	0	0 37.13	%	6	3	1 0	0	0	38.60
136	614/177551 4415	Retail		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
137	SWITZERLAND	Retail - Secured by residential estate property		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
138		Retail - Qualifying Revolving		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
139		Retail - Purchased receivables		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
140		Retail - Other Retail		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
141		Retail - Other Retail - Of Which: SME		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
142		Retail - Other Retail - Of Which: non-SME		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	,
143		Collective investments undertakings (CIU)		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
144		Equity		0	0	0 0	0	0 -		0	0		0 0	0	0 -	(	0	0	0 0	0	0 -	
145		Securitisation																				
146		Other non-credit obligation assets		0	0	0 0	0	0 -		0	0		0 0	0	0 -		0	0	0 0	0	0 -	
147		TOTAL	2,2	93 1,18	5 8	1 3	9	33	40.95%	2,446	1,011	10	02 2	8	42 41.33	% 2,469	9  97	71 12	20 2	8	50	41.449

														Adverse Scenario											
						31/12/2025								31/12/2026							31/12/2027				
wNum		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 expos	ons Stock of provision ure for Stage 2 exposu	ns Stock of provisions ure for Stage 3 exposure	Coverage Ra e Stage 3 expo	atio - Stage 1 expos osure	ure Stage 2 expo	sure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		ons Stock of provision sure for Stage 2 exposu			
148	Central banks	( 2011) /2	/	0 0	0	0	0	0 (	0 -		0	0	0		0	0 0	-	(		0	0	0	0	0 -	
149	Central governments		7:	9 44	4	0	0	0 (	0 4	40.00%	77	46	0	)	0	0 0	40.00%	% 76	5 4	6	0	0	0	0	40.00
150	Regional governments or local authorities			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 0	-	(		0	0	0	0	0 -	
151	Public sector entities			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 (	-	(	)	0	0	0	0	0 -	
152	Institutions		25	54 54	4	1	0	0 (	0 :	31.22%	292	16	2	2	0	0 (	31.37%	% 290	) 1	7	2	0	0	1	31.43
153	Corporates		1,93	1,009	9 12	7	3	19 96	6	75.10%	1,958	955	156	5	2 1	7 109	70.09%	% 1,993	89	5 1	81	2	15	121	31.43 66.91
154	Corporates - Of Which: Specialised Lending		14	34	4	0	0	0 (	0 2	27.34%	146	32	1		0	0 0	27.34%	% 151	. 2	7	1	0	0	0	27.34
155	Corporates - Of Which: SME general corporates		2	.3 11	1	0	0	0 (	0 4	47.94%	24	10	0	)	0	0 (	47.88%	% 22	2 1	1	0	0	0	0	47.68
156	Corporates - Of Which: Purchased receivables			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 0	-	(	)	0	0	0	0	0 -	
157	Retail			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 (	-	(	)	0	0	0	0	0 -	
158 AUSTRIA	Retail - Secured by residential estate property			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 (	-	(	)	0	0	0	0	0 -	
159	Retail - Qualifying Revolving			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 (	-	(	)	0	0	0	0	0 -	
160	Retail - Purchased receivables			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 (	-	(		0	0	0	0	0 -	
161	Retail - Other Retail			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 (	-	(	)	0	0	0	0	0 -	
162	Retail - Other Retail - Of Which: SME			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 (	-	(		0	0	0	0	0 -	
163	Retail - Other Retail - Of Which: non-SME			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 0	-	(	)	0	0	0	0	0 -	
164	Collective investments undertakings (CIU)			0 0	0	0	0	0 (	0 -		0	0	0	)	0	0 0	-	(	)	0	0	0	0	0 -	
165	Equity			0 0	0	0	0	0 (	0 -		0	0	0		0	0 0	-	(	)	0	0	0	0	0 -	
166	Securitisation			0		0	0	0			0	0						,		0	0	0			
167	Other non-credit obligation assets TOTAL		2.20	0 0	7 43	0	0	10	0 -	74.76%	2 227	1 017	0	,	2	7 446	69.70%	2.350	05	0	02	2	15	122	66.56%



	24	acsbank bauen warttemberg																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenar	rio									
						31/12/2025							31/12/2026							31/12/2027			
RowNum				e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provisio sure for Stage 2 expost	ns Stock of provisions ure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions S for Stage 2 exposure for	tock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		•	In EUR, %)																				
169		Central banks		9	0	0 (	0	0 -		9	0		0	0	0 0	) -	S	9	0	0	0	0 -	
170		Central governments		57	4	0 (	0	0	40.00%	55	6		0	0	0 0	40.00%	55	5	6	0	0	0	40.00%
171		Regional governments or local authorities		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(	)	0	0	0	0 -	
172		Public sector entities		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(		0	0	0	0 -	
173		Institutions	1	17 22	9	2 (	0	1	46.97%	290	54		3	0	0 1	46.98%	272	2 7	2	1 (	0	2	46.99%
174		Corporates	1,5	53 73	4 2	4	2	7	31.43%	1,481	782		47	2	24 15	31.55%	1,487	7	9 7	5	. 25	23	31.17%
175		Corporates - Of Which: Specialised Lending	1,1	74 52	7 1	9	1 17	5	26.38%	1,067	616		37	1	17 10	26.44%	1,098	56	2 6	) 1	16	16	26.54%
176		Corporates - Of Which: SME general corporates		1	0	0 (	0	0	42.20%	1	0		0	0	0 0	40.50%	5 1	1	0	0	0	0	38.98%
177		Corporates - Of Which: Purchased receivables		0	0	0	0	0 -		0	0		0	0	0 0	) -	C		0		0	0 -	
178	LINUTED KINICDONA	Retail		0	0	0	0	0 -		0	0		0	0	0 0	) -	(	O	0	0	0	0 -	
179	UNITED KINGDOM	Retail - Secured by residential estate property		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(		0	0	0	0 -	
180		Retail - Qualifying Revolving		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(		0	0	0	0 -	
181		Retail - Purchased receivables		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(		0	0	0	0 -	
182		Retail - Other Retail		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(	)	0	0 (	0	0 -	
183		Retail - Other Retail - Of Which: SME		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(	)	0	0	0	0 -	
184		Retail - Other Retail - Of Which: non-SME		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(		0	0	0	0 -	
185		Collective investments undertakings (CIU)		0	0	0 (	0	0 -		0	0		0	0	0 0	) -	(		0	0	0	0 -	
186		Equity		0	0	0	0	0 -		0	0		0	0	0 0	) -	(	)	0	0	0	0 -	
187		Securitisation																					
188		Other non-credit obligation assets		0	0	0	0	0 -		0	0		0	0	0 0	) -	(	D	0	0	0	0 -	
189		TOTAL	1,7	36 96	7 2	6	2	8	32.67%	1,836	842		50	2	24 16	32.52%	1,823	82	7	3	25	25	31.91%

														Adverse Scenario										
							31/12/2025							31/12/2026							31/12/2027			
R	RowNum			Stage 1 exp (mln EUR, %)	osure Stage 2 expo	ure Stage 3 exposu	stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposure	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposur	s Stock of provisions e for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Sto for Stage 2 exposure for S	ck of provisions Covera tage 3 exposure Stage 3	ge Ratio - S exposure
	190		Central banks		0	0	0	0	0 0	-	0	C	)	0	0	0 0	-	C	)	0	0	0	0 -	
	191		Central governments		0	0	0	0	0 0	-	0	(	)	0	0	0 0	-	C	)	0	0	0	0 -	
	192		Regional governments or local authorities		0	0	0	0	0 0	-	0	(	)	0	0	0 0	-	C	)	0	0	0	0 -	
	193		Public sector entities		0	0	0	0	0 0	-	0	C	)	0	0	0 0	-	C		0	0	0	0 -	
	194		Institutions		0	0	0	0	0 0	47.66%	1	C	)	0	0	0 0	47.66%	6 1		0	0	0	0	47.66%
	195		Corporates		754	1,035	17	2 3	4	25.40%	679	1,068	6	0	2 3	32 15	25.60%	6 865	82	1 12	0	2 28	31	25.98%
	196		Corporates - Of Which: Specialised Lending		716	889	15	2 2	.6 3	23.88%	640	927	5	2	2 2	28 13	25.06%	6 786	72	9 10	5	2 24	27	25.65%
	197		Corporates - Of Which: SME general corporates		30	101	1	0	4 0	27.09%	31	96	,	5	0	4 1	27.60%	6 65	5	6 1	0	3	3	27.92%
	198		Corporates - Of Which: Purchased receivables		0	0	0	0	0 0	-	0	(	)	0	0	0 0	-	C	)	0	0	0	0 -	-
	199	501.445	Retail		0	0	0	0	0 0	-	0	C	)	0	0	0 0	-	C	)	0	0	0	0 -	
	200	POLAND	Retail - Secured by residential estate property		0	0	0	0	0 0	-	0	C	)	0	0	0 0	-	C	)	0	0	0	0 -	
	201		Retail - Qualifying Revolving		0	0	0	0	0 0	-	0	(	)	0	0	0 0	-	C		0	0	0	0 -	
	202		Retail - Purchased receivables		0	0	0	0	0 0	-	0	C	)	0	0	0 0	-	C	)	0	0	0	0 -	
	203		Retail - Other Retail		0	0	0	0	0 0	-	0	(	)	0	0	0 0	-	C	)	0	0	0	0 -	
	204		Retail - Other Retail - Of Which: SME		0	0	0	0	0 0	-	0	(		0	0	0 0	-	C		0	0	0	0 -	
	205		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0	-	0	C	)	0	0	0 0	-	C	)	0	0	0	0 -	
	206		Collective investments undertakings (CIU)		0	0	0	0	0 0	-	0	(	)	0	0	0 0	-	C	)	0	0	0	0 -	
	207		Equity		0	0	0	0	0 0	-	0	(		0	0	0 0	-	С		0	0	0	0 -	
	208		Securitisation																					
	209		Other non-credit obligation assets		0	0	0	0	0 0	-	0	(		0	0	0 0	-	C	)	0	0	0	0 -	
	210		TOTAL		/54	1,036	1/	2  3	51  4	25.40%	679	1,068	6	U	2  3	[52] 15	25.60%	6  865	oj 82	1 12	U	2  28	31	25.99%

														Adverse Scenario											
							31/12/2025							31/12/2026							31/12/2027				
Ro	wNum		(ml	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposu	re Stage 3 expos	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision	ons Stock of pr sure for Stage 3	rovisions Coverag exposure Stage 3 6	ge Ratio - exposure
	211		Central banks		0	0 0	0	C	0 -			0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	
	212		Central governments		0	0 0	0	(	0 -			0	0	0	0	0 0	-	(	0	0	0	0	0	0 -	
	213		Regional governments or local authorities		38	2 0	0	0	0	40.009	%	35	5	0	0	0 0	40.00%	6 35	5	5	0	0	0	0	40.00%
	214		Public sector entities		0	0	0	C	0 -			0	0	0	0	0 0	-	(	0	0	0	0	0	0 -	
	215		Institutions	2	89 3	0	0	(	0	7.749	% 3	311	8	1	0	0 0	7.57%	309	Э	9	1	0	0	0	7.51%
	216		Corporates	4	70 54	3 24	1	16	6	24.569	% 4	195	494	49	1 1	.4 12	25.07%	566	6 40	1 7	/0	1	11	18	25.29%
	217		Corporates - Of Which: Specialised Lending	4	53 52	0 23	3	15	6	24.099	% 4	177	472	48	0 1	.3 12	24.54%	6 549	37	8 6	9ز	0	11	17	24.71%
	218		Corporates - Of Which: SME general corporates		3	0 0	0	(	0	46.599	%	3	0	0	0	0 0	46.59%	6	3	0	0	0	0	0	46.59%
	219		Corporates - Of Which: Purchased receivables		0	0 0	0	(	0 -			0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	
	220	641454	Retail		0	0 0	0	(	0 -			0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	
	221	CANADA	Retail - Secured by residential estate property		0	0 0	0	(	0 -			0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	
	222		Retail - Qualifying Revolving		0	0 0	0	(	0 -			0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	
	223		Retail - Purchased receivables		0	0 0	0	(	0 -			0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	
	224		Retail - Other Retail		0	0 0	0	C	0 -			0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	
	225		Retail - Other Retail - Of Which: SME		0	0 (	0	(	0 -			0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	
	226		Retail - Other Retail - Of Which: non-SME		0	0 0	0	(	0 -			0	0	0	0	0 0	-	(	ס	0	0	0	0	0 -	
	227		Collective investments undertakings (CIU)		0	0	0	(	0 -			0	0	0	0	0 0	-	(	ס	0	0	0	0	0 -	
	228		Equity		0	0 0	0	C	0 -			0	0	0	0	0 0	-	(	0	0	0	0	0	0 -	
	229		Securitisation																						
	230		Other non-credit obligation assets	_	0	0 0	0	(	0 -	2.22	0/	0	0	0	0	0 0	-	(	)	0	0	0	0	0 -	25.000
	231		TOTAL	7	98  57	5 24	1	16	6	24.289	% 8	341	507	49	1 1	.4  12	24.83%	6 91:	1  41	5	1	1	11	18	25.09%

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.



		Landesbank Baden-wurttemberg												
				1	2	3	4	5	6	7	8	9	10	11
									Restated					
									31/12/2024	*				
				Exposure v	alues	Risk exposu	re amounts							
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposu
1		Central banks	(mln EUR, %)	54	0	0	0	56	0		0 (	0	0	0.
2		Central governments		498	0	2	0	70	359		0 (	1	0	0
3		Regional governments or local authorities		2,838	0	1	0	2,532			0 1	1 0	0	0
4		Public sector entities		873	0	83	0	859			0 (	0	0	16
5		Multilateral Development Banks		0	0	0	0	0	0		0 (	0 0	0	
6		International Organisations		651	0	0	0	657	0		0 (	0 0	0	(
7		Institutions		43,824	0	637	0	39,641			2	1 1	1	26
8		Corporates		7,916	50	5,129	72	6,691			3 12	2 18	93	70
9		of which: Other - SME		1,014	7	812	11	919	,		3	2 2	7	54
10		of which: Specialised Lending		0	0	0	0	0	0	(	0 (	0	0	(
11		Retail		3,936	42	2,630	56	3,292	1,334	54	4 10	22	23	4:
12	Landesbank Baden-	of which: SME		2,550	22	1,492	29	1,990			5 8	3 16	5	2:
13	Württemberg	Secured by mortgages on immovable property and ADC exposures		7,518	9	3,480	11	5,681	1,805	24	4	1 12	8	31
14	warttennberg	of which: Residential immovable property		6,820	7	2,946	9	5,162	1,621	2:	2	3 10	6	29
15		of which: Commercial immovable property		655	1	468	2	482	185	:	3 1	1 2	1	46
16		of which: Land, acquisition, development and construction exposures (ADC)		44	0	66	0	37	0		0 (	0	0	C
17		Subordinated debt exposures		15	0	22	0	0	78	(	0	0	0	(
18		Covered bonds		485	0	0	0	412	0		0 (	0	0	(
19		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		0 (	0	0	(
20		Collective investments undertakings (CIU)		20	0	27	0	0	0		0 (	0	0	(
21		Equity		0	0	0	0	0	0		0 (	0	0	(
22		Securitisation												
23		Other exposures		64	0	64	0	0	2		0 (	0	0	С
24		TOTAL		68,693	100	12,075	139	59,891	5,699	214	4 32	53	124	58

								Restated					
								31/12/2024	*				
			Exposur	e values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposu
25		Central banks	EUR, %) 54	1 (		0	56	0				0	0.
26		Central governments	268			0	70					0	0.
27		Regional governments or local authorities	2,673		1	0	2,368				1	0	0.
29		Public sector entities	2,873		0 02	0	859					0	16.
20		Multilateral Development Banks	073		0 0	0	655	2				0	0.
30		International Organisations				0		0				0	0.
31		Institutions	43,70	7 (	589	0	39,621	96			1 0	1	26
32		Corporates	6,582		3,827	67	5,783			11	1 13	90	69
33		of which: Other - SME	938		7 738	10	908			3	1 1	7	54
34		of which: Specialised Lending	330	) (	0 0	0	300	0	(	) (		0	0.
35		Retail	3,889	9 42	2 2,589	56	3,239	1,328	54	1	22	23	41
36	CEDN 4 A NIV	of which: SME	2,525		2 1,474	29	1,967			5 8	3 16	5	21
37	GERMANY	Secured by mortgages on immovable property and ADC exposures	7,269	_	3,268	10	5,519			1 3	3 11	7	31
38		of which: Residential immovable property	6,678		7 2,854	9	5,043	· · · · · · · · · · · · · · · · · · ·		1 2	2 10	6	29
39		of which: Commercial immovable property	58		1 414	2	476	,		3	1 1	1	46
40		of which: Land, acquisition, development and construction exposures (ADC)		0 (	0	0	C	0	(	) (	0 0	0	0
41		Subordinated debt exposures	13	3 (	19	0	C	78	(	) (	0 0	0	0.
42		Covered bonds	485	5 (	0	0	412	. 0	(	) (	0 0	0	0.
43		Claims on institutions and corporates with a ST credit assessment		) (	0	0	C	0	(	) (	0	0	0
44		Collective investments undertakings (CIU)	20	0	27	0	(	0	(		0	0	0.
45		Equity		0	0	0	C	0	(		0	0	0.
46		Securitisation											
47		Other exposures	6:	`	61	0		0	(		0	0	0.
48		TOTAL	65,889	96	10,464	134	57,926	4,317	209	29	47	120	57.7

								Restated						
								31/12/2024	*					
			Exposure	values	Risk exposu	re amounts								
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions fo Stage 3 exposure	r Coverage F Stage 3 exp	
		(mln EUR, %)												
49		Central banks	0	C	0	C	0	C	(	0	(		<u>ي</u>	0.00%
50		Central governments	0	C	0	0	0	C	(	0	(		J	0.00%
51		Regional governments or local authorities	0	C	0	C	0	C	(	0	(		<u>ي</u>	0.00%
52		Public sector entities	0	C	0	0	0	C	(	0	(		J	0.00%
53		Multilateral Development Banks	0	C	0	0	0	C	(	0	(		J	0.00%
54		International Organisations	0	C	0	0	0	C	(	0	(		J	0.00%
55		Institutions	28	C	9	C	17	C	(	0	(		<u>ي</u>	0.00%
56		Corporates	77	C	80	C	57	55	(	0	(		<u>ي</u>	49.93%
57		of which: Other - SME	0	C	1	0	0	1	(	0	(		J	0.00%
58		of which: Specialised Lending	0	C	0	0	0	C	(	0	(		J	0.00%
59		Retail	0	C	0	0	0	C	(	0	(		J	28.06%
60	LINUTED CTATEC	of which: SME	0	C	0	0	0	C	(	0	(		J	0.00%
61	UNITED STATES	Secured by mortgages on immovable property and ADC exposures	8	C	5	0	7	1	(	0	(		J	0.00%
62		of which: Residential immovable property	8	C	4	0	7	1	(	0	(		J	0.00%
63		of which: Commercial immovable property	0	C	0	0	0	C	(	0	(		J	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	O	0	C	(	0	(		J	0.00%
65		Subordinated debt exposures	0	C	0	0	0	C	(	0	(		J	0.00%
66		Covered bonds	0	C	0	0	0	C	(	0	(		J	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	C	(	0	(		ى د	0.00%
68		Collective investments undertakings (CIU)	0		0	0	0	C		0	(		ა	0.00%
69		Equity	0	C	0	0	0	C	(	0	(		ა <u></u>	0.00%
70		Securitisation												
71		Other exposures	0	C	0	C	0	C	(	0	(		٥	0.00%
72		TOTAL	114	C	93	O	82	56	(	0	(		٥	41.47%

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR,	%)										
73		Central banks	0	(	0	(	0	(	(	0 0	0	0	0.00%
74		Central governments	0	(	0	(	0	(	(	0 0	0	0	0.00%
75		Regional governments or local authorities	0	(	0	(	0	(	(	0 0	0	0	0.00%
76		Public sector entities	0	(	0	(	0	(	(	0 0	0	0	0.00%
77		Multilateral Development Banks	0	(	0	(	0	(	(	0 0	0	0	0.00%
78		International Organisations	0	(	0	(	0	(	(	0 0	0	0	0.00%
79		Institutions	1	(	0 2	(	) 1	(	(	0 0	0	0	0.00%
80		Corporates	86	(	71	(	32	40	(	0	1	0	66.75%
81		of which: Other - SME	4	(	0 2	(	0	3	(	0	0	0	0.00%
82		of which: Specialised Lending	0	(	0	(	0	(	(	0	0	0	0.00%
83		Retail	1	(	0 1	(	) 1	(	(	0	0	0	0.00%
84	NETHERLANDS	of which: SME	1	(	0	(	) 1	(	(	0	0	0	0.00%
85	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	60	(	0 42	(	3	62		0 0	1	0	20.00%
86		of which: Residential immovable property	3	(	0 1	(	3	(	(	0 0	0	0	20.00%
87		of which: Commercial immovable property	57	(	0 42	(	0	61		0 0	1	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	(	0	(	0	(	(	0	0	0	0.00%
89		Subordinated debt exposures	0	(	0	(	0	(	(	0	0	0	0.00%
90		Covered bonds	0	(	0	(	0	(	(	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	(	0	(	0	(	(	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	(	0	(	0	(		0	0	0	0.00%
93		Equity	0	(	0	(	0	(		0	0	0	0.00%
94		Securitisation											
95		Other exposures	0	(	0 0	(	0	(	(	0 0	0	0	0.00%
96		TOTAL	148	(	0 115	(	36	102		0 0	2	0	28.23%

								Restated					
								31/12/2024	k				
			Exposure	values	Risk exposu	re amounts							
RowNum		4.1.505	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97		Central banks (mln EUR, 9	(6)				0	0	0	0	0	0	0.000/
98		Central parks  Central governments	0		0		0	0	0	0	0	0	0.00% 0.00%
99		Regional governments or local authorities	0		0		0 0	0	0	0	0	0	0.00%
100		Public sector entities	0		0		0 0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0		0		0 0	0	0	0	0	0	0.00%
102		International Organisations	0		0		0 0	0	0	0	0	0	0.00%
103		Institutions	0		0 0		0 0	0	0	0	0	0	0.00%
104		Corporates	23		2 23	4	4 22	8	0	0	0	0	100.00%
105		of which: Other - SME	4		3	(	0 0	4	0	0	0	0	0.00%
106		of which: Specialised Lending	0	(	0	(	0 0	0	0	0	0	0	0.00%
107		Retail	0	(	0	(	0 0	0	0	0	0	0	0.00%
108	LLIVENADOLIDO	of which: SME	0	(	0	(	0 0	0	0	0	0	0	0.00%
109	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	1	(	0	(	0 1	0	0	0	0	0	0.00%
110		of which: Residential immovable property	1	(	0	(	0 1	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	(	0	(	0 0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	(	0	(	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	2	(	4	(	0	0	0	0	0	0	0.00%
114		Covered bonds	0	(	0	(	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	(	0	(	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	(	0	(	0	0	0	0	0	0	0.00%
117		Equity	0	(	0	(	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	1	(	1	(	0	0	0	0	0	0	0.00%
120		TOTAL	27		2 27		4 23	8	0	0	0	0	100.00%

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %	)										
121		Central banks	0	C	0	0	0	0	0	0	0	(	0.00%
122		Central governments	0	C	0	0	0	0	0	0	0	(	0.00%
123		Regional governments or local authorities	0	С	0	0	0	C	0	0	0	(	0.00%
124		Public sector entities	0	C	0	0	0	0	)	0	0	(	0.00%
125		Multilateral Development Banks	0	C	0	0	0	0	)	0	0	(	0.00%
126		International Organisations	0	C	0	0	0	0	)	0	0	(	0.00%
127		Institutions	0	C	0	0	0	0	)	0	0	(	0.00%
128		Corporates	5	C	5	0	2	3	(	0	0	(	40.95%
129		of which: Other - SME	1	C	0	0	0	C	)	0	0	(	45.55%
130		of which: Specialised Lending	0	C	0	0	0	0	)	0	0	(	0.00%
131		Retail	2	C	1	0	2	0	)	0	0	(	0.00%
132	FDANCE	of which: SME	0	C	0	0	0	C	)	0	0	(	0.00%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures	11	C	8	0	10	1	. (	0	0	(	51.00%
134		of which: Residential immovable property	11	C	8	0	10	1	. (	0	0	(	51.00%
135		of which: Commercial immovable property	0	C	0	0	0	0	)	0	0	(	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	0	0	0		0	0	(	0.00%
137		Subordinated debt exposures	0	C	0	0	0	0		0	0	(	0.00%
138		Covered bonds	0	C	0	0	0	0		0	0	(	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	0	)	0	0	(	0.00%
140		Collective investments undertakings (CIU)	0	C	0	0	0	C		0	0		0.00%
141		Equity	0	C	0	0	0	C	)	0	0	(	0.00%
142		Securitisation											
143		Other exposures	0	C	0	0	0	0		0	0		0.00%
144		TOTAL	18	C	15	0	14	4		0	0		49.78%

									Restated					
									31/12/2024	k				
				Exposure v	values values	Risk exposu	re amounts							
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(mln EUR, %)											
145		Central banks		0	C	0		0 0	0	(	0	0	0	0.00%
146		Central governments		1	C	0		0 0	1	(	0	0	0	0.00%
147		Regional governments or local authorities		0	C	0		0	0	(		0	0	0.00%
148		Public sector entities		0	C	0		0	0	(		0	0	0.00%
149		Multilateral Development Banks		0	C	0		0	0	(		0	0	0.00%
150		International Organisations		0	C	0		0	0	(		0	0	0.00%
151		Institutions		2	C	0		0 2	0	(		0	0	0.00%
152		Corporates		67	1	64		1 37	12	-	L	0	1	37.349
153		of which: Other - SME		14	C	11		0 9	6	(		0	0	30.05%
154		of which: Specialised Lending		0	C	0		0	0	(		0	0	0.00%
155		Retail		16	C	12	(	0 20	2	(		0	0	37.20%
156	CM/ITZEDI AND	of which: SME		7	C	4	(	0 7	0	(	0	0	0	0.00%
157	SWITZERLAND	Secured by mortgages on immovable property and ADC exposures		55	C	41	(	0 40	14	(		0	0	14.97%
158		of which: Residential immovable property		50	C	36	(	0 38	12	(	0	0	0	14.97%
159		of which: Commercial immovable property		5	C	5	(	0 2	3	(	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)		0	C	0	(	0	0	(	0	0	0	0.00%
161		Subordinated debt exposures		0	C	0	(	0	0	(	0	0	0	0.00%
162		Covered bonds		0	C	0	(	0	0	(	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment		0	C	0	(	0	0	(	0	0	0	0.00%
164		Collective investments undertakings (CIU)		0	C	0	(	0	0	(		0	0	0.00%
165		Equity		0		0		0	0	(		0	0	0.00%
166		Securitisation												
167		Other exposures		0	(	0		0 0	0	(	0	0	0	0.00%
168		TOTAL		143	1	118		1 100	30	2	2	0	1	36.39%

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	•				
			Exposure	values	Risk exposu	re amounts							
										Charle of municipus	Charle of municiping	Stock of provisions for	Cavaraa Batia
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		Stage 3 exposure
110 111 10111				Berautea	non derdanced	Beradited							
		(mln EL	R, %)										
169		Central banks	0	(	0	(	0	0	(	0	0	0	0.00%
170		Central governments	22		0	(	0	22	(	0	0	0	0.00%
171		Regional governments or local authorities	17	(	0	(	0 15	0	C	0	0	0	0.00%
172		Public sector entities	0	(	0	(	0	0	C	0	0	0	0.00%
173		Multilateral Development Banks	0	(	0	(	0	0	C	0	0	0	0.00%
174		International Organisations	0	(	0	(	0	0	C	0	0	0	0.00%
175		Institutions	7	(	0 10		0	0	C	0	0	0	0.00%
176		Corporates	30	(	29	(	0 21	5	C	0	0	0	63.95%
177		of which: Other - SME	1	(	0	(	0	1	C	0	0	0	58.76%
178		of which: Specialised Lending	0	(	0	(	0	0	C	0	0	0	0.00%
179		Retail	17		0 14		0 17		C	0	0	0	72.00%
180	AUSTRIA	of which: SME	15		0 13		0 15		C	0	0	0	0.00%
181	AUSTRIA	Secured by mortgages on immovable property and ADC exposures	31	(	0 25	(	30	1	C	0	0	0	3.00%
182		of which: Residential immovable property	31	(	0 25	(	30	0	C	0	0	0	3.00%
183		of which: Commercial immovable property	0	(	0	(	0	0	C	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	(	0	(	0	0	C	0	0	0	0.00%
185		Subordinated debt exposures	0	(	0	(	0	0	C	0	0	0	0.00%
186		Covered bonds	0	(	0	(	0	0	C	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	(	0	(	0	0	C	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	(	0 0	(	0	0	C	0	0	0	0.00%
189		Equity	0	(	0 0	(	0 0	0	C	0	0	0	0.00%
190		Securitisation											
191		Other exposures	0	(	0 0	(	0	0	C	0	0	0	0.00%
192		TOTAL	123		0 78		0 84	27	C	0	0	0	30.66%

								Restated					
								31/12/2024					
			Exposure	values	Risk exposu	re amounts							
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
194		Central governments	0		0	0	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
196		Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	C	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	0	C	0	0	0	0	0	0	0	0	0.00%
199		Institutions	0	C	0	0	0	0	0	0	0	0	0.00%
200		Corporates	145	C	145	0	3	127	0	0	0	0	10.59%
201		of which: Other - SME	0	C	0	0	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	0	C	0	0	0	0	0	0	0	0	0.00%
203		Retail	1	C	1	0	0	1	0	0	0	0	44.90%
204	LINITED VINCDOM	of which: SME	0	C	0	0	0	0	0	0	0	0	0.00%
205	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	9	C	8	0	7	1	0	0	0	0	0.00%
206		of which: Residential immovable property	4	C	2	0	4	1	0	0	0	0	0.00%
207		of which: Commercial immovable property	4	C	6	0	4	1	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	C	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	C	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	C	0	0	0	0	0	0	0	0	0.00%
213		Equity	0	C	0	0	0	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	0	C	0	0	0	0	0	0	0	0	0.00%
216		TOTAL	155	0	154	0	10	129	0	0	0	0	44.85%

								Restated					
								31/12/2024	*				
			Exposure •	values	Risk exposu	re amounts							
RowNum		(males ELLD, 04)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217		Central banks	0	0	0			0		0		0	0.00%
217		Central governments	0	0	0			0		0		0	0.00%
219		Regional governments or local authorities	0	0	0					0	0	0	0.00%
220		Public sector entities	0	0	0		0			0	0	0	0.00%
221		Multilateral Development Banks	0	0	0			0		0	0	0	0.00%
222		International Organisations	0		0		0			0		0	0.00%
223		Institutions	0	0	0		0	0		0	0	0	0.00%
224		Corporates	15	0	15	C	94	15	(	0	0	0	94.07%
225		of which: Other - SME	1	0	0	C	0	1	(	0	0	0	83.76%
226		of which: Specialised Lending	0	0	0	C	0	0	(	0	C	0	0.00%
227		Retail	0	0	0	C	0	0	(	0	C	0	0.00%
228	DOLAND	of which: SME	0	0	0	C	0	0	(	0	0	0	0.00%
229	POLAND	Secured by mortgages on immovable property and ADC exposures	0	0	0	C	0	0	(	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	C	0	0	(	0	O	0	0.00%
231		of which: Commercial immovable property	0	0	0	C	0	0	(	0	C	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	(	0	C	0	0.00%
233		Subordinated debt exposures	0	0	0	C	0	0	(	0	0	0	0.00%
234		Covered bonds	0	0	0	C	0	0	(	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	(	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	C	0	0	(	0	0	0	0.00%
237		Equity	0	0	0	C	0	0	(	0	C	0	0.00%
238		Securitisation											
239		Other exposures	0	0	0	C	0	0	(	0	C	0	0.00%
240		TOTAL	15	0	15	O	94	15		0	0	0	94.07%

									Restated				
									31/12/2024	k			
				Exposure	values	Risk exposu	re amounts						
RowNum		(	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 3 exposure	
241		Central banks	(111111 2011, 70)	0		0		0	0	(	)	0	0.00%
242		Central governments		0		0 0		0 0	0		) 0	0	0 0.00%
243		Regional governments or local authorities		92		0 0		0 92	0	(	0	0	0 0.00%
244		Public sector entities		0		0 0		0 0	0	(	0	0	0 0.00%
245		Multilateral Development Banks		0	(	0 0		0 0	0	(	0	0	0 0.00%
246		International Organisations		0	(	0 0		0 0	0	(	0	0	0 0.00%
247		Institutions		0	(	0 0		0 0	0	(	0	0	0 0.00%
248		Corporates		1	(	0 1		0 9	1	(	0	0	0 100.00%
249		of which: Other - SME		0		0 0		0 0	0	(	0	0	0 100.00%
250		of which: Specialised Lending		0		0 0		0 0	0	(	0	0	0.00%
251		Retail		0		0		0	0	(	0	0	0 32.00%
252	CANADA	of which: SME		0		0		0	0	(	0	0	0.00%
253	CANADA	Secured by mortgages on immovable property and ADC exposures		0	(	0		0 0	0	(	0	0	0.00%
254		of which: Residential immovable property		0	(	0		0 0	0	(	0	0	0.00%
255		of which: Commercial immovable property		0	(	0		0 0	0	(	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)		0		0		0 0	0	(	0	0	0.00%
257		Subordinated debt exposures		0		0		0 0	0	(	0	0	0.00%
258		Covered bonds		0		0 0		0 0	0	(	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment		0		0 0		0 0	0	(	0	0	0.00%
260		Collective investments undertakings (CIU)		0	(	0 0		0 0	0	(	0	0	0.00%
261		Equity		0		0 0		0 0	0	(	0	0	0.00%
262		Securitisation											
263		Other exposures		0		0 0		0 0	0	(	0	0	0.00%
264		TOTAL		93		0 1		0 101	1	(	0	0	0 70.85%



				12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
														Baseline Scenario										
							31/12/2025							31/12/2026							31/12/20	.027		
RowNum			Stage (mln EUR, %)	1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposur	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposure S	itage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for	stock of provisions or Stage 2 exposure for	Stock of provisions or Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur		ovisions Stock of provisions exposure for Stage 2 expos		
1		Central banks	(111111 2011) 72)	56	0	C		0 0		0.00	0% 56	0		0 0	0		0.00%	ŗ	56	0	0	0	0	0 0.00%
2		Central governments		70	359	C	)	0 0		0 40.00	0% 70	359		0 0	0	(	0 40.00%	-	70 35	9	0	0	0	0 40.00%
3		Regional governments or local authorities		2,510	117	C	)	0 0		0 40.00	2,477	150		0 0	0		0 40.00%	2,44	49 17	77	1	0	0	0 40.00%
4		Public sector entities		836	25	1		0 0		0 29.04	4% 829	32		1 0	0		0 29.64%	8:	13	17	1	0	0	0 29.77%
5		Multilateral Development Banks		0	0	С		0 0		0.00	0%	0		0 0	0		0.00%		0	0	0	0	0	0.00%
6		International Organisations		649	. 7	C		0 0		0 45.00	0% 623	33		1 0	0	(	0 45.00%	6:	12	14	1	0	0	0 45.00%
7		Institutions		39,359	448	11		3 3		3 29.90	39,136	661	2	21 3	4	1	6 30.74%	38,84	41 94	15	32	3	6	10 31.23%
8		Corporates		6,412	2,057	204		7 17	11	.8 57.70	0% 6,375	2,021	27	78 6	16	13	8 49.45%	6,25	52 2,07	<b>'</b> 5	347	6	17 1	156 44.92%
9		of which: Other - SME		854	248	27	,	2 3	1	1 40.0	7% 839	247	4	12 1	3	1	4 32.77%	8:	13 26	60	56	1	3	17 29.57%
10		of which: Specialised Lending		0	0	C	)	0 0		0.00	0%	0		0 0	0	(	0.00%		0	0	0	0	0	0 0.00%
11		Retail		3,327	1,222	131	. 1	.1 29	4	19 37.48	3,360	1,117	20	03 9	25	7	1 35.09%	3,33	37 1,07	74	269	9	23	92 34.14%
12	Landesbank Baden-	of which: SME		1,877	637	82		9 16	2	29.90	5% 1,832	627	13	37 7	15	4	1 29.77%	1,77	74 63	36	187	7	15	56 29.80%
13	Württemberg	Secured by mortgages on immovable property and ADC exposures		5,820	1,617	73		2 13	1	.4 18.73	1% 5,917	1,477	11	17 2	12	1:	9 16.27%	5,94	40 1,41	.3	157	2	11	24 15.19%
14	wurttemberg	of which: Residential immovable property		5,319	1,423	62		2 11	1	17.9	5% 5,420	1,287	g	97 2	10	1	5 15.55%	5,45	57 1,21	.7	131	2	9	19 14.49%
15		of which: Commercial immovable property		464	194	11		0 2		3 22.7	7% 461	189	1	19 0	2		4 19.81%	44	48 19	06	26	0	2	5 18.59%
16		of which: Land, acquisition, development and construction exposures (ADC)		36	0	C	)	0 0		0 30.20	5% 36	0		0 0	0	(	0 30.26%	3	35	1	0	0	0	0 30.26%
17		Subordinated debt exposures		1	77	C	)	0 0		0 40.29	9% 1	77		0 0	0		0 40.29%		3	'5	0	0	0	0 40.29%
18		Covered bonds		410	2	C	)	0 0		0 3.00	0% 408	3		0 0	0	(	0 3.00%	40	06	5	0	0	0	0 3.00%
19		Claims on institutions and corporates with a ST credit assessment		0	0	C	)	0 0		0.00	0%	0		0 0	0	(	0.00%		0	0	0	0	0	0 0.00%
20		Collective investments undertakings (CIU)		0	0	C		0 0		0 0.00	0%	0		0 0	0		0.00%		0	0	0	0	0	0 0.00%
21		Equity		0	0	C		0 0		0 0.00	0%	0		0 0	0		0.00%		0	0	0	0	0	0 0.00%
22		Securitisation								5.50							0.00%							3.00%
23		Other exposures		0	2	C		0 0		0.00	0%	2		0 0	0		0.00%		0	2	0	0	0	0.00%
24		TOTAL		59.449	5.933	421	. 2	2 62	18	35 43.83		5.930	62	22 21	57	23	5 37.84%	58,77	78 6.21	.7	808	20	58 2	0 0.00% 283 34.98%

													Baseline Scenario							
						31/12/2025							31/12/2026						31/12/2027	
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions Stock of provisions e for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
25		Central banks	56	0	(	0 0	0	0	0.00%	6 50	6	0	0	0 0 0	0.00%	5	6 0	C	0	0 0.00%
26		Central governments	70	161	(	0 0	0	0	40.00%	6 70	) 16	51	0	0 0 0	40.00%	5 70	0 161	C	0 0	0 0 40.00%
27		Regional governments or local authorities	2,349	113	(	0 0	0	0	40.00%	6 2,32	3 13	34	0	0 0 0	40.00%	2,306	6 155	1	0	0 0 40.00%
28		Public sector entities	836	25	1	1 0	0	0	29.04%	6 829	9 3	32	1	0 0 0	29.63%	813	3 47	1	0	0 0 29.76%
29		Multilateral Development Banks	0	0	(	0 0	0	0	0.00%	6	O .	0	0	0 0 0	0.00%	5	0 0	C	0	0 0.00%
30		International Organisations	0	0	(	0 0	0	0	0.00%	6	O .	0	0	0 0 0	0.00%	5	0 0	C	0	0     0     0.00%       0     0     0.00%       6     10     32.19%
31		Institutions	39,339	370	11	.1 3	3	3	31.38%	6 39,11	5	33	20	3 4 6	31.95%	38,823	1 867	31	3	10 32.19%
32		Corporates	5,562	1,018	172	2 5	12	107	62.21%	5,52	2 1,01	13 2	15	4 12 119	55.03%	5,420	1,075	256	5 4 1	129 50.61%
33		of which: Other - SME	840	181	27	.7	2	2 11	40.35%	82	2 18	36	41	1 2 13	32.80%	794	4 201	54	1	2     129     50.61%       2     16     29.43%
34		of which: Specialised Lending	0	0	(	0 0	0	0	0.00%	6	ס	0	0	0 0	0.00%	6	0	C	0	0 0.00%
35		Retail	3,276	1,215	131	10	29	49	37.48%	3,30	9 1,11	10 2	03	9 25 71	35.10%	3,287	7 1,067	268	9 23	3 91 34.15%
36	GERMANY	of which: SME	1,854	636	82	2 9	16	5 25	29.94%	6 1,81	62	25 1	37	7 15 41	29.75%	1,752	2 633	187	7 7 1	5 56 29.79%
37	GLRIVIANT	Secured by mortgages on immovable property and ADC exposures	5,655	1,538	67	57 2	12	13	18.69%	5,749	9 1,40	05 1	06	2 10 17	16.02%	5,772	2 1,345	142	2 2	0 21 14.84%
38		of which: Residential immovable property	5,199	1,403	60	50 1	. 11	11	17.92%	5,29	1,26	59	95	2 9 15	15.51%	5,336	6 1,198	128	2	9 19 14.44%
39		of which: Commercial immovable property	456	135	6	6 0	) 1	1 2	25.95%	45	1	36	10	0 1 2	20.73%	436	6 147	14	0	1 3 18.44%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	(	0 0	0	0	0.00%	6	ס	0	0	0 0	0.00%	6	0	C	0	0.00%
41		Subordinated debt exposures	1	77	(	0 0	0	0	40.29%	6	1	77	0	0 0	40.29%	3	3 75	C	0	0 0 0.00% 0 0 40.29%
42		Covered bonds	410	2	(	0 0	0	0	3.00%	6 40	3	3	0	0 0	3.00%	406	5	C	0	0 3.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	(	0 0	0	0	0.00%	6	0	0	0	0 0	0.00%	5	0	C	0	0 0 3.00% 0 0 0.00%
44		Collective investments undertakings (CIU)	0	0	(	0 0	0	0	0.00%	6	O .	0	0	0 0	0.00%	5	0	C	0	0 0.00%
45		Equity	0	0	(	0 0	0	0	0.00%	6	0	0	0	0 0	0.00%	5	0 0	C	0	0 0.00%
46		Securitisation																		
47		Other exposures	0	0	(	0 0	0	0	0.00%		0	0	0	0 0	0.00%	`	0	C	0	0 0 0.00% 2 253 36.15%
48		TOTAL	57,552	4,519	381	20	56	5 172	45.14%	57,38	4,51	18 5	45 1	.8 51 214	39.15%	56,954	4,798	699	18 5	<b>253 36.15</b> %

												Baseline Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum		(mln EUI		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	tock of provisions r Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Sofor Stage 1 exposure fo	Stock of provisions or Stage 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	kposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions Stock of provis for Stage 1 exposure for Stage 2 expo	ons Stock of provis	sions Coverag osure Stage 3	ge Ratio - exposure
49		Central banks		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
50		Central governments		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
51		Regional governments or local authorities		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
52		Public sector entities		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
53		Multilateral Development Banks		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
54		International Organisations		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
55		Institutions	1	7	0 0	0	0	0	6.32%	17	7 0	0 0	0	6.32%	16	1	0	0	0	6.32%
56		Corporates	54	4	57 2	2	0	1	31.92%	5	56	3 0	0	1 31.59%	50	57	0	0	2	31.63%
57		of which: Other - SME		0	1	0	0	0	5.28%	5	1	0 0	0	5.48%	0	1	0	0	0	5.68%
58		of which: Specialised Lending		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
59		Retail		0	0 0	0	0	0	30.37%	5	0	0 0	0	0 31.73%	0	0	0	0	0	32.52%
60	UNITED STATES	of which: SME		0	0 0	0	0	0	16.03%	5	0	0 0	0	0 15.94%	0	0	0	0	0	15.98%
61	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		7	1 0	0	0	0	8.64%	5	7 1	0 0	0	8.70%	7	1	0	0	0	8.81%
62		of which: Residential immovable property		7	1 0	0	0	0	8.76%	5	7 1	0 0	0	8.81%	7	1	0	0	0	8.93%
63		of which: Commercial immovable property		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0.00%
65		Subordinated debt exposures		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
66		Covered bonds		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
69		Equity		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
70		Securitisation																		
71		Other exposures		0	0 0	0	0	0	0.00%	5	0	0 0	0	0.00%	0	0	0	0	0	0.00%
72		TOTAL	78	8	58 2	2 0	0	1	31.31%	77	57	3 0	0	30.94%	74	59	0	0	2	30.88%

				12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
														Baseline Scenario	1									
							31/12/2025							31/12/2026							31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of provision for Stage 1 expos	ons Stock of provision cure for Stage 2 exposu	ns Stock of provisions are for Stage 3 exposure	s Coverage Ratio - re Stage 3 exposure
73		Central banks		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0 0.0/
74		Central governments		0		0	0 0	0	0	0.00%	% 0		0 0		0 0	) (	0.009	%	0	0	0	0	0	0.00
75		Regional governments or local authorities		0		0	0 0	0	0	0.00%	% 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0.00
76		Public sector entities		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	) (	0.009	%	0	0	0	0	0	0.00
77		Multilateral Development Banks		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0 0.00
78		International Organisations		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0 0.00
79		Institutions		1		0	0 0	0	0	41.70%	6 1		0 0		0 0	0	41.709	%	1	0	0	0	0	0 41.70
80		Corporates		30	3	9	4 0	0	2	41.749	% 29		37 6		0 0	)	41.729	% 2	.9	35	8	0	0	4 41.66
81		of which: Other - SME		0		3	0 0	0	0	45.119	6 0		3 0		0 0	0	45.169	%	0	3	0	0	0	0 45.19
82		of which: Specialised Lending		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0 45.19 0 0.00
83		Retail		1		0	0 0	0	0	44.49%	6 1		0 0		0 0	0	44.599	%	1	0	0	0	0	0 44.6
84	NETHERI ANDC	of which: SME		1		0	0 0	0	0	45.58%	6 1		0 0		0 0	0	45.639	%	1	0	0	0	0	0 45.6/
85 N	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		3	5	6	5 0	1	. 1	18.85%	6 5		51 9		0 1	1	18.909	%	6	47	11	0	1	2 18.9
86		of which: Residential immovable property		3		0	0 0	0	0	18.38%	<b>%</b> 2		0 0		0 0	0	17.029	%	2	0	0	0	0	0 44.62 0 45.64 2 18.93 0 15.84
87		of which: Commercial immovable property		1	5	6	5 0	1	. 1	18.86%	<b>%</b> 2		50 9		0 1	1	18.919	%	4	46	11	0	1	2 18.95 0 0.00
88		of which: Land, acquisition, development and construction exposures (ADC)		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0.00
89		Subordinated debt exposures		0		0	0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0.00
90		Covered bonds		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0.00
91		Claims on institutions and corporates with a ST credit assessment		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0.00
92		Collective investments undertakings (CIU)		0		0	0 0	0	0	0.00%	6 0		0 0		0 0	0	0.009	%	0	0	0	0	0	0.00
93		Equity		0		0	0 0	0	0	0.009	6 0		0 0		0 0	o	0.009	%	0	0	0	0	0	0 0.00
94		Securitisation																						
95		Other exposures		0		0	0 0	0	0	0.009	6 0		0 0		0 0		0.009	%	0	0	0	0	0	0 0.00
96		TOTAL		35	9	5	9 0	2	2	28.65%	6 36		88 15		0 1	1	28.60		37	82	20	0	1	6 28.66

													Baseline Scenario								
							31/12/2025						31/12/2026					31/12/20	027		
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure f	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions S for Stage 1 exposure for	Stock of provisions Stock of provisions or Stage 2 exposure for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	ge 1 exposure  Stage 2 exp	osure Stage 3 exposu		ovisions Stock of provisions stock of provisions sposure for Stage 2 expos		
97		Central banks		0		0 (		0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.0
98		Central governments		0		0 (	)	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.0
99		Regional governments or local authorities		0		0 (	) (	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.0
100		Public sector entities		0		0 (	) (	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.0
101		Multilateral Development Banks		0		0 (	) (	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.0
102		International Organisations		0		0 (	) (	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.0
103		Institutions		0		0 (	) (	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.0′
104		Corporates		22		8 (	)	0	0	85.93%	6 22	. 8	0 0	0	0 75.63%	22	8	1	0	0	0 68.26
105		of which: Other - SME		0		4	)	0	0	44.92%	6	3	0 0	0	0 44.91%	0	3	0	0	0	0 44.90
106		of which: Specialised Lending		0		0		0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.0′
107		Retail		0		0		0	0	29.57%	6	0	0 0	0	0 29.38%	0	0	0	0	0	0 29.26
108	VENADOLIDO	of which: SME		0		0		0	0	20.13%	6	0	0 0	0	0 19.98%	0	0	0	0	0	0 19.89
109 LUX	XEMBOURG	Secured by mortgages on immovable property and ADC exposures		1		0		0	0	9.29%	6	. 0	0 0	0	9.26%	1	0	0	0	0	0 9.2
110		of which: Residential immovable property		1		0		0	0	9.71%	6	. 0	0 0	0	9.71%	1	0	0	0	0	0 9.7
111		of which: Commercial immovable property		0		0		0	0	5.00%	6	0	0 0	0	5.00%	0	0	0	0	0	0 5.0′
112		of which: Land, acquisition, development and construction exposures (ADC)		0		0		0	0	0.00%	6	0	0	0	0.00%	0	0	0	0	0	0 0.0′
113		Subordinated debt exposures		0		0		0	0	0.00%	6	0	0	0	0.00%	0	0	0	0	0	0 0.0′
114		Covered bonds		0		0		0	0	0.00%	6	0	0	0	0.00%	0	0	0	0	0	0 0.0′
115		Claims on institutions and corporates with a ST credit assessment		0		0		0	0	0.00%	6	0	0	0	0.00%	0	0	0	0	0	0.00
116		Collective investments undertakings (CIU)		0		0		0	0	0.00%	6	0	0	0	0.00%	0	0	0	0	0	0.00
117		Equity		0		0 (		0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0.00
118		Securitisation																			
119		Other exposures		0		0 (		0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0	0	0 0.00 <b>0 67.5</b> 3
120		TOTAL		23		8 (		0	0	85.43%	6 2:	8	0 0	0	0 74.97%	23	8	1	0	0	0 67.5

										Baseline Scenario			
					31/12/202	25				31/12/2026		31/12/2027	
RowNum													
			(mln EUR, %)										
121		Central banks		0 0	0	0 0	0 0.00	% 0	0	0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
122		Central governments		0 0	0	0 0	0 0.00	% 0	0	0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
123		Regional governments or local authorities		0 0	0	0 0	0.00	% 0	0	0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
124		Public sector entities		0 0	0	0 0	0.00	% 0	0	0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
125		Multilateral Development Banks		0 0	0	0 0	0.00	% 0	0	0 0	0 0.00%	0 0	0 0 0.00%
126		International Organisations		0 0	0	0 0	0.00	% 0	0	0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
127		Institutions		0 0	0	0 0	0 45.00	% 0	0	0 0	0 45.00%	0 0 0	0 0 0 45.00%
128		Corporates		0 5	0	0 0	0 21.88	% 1	5	0 0	0 17.50%	1 5 0	0 0 0 15.78%
129		of which: Other - SME		0 1	0	0 0	0 39.41	% 0	1	0 0	0 34.72%	0 0	0 0 31.38%
130		of which: Specialised Lending		0 0	0	0 0	0.00	% 0	0	0 0	0 0.00%	0 0	0 0 0 0.00%
131		Retail		1 0	0	0 0	0 31.83	% 2	0	0 0	0 31.87%	2 0 0	0 0 31.83%
132	FDANCE	of which: SME		0 0	0	0 0	0 19.78	% 0	0	0 0	0 26.60%	0 0	0 0 29.16%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures		10 1	0	0 0	0 48.09	% 10	1	0 0 0	0 46.21%	10 1 0	0 0 0 44.93%
134		of which: Residential immovable property		10 1	0	0 0	0 48.09	% 10	1	0 0	0 46.21%	10 1 0	0 0 44.93%
135		of which: Commercial immovable property		0 0	0	0 0	0.00	% 0	0	0 0	0 0.00%	0 0	0 0 0 0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0 0	0	0 0	0.00	% 0	0	0 0	0 0.00%	0 0	0 0 0 0.00%
137		Subordinated debt exposures		0 0	0	0 0	0.00	% 0	0	0 0	0 0.00%	0 0	0 0 0 0.009
138		Covered bonds		0 0	0	0 0	0.00	% 0	0	0 0	0 0.00%	0 0	0 0 0.00%
139		Claims on institutions and corporates with a ST credit assessment		0 0	0	0 0	0.00	% 0	0	0 0	0 0.00%	0 0	0 0 0 0.00%
140		Collective investments undertakings (CIU)		0 0	0	0 0	0.00	% 0	0	0 0	0.00%	0 0	0 0 0 0.00%
141		Equity		0 0	0	0 0	0.00	% 0	0	0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
142		Securitisation											
143		Other exposures		0 0	0	0 0	0.00	% 0	0	0 0 0	0 0.00%	0 0 0	0 0 0 0.00%
144		TOTAL		12 6	0	0 0	0 41.30	% 12	6	1 0 0	0 36.98%	12 6 1	0 0 0 34.69%

											Baseline Scenario			
						31/12/2025					31/12/2026		31/12/2027	
RowNum			Stage 1 expo	sure Stage 2 ex	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	Stock of provisions Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 exposure for Stage 3 exposure	S Coverage Ratio - e Stage 3 exposure		s Stock of provisions Stock of provisions Coverage Ratio - for Stage 2 exposure for Stage 3 exposure Stage 3 exposure
145		Central banks		0	0	0 0	0	0.00%	0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
146		Central governments		0	1	0 0	0	0 40.00%	0	1	0 0 0	0 40.00%	0 1 0	0 0 0 40.00%
147		Regional governments or local authorities		0	0	0 0	0	0 0.00%	0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
148		Public sector entities		0	0	0 0	0	0.00%	0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
149		Multilateral Development Banks		0	0	0 0	0	0 0.00%	0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
150		International Organisations		0	0	0 0	0	0 0.00%	0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
151		Institutions		2	0	0 0	0	0 45.00%	2	0	0 0 0	0 45.00%	2 0 0	0 0 0 45.00%
152		Corporates		30	19	2	0	1 44.17%	29	19	3 0 0	1 43.73% 2	9 19 3	0 0 1 43.449
153		of which: Other - SME		9	6	0	0	0 39.16%	8	6	0 0 0	0 39.22%	8 6 1	0 0 39.07%
154		of which: Specialised Lending		0	0	0	0	0.00%	0	0	0 0 0	0 0.00%	0 0	0 0 0 0.009
155		Retail		20	3	0 0	0	0 30.11%	19	3	0 0 0	0 27.62% 1	8 4 0	0 0 26.529
156	CVA/ITZEDI AND	of which: SME		6	1	0 0	0	0 43.69%	6	1	0 0 0	0 43.95%	5 2 0	0 0 44.199
157	SWITZERLAND	Secured by mortgages on immovable property and ADC exposures		41	13	0	0	0 12.91%	43	11	1 0 0	0 12.94% 4	3 11 1	0 0 13.119
158		of which: Residential immovable property		38	11	0	0	0 13.17%	39	10	1 0 0	0 13.17% 3	9 10 1	0 0 13.33%
159		of which: Commercial immovable property		3	2	0	0	0 11.06%	3	1	0 0	0 11.27%	4 0	0 0 11.42%
160		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0.00%	6 0	О	0 0	0.00%	0 0	0 0 0 0.00%
161		Subordinated debt exposures		0	0	0	0	0.00%	6 0	О	0 0	0.00%	0 0	0 0 0 0.00%
162		Covered bonds		0	0	0	0	0.00%	0	О	0 0	0.00%	0 0	0 0 0 0.00%
163		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0.00%	0	О	0 0 0	0.00%	0 0	0 0 0.00%
164		Collective investments undertakings (CIU)		0	0	0	0	0.00%	0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
165		Equity		0	0	0 0	0	0.00%	0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
166		Securitisation												
167		Other exposures		0	0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0 0.00%
168		TOTAL		93	36	3 (	0 1	1 38.20%	93	34	4 0 1	1 35.98% 9	2 35 5	0 1 2 34.58%

				12	13	14	15	16	17	18		19	20	21	22	23 24	25	26	27	28	29	30	31	32
															Baseline Scenario									
							31/12/2025								31/12/2026						31/12/2027			
RowNum					Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provision e for Stage 2 exposu	s Stock of provisions for Stage 3 expos	ons Coverage sure Stage 3 ex	Ratio - posure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions Stock of provision for Stage 2 exposure for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	
100			(mln EUR, %)	)																				
169		Central banks		0		0	0	0	0	0	0.00%	0	0		0 (	0 0	0.00%		0	0	0 0	(	0	0.00%
170		Central governments		0		22	0	0	0	0	40.00%	0	22	2	0	0 0	0 40.00%	(	0 2	22	0 0	(	0	0 40.00%
171		Regional governments or local authorities  Public sector entities		15		0	0	0	0	0	40.00% 100.00%	15	0		0	0 0	0 40.00% 0 100.00%	15	0	0	0 0		0	0 40.00% 0 100.00%
172		Multilateral Development Banks		0		0	0	0	0	0	0.00%	0			0	0 0	0 100.00%		0	0	0 0		0	
173		International Organisations		0		0	0	0	0	0	0.00%	0			0	0 0	0 0.00%		0	0	0 0		0	0 0.00% 0 0.00%
174		Institutions		0		0	0	0	0	0	45.00%	0			0	0 0	0 45.00%		0	0	0 0		0	0 45.00%
176		Corporates		1/1		11	1	0	0	0	45.18%	13		1	1	0 0	1 44.60%	13	3 1	0	2 0		1	1 44.38%
177		of which: Other - SME		0	•	1	0	0	0	0	53.11%	15	1		0 (	0 0	0 45.58%		0	1	0 0		) 1	0 40.24%
178		of which: Specialised Lending		0		0	0	0	0	0	0.00%	0			0 (	0 0	0 43.38%		0	0	0 0		0 0	0 0.00%
179		Retail		17		0	0	0	0	0	53.21%	17	0		0 (	0 0	0 48.19%	17	7	0	0 0		0 0	0 45.95%
180		of which: SME		15		0	0	0	0	0	43.35%	15	0		0 (	0 0	0 43.54%	15	5	0	0 0		0 0	0 43.73%
181	AUSTRIA	Secured by mortgages on immovable property and ADC exposures		30		1	0	0	0	0	10.08%	30			0 (	0 0	0 13.49%	30	0	1	0 0	(	0 0	0 15.62%
182		of which: Residential immovable property		30		1	0	0	0	0	10.11%	30	1	L	0 (	0 0	0 13.61%	30	0	1	0 0	(	0 0	0 15.78%
183		of which: Commercial immovable property		0		0	0	0	0	0	8.24%	0	C		0	0 0	0 8.15%	,	0	0	0 0	(	0	0 8.20%
184		of which: Land, acquisition, development and construction exposures (ADC)		0		0	0	0	0	0	0.00%	0	С		0	0 0	0.00%	,	0	0	0 0	(	0	0.00%
185		Subordinated debt exposures		0		0	0	0	0	0	0.00%	0	C	)	0 (	0 0	0 0.00%	, (	0	0	0 0	(	0 0	0.00%
186		Covered bonds		0		0	0	0	0	0	0.00%	0	C		0 (	0 0	0 0.00%	(	0	0	0 0	(	0 0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0		0	0	0	0	0	0.00%	0	C	)	0	0 0	0 0.00%	,	0	0	0 0	(	0 0	0.00%
188		Collective investments undertakings (CIU)		0		0	0	0	0	0	0.00%	0	C	)	0 (	0 0	0 0.00%	, (	0	0	0 0	(	0 0	0.00%
189		Equity		0		0	0	0	0	0	0.00%	0	C	)	0 (	0 0	0 0.00%	, (	0	0	0 0	(	0 0	0.00%
190		Securitisation																						
191		Other exposures		0		0	0	0	0	0	0.00%	0	C		0	0 0	0 0.00%	,	0	0	0 0	(	0	0.00%
192		TOTAL		76	3	34	1	0	0	0	41.43%	76	34	1	2	0 0	1 41.98%	75	5 3	34	2 0	(	0 1	1 42.07%

									Baseline Scenario					
					31/12/2025				31/12/2026				31/12/2027	
RowNum	(ml	Stage 1 expo	osure Stage 2 exposui	re Stage 3 exposure	Stock of provisions Stock of prov for Stage 1 exposure for Stage 2 exp	isions Stock of provisions posure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure  Stock of provisions for Stage 1 exposure	S Stock of provisions e for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposure	s Stock of provisions Coverage Ratio re for Stage 3 exposure Stage 3 exposure
193	Central banks		0	0	0	0 0	0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.0
194	Central governments		0	0	0 0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
195	Regional governments or local authorities		0	0	0 0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
196	Public sector entities		0	0	0 0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
197	Multilateral Development Banks		0	0	0 0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
198	International Organisations		0	0	0 0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
199	Institutions		0	0	0 0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
200	Corporates		9	120	0	0 0	71.22	% 15 1:	0	0 0	71.68%	8 111	1 0	0 1 72.0
201	of which: Other - SME		0	0	0	0 0	40.82	% 0	0 0	0 0	42.22%	0 0	0 0	0 0 43.8
202	of which: Specialised Lending		0	0	0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
203	Retail		0	0	0	0 0	41.81	% 1	0 0	0 0	39.99%	1 0	0 0	0 0 38.9
204 LINUTED KINICDOM	of which: SME		0	0	0	0 0	25.71	% 0	0 0	0 0	25.55%	0 0	0 0	0 0 25.
UNITED KINGDOM			7	1	0	0 0	11.00	% 7	1 0	0 0	11.63%	7 1	0 0	0 0 12.0
206	of which: Residential immovable property		4	1	0	0 0	8.36	% 4	1 0	0 0	8.43%	4 1	0 0	0 0 8.
207	of which: Commercial immovable property		3	1	0	0 0	13.50	% 3	1 0	0 0	14.57%	3 1	0 0	0 0 15.3
208	of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
209	Subordinated debt exposures		0	0	0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
210	Covered bonds		0	0	0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
211	Claims on institutions and corporates with a ST credit assessment		0	0	0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
212	Collective investments undertakings (CIU)		0	0	0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
213	Equity		0	0	0 0	0 0	0.00	% 0	0	0 0	0.00%	0 0	0 0	0 0.0
214	Securitisation													
215	Other exposures		0	0	0 0	0 0	0.00	% 0	0 0	0 0	0.00%	0 0	0 0	0 0.0
216	TOTAL		17	122	0 0	0 0	56.87	% 23 1	15 1	0 0	59.74%	6 112	1 0	0 1 61.3

												Baseline Scenario							
							31/12/2025					31/12/2026					31/12/2027		
RowNum			(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3	rovisions Coverage Ratio exposure Stage 3 exposur	- Stage 1 exposur	re Stage 2 exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions Stock of provisions age 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 ex	oosure Stage 2 exposure	e Stage 3 exposure		ns Stock of provisions are for Stage 3 exposur	ns Coverage Ratio - ure Stage 3 exposure
217		Central banks	(**************************************	(		0 0		0	0 0.0	00%	0 0	0	0	0.00%	0	0	0 0	0	0 0.00%
218		Central governments				0 0	(	0 0	0 0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0 0.00%
219		Regional governments or local authorities		(		0 0	(	0 0	0 0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0 0.00%
220		Public sector entities		(		0 0	(	0 0	0 0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0 0.00%
221		Multilateral Development Banks		(		0 0	(	0 0	0 0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
222		International Organisations		(		0 0	(	0 0	0 0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
223		Institutions		(		0 0	(	0 0	0 45.0	00%	0 0	0	0 (	45.00%	0	0	0 0	0	0 45.00%
224		Corporates		86	5 2	2 0	(	0 0	0 39.0	17%	77 31	0	0 (	39.86%	71	37	1 0	0	0 40.60%
225		of which: Other - SME		(		1 0	(	0 0	0 14.3	3%	0 0	0	0	12.93%	0	0	0 0	0	0 12.51%
226		of which: Specialised Lending		(		0 0	(	0	0.0	00%	0 0	0	0	0.00%	0	0	0 0	0	0.00%
227		Retail		(		0 0	(	0	0 25.7	7%	0 0	0	0	25.64%	0	0	0 0	0	0 25.86%
228	POLAND	of which: SME		(		0 0	(	0	0 15.3	9%	0 0	0	0 (	15.62%	0	0	0 0	0	0 15.80%
229	POLAND	Secured by mortgages on immovable property and ADC exposures		(		0 0	(	0	0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
230		of which: Residential immovable property		(		0 0	(	0 0	0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
231		of which: Commercial immovable property		(		0 0	(	0	0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)		(		0 0	(	0 0	0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
233		Subordinated debt exposures		(		0 0	(	0 0	0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
234		Covered bonds		(		0 0	(	0 0	0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment		(	)	0 0	(	0	0 0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
236		Collective investments undertakings (CIU)		(	)	0 0	(	0 0	0.0	0%	0 0	0	0 0	0.00%	0	0	0 0	0	0.00%
237		Equity		(	)	0 0	(	0 0	0.0	00%	0 0	0	0	0.00%	0	0	0 0	0	0.00%
238		Securitisation																	
239		Other exposures			)	0 0	(	0	0.0	00%	0 0	0	0 (	0.00%	0	0	0 0	0	0.00%
240		TOTAL		86	5 2	3 0		0 0	0 39.0	4%	77 31	1 0	0 (	39.83%	71	37	1 0	0	0 40.58%

													Baseline Scenario								
						31/12/2025							31/12/2026					31/12/2027			
RowNum			Stage 1 exp	osure Sta	age 2 exposure Stage 3 expo	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	Stock of provisionse for Stage 3 exposur	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposur	re Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	S Coverage Ratio - E Stage 3 exposure	xposure Stage 2 exposu	re Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure
241		Central banks		0	0	0	0	0	0.00	%	0	0	0	0	0.00%	0	0	0	0	۲ (	ე 0.00%
242		Central governments		0	0	0	0 0	0	0.00	%	0	0	0	0	0.00%	0	0	0	0	١ (١	0.00%
243		Regional governments or local authorities		92	0	0	0 0	0	0 40.00	%	91	1	0	0	0 40.00%	90	2	0	0	١ (١	0 40.00%
244		Public sector entities		0	0	0	0 0	0	0.00	%	0	0	0	0	0.00%	0	0	0	0	۲ ر	0.00%
245		Multilateral Development Banks		0	0	0	0 0	0	0.00	%	0	0	0	0	0.00%	0	0	0	0	٢ د	0.00%
246		International Organisations		0	0	0	0 0	0	0.009	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                    </u>	0.00%
247		Institutions		0	0	0	0 0	0	0.009	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                    </u>	0.00%
248		Corporates		9	1	0	0 0	0	0 40.939	%	9	1 (	0	0	0 36.13%	8	3	0	0	<u>,                                    </u>	0 34.46%
249		of which: Other - SME		0	0	0	0 0	0	0 92.409	%	0	0 (	0	0	0 84.34%	0	0	0	0	<u>,                                    </u>	0 77.11%
250		of which: Specialised Lending		0	0	0	0 0	0	0.00	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                    </u>	0.00%
251		Retail		0	0	0	0 0	0	0 35.09	%	0	0 (	0	0	0 35.91%	0	0	0	0	<u>,                                    </u>	0 36.42%
252	CANADA	of which: SME		0	0	0	0 0	0	0.00	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                    </u>	0.00%
253	CANADA	Secured by mortgages on immovable property and ADC exposures		0	0	0	0 0	0	0 4.00	%	0	0 (	0	0	0 4.00%	0	0	0	0	<u>, , , , , , , , , , , , , , , , , , , </u>	0 4.00%
254		of which: Residential immovable property		0	0	0	0 0	0	0 4.00	%	0	0 (	0	0	0 4.00%	0	0	0	0	<u>,                                     </u>	0 4.00%
255		of which: Commercial immovable property		0	0	0	0 0	0	0.00	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                     </u>	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0 0	0	0.00	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                     </u>	0.00%
257		Subordinated debt exposures		0	0	0	0 0	0	0.00	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                     </u>	0.00%
258		Covered bonds		0	0	0	0 0	0	0.00	%	0	0 0	0 0	0	0.00%	0	0	0	0	, C	0.00%
259		Claims on institutions and corporates with a ST credit assessment		0	0	0	0 0	0	0.00	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                     </u>	0.00%
260		Collective investments undertakings (CIU)		0	0	0	0 0	0	0.00	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                     </u>	0.00%
261		Equity		0	0	0	0 0	0	0.00	%	0	0 (	0	0	0.00%	0	0	0	0	, C	0.00%
262		Securitisation																			
263		Other exposures		0	0	0	0 0	0	0.009	%	0	0 (	0	0	0.00%	0	0	0	0	<u>,                                    </u>	0.00%
264		TOTAL		101	2	0	0	0	0 39.439	%	100	2	0	0	0 36.13%	98	5	0	0	٦	0 34.93%



		<b>o</b>	ĺ																					
				33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
														Adverse Scenario										
							31/12/2025							31/12/2026							31/12/202	27		
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 expos	ons Stock of provisions cure for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	itage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur			rovisions Stock of provisions exposure for Stage 3 expos	
1		Central banks	(	56	0	(	0	0 (	0 0	0.00	0% 56	0		o e	0 0		0.00%	5	6	0	0	0	0	0 0.00%
2		Central governments		70	359	(	0	0 (	0 0	40.00	0% 70	359	)	o l	0 0	(	40.00%	5 70	35	8	1	0	0	0 40.00%
3		Regional governments or local authorities		2,450	177	(	0	0 (	0 0	40.00	0% 2,384	242	:	1	0 0		40.00%	2,366	6 26	0	1	0	0	0 40.00%
4		Public sector entities		712	148	:	1	0	1 0	30.14	1% 763	96	;	2	0 1		31.11%	773	3 8	6	3	0	1	1 31.71%
5		Multilateral Development Banks		0	0	(	0	0 (	0 0	0.00	0%	0	)	O .	0 0	(	0.00%	6	o	0	0	0	0	0 0.00%
6		International Organisations		619	37	:	1	0 (	0 0	45.00	0% 602	54	:	1	0 0	(	45.00%	597	7 5	9	1	0	1	1 45.00%
7		Institutions		32,339	7,451	28	8	5 26	6 9	31.55	5% 38,264	1,491	. 63	3	4 11	20	32.14%	38,092	2 1,64	.6	80	4	13	26 32.24%
8		Corporates		5,476	2,968	229	9	11 50	0 132	57.86		2,666	370	6	9 43	180	47.92%	5,75	7 2,40	1 5	515	8	37	225 43.76%
9		of which: Other - SME		620	477	32	2	2 10	0 13	40.00	0% 642	425	62	2	2 8	20	32.32%	663	1 37	9	89	2	7	27 29.93%
10		of which: Specialised Lending		0	0	(	0	0 (	0 0	0.00	0%	0	)	O .	0 0	(	0.00%	6	o	0	0	0	0	0 0.00%
11		Retail		2,869	1,652	159	9	18 87	7 63	39.85	5% 2,860	1,515	30!	5	15 69	11.	37.82%	2,873	3 1,36	8 4	438	14	55	164 37.32%
12	Landesbank Baden-	of which: SME		1,490	1,005	10:	1	13 53	3 35	34.31		942	209	9	11 44	7:	34.83%	1,452	2 83	5 3	309	10	36	109 35.20%
13	Württemberg	Secured by mortgages on immovable property and ADC exposures		5,551	1,869	89	9	4 30	0 17	18.56	5,571	1,765	174	4	4 26	2:	16.57%	5,528	3 1,72	3 2	259	4	22	41 15.97%
14	wurttenberg	of which: Residential immovable property		5,131	1,599	7:	5	3 24	4 13	17.30	0% 5,150	1,511	. 144	4	4 21	2:	15.13%	5,106	5 1,48	2	217	4	18	32 14.56%
15		of which: Commercial immovable property		385	270	14	4	0 6	6 4	24.96	5% 387	253	25	9	0 5		23.49%	390	23	8	41	0	4	32 14.56% 10 23.23% 0 30.26%
16		of which: Land, acquisition, development and construction exposures (ADC)		36	1	(	0	0 (	0 0	30.26	5% 34	2	?	0	0 0	(	30.26%	32	2	4	1	0	0	0 30.26%
17		Subordinated debt exposures		0	78	(	0	0 (	0 0	46.32	2% 1	77	,	0	0 0	(	46.32%	5	2 7	5	1	0	0	0 46.33%
18		Covered bonds		359	53	(	0	0 (	0 0	3.00	0% 400	11		1	0 0		3.00%	396	5 1	4	1	0	0	0 3.00%
19		Claims on institutions and corporates with a ST credit assessment		0	0	(	0	0 (	0 0	0.00	0%	0	)	O .	0 0	(	0.00%	6	o	0	0	0	0	0 0.00%
20		Collective investments undertakings (CIU)		0	0	(	0	0 (	0 0	0.00	0%	0	)	o l	0 0	(	0.00%	5	o l	0	0	0	0	0 0.00%
21		Equity		0	0	(	0	0 (	0 0	0.00	0%	0		o l	0 0	(	0.00%	5	o	0	0	0	0	0 0.00%
22		Securitisation																						
23		Other exposures		0	2		0	0 (	0 0	0.00	0%	2	!	o l	0 0		0.00%	5	o	2	0	0	0	0 0.00%
24		TOTAL		50,502	14,793	508	8	38 199	5 222	43.71	1% 56,604	8,278	922	2	33 151	34	37.53%	56,51	7,99	3 1,2	299	30	128	0 0.00% <b>459 35.29</b> %

											Adverse Scenario								
					31/12/2025						31/12/2026						31/12/2027		
RowNum		Stage 1 exp	kposure Stage 2 e	exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Stage	of provisions Stock ge 2 exposure for Sta	c of provisions Cor age 3 exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure Stage 2 exposur	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 expos		
25	Central banks		56	0	0 0	0	0	0.00%	56	0	0	0 0	0.00%	56	0		0 0	0 0	0.0
26	Central governments		70	161	0	0	0	40.00%	70	61	0	0 0	40.00%	70	161		0 0	0 0	40.0
27	Regional governments or local authorities		2,329	133	0	0	0	40.00%	2,285	77	0	0 0	40.00%	2,264	197		1 0	0 0	40.0
28	Public sector entities		712	148	1 0	1	0	30.13%	763	96	2 0	1 1	31.10%	773	86		3 0	1 1	31.7
29	Multilateral Development Banks		0	0	0	0	0	0.00%	0	0	0	0 0	0.00%	0	0		0 0	0 0	0.0
30	International Organisations		0	0	0	0	0	0.00%	0	0	0	0 0	0.00%	0	0		0 0	0 0	0.0
31	Institutions		32,320	7,372 2	7 5	26	9	32.50%	38,245	13 6	1 4	11 20	32.67%	38,072	1,569	7	8 4	13 26	32.7
32	Corporates		4,834	1,731 18	6 7	37	115	62.04%	4,971 1,5	08 27	3 6	31 143	52.52%	5,016	1,382	35	3 6	27 169	47.9
33	of which: Other - SME		611	407 3	1 2	9	12	40.01%	631	58 5	9 2	7 19	31.93%	644	320	8	5 2	6 25	29.3
34	of which: Specialised Lending		0	0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0		0 0	0 0	0.0
35	Retail		2,821	1,641 15	9 18	87	63	39.86%	2,812 1,5	06 30	3 15	69 115	37.84%	2,826	1,359	43	7 14	55 163	37.3
36 GERN	0 of which: SME		1,469	1,002 10	1 13	53	35	34.29%	1,424	39 20	8 11	. 44 73	34.81%	1,431	. 832	30	9 10	36 109	35.1
37	Secured by mortgages on immovable property and ADC exposures		5,394	1,784 8	1 4	26	15	18.03%	5,415 1,6	87 15	7 4	22 25	15.60%	5,374	1,649	23	6 4	19 35	14.9
38	of which: Residential immovable property		5,016	1,573 7	3	24	13	17.28%	5,036	85 14	1 4	20 21	15.09%	4,993	1,457	21	3	18 31	14.5
39	of which: Commercial immovable property		378	211	8 0	2	2	24.86%	379	02 1	6 0	2 3	20.07%	381	. 193	2	3 0	2 4	19.0
40	of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0		0 0	0 0	0.0
41	Subordinated debt exposures		0	78	0	0	0	46.32%	1	77	0 0	0 0	46.32%	2	. 75		1 0	0 0	46.3
42	Covered bonds		359	53	0	0	0	3.00%	400	11	1 0	0 0	3.00%	396	14		1 0	0 0	3.0
43	Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0		0 0	0 0	0.0
44	Collective investments undertakings (CIU)		0	0	0 0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0		0 0	0 0	0.0
45	Equity		0	0	0 0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0		0 0	0 0	0.0
46	Securitisation																		
47	Other exposures TOTAL		0 48.894	0 13.102 45	0	0	0	0.00% <b>44.54%</b>		0	0 0	0 0	0.00% <b>38.05%</b>	0 <b>54.85</b> 0	6.492	1.10	0 0	0 0	0.0 <b>35.5</b>

											Adverse Scenario								
				31/12/2025							31/12/2026						31/12/2027		
RowNum	(mln E		Stage 2 exposure	Stage 3 exposure Stock of provis for Stage 1 expo	ions Stock of provisionsure for Stage 2 exposi	ons Stock of provisions ure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions Stock of provisions age 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 expos	ns Stock of provisions ure for Stage 3 exposur	s Coverage Ratio - e Stage 3 exposure
49	Central banks		0	0 0	0	0 0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	) (	0	0	0.00%
50	Central governments		0	0 0	0	0 0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	) (	0	0	0.00%
51	Regional governments or local authorities		0	0 0	0	0 0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
52	Public sector entities		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
53	Multilateral Development Banks		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
54	International Organisations		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
55	Institutions	1	6	1 0	0	0 0	7.27%	16	1	0	0	0 0	7.27%	16	1	. (	0	0	0 7.27%
56	Corporates	4	3 6	57 2	0	1	36.79%	39	68	6	0	1 2	36.62%	44	60	9	0	1	3 36.72%
57	of which: Other - SME		0	1 0	0	0 0	7.47%	0	1	0	0	0 0	8.07%	0	1	. (	0	0	0 8.49%
58	of which: Specialised Lending		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
59	Retail		0	0 0	0	0 0	31.36%	0	0	0	0	0 0	33.30%	0	0	)	0	0	0 34.10%
60 LINITED CTATES	of which: SME		0	0 0	0	0 0	20.23%	0	0	0	0	0 0	19.71%	0	0	)	0	0	0 19.63%
UNITED STATES	Secured by mortgages on immovable property and ADC exposures		7	1 0	0	0 0	8.93%	5	1	0	0	0 0	9.50%	7	1	. (	0	0	0 9.65%
62	of which: Residential immovable property		7	1 0	0	0 0	9.06%	6	1	0	0	0 0	9.63%	6	1	. (	0	0	0 9.79%
63	of which: Commercial immovable property		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
64	of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
65	Subordinated debt exposures		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
66	Covered bonds		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	)	0	0	0.00%
68	Collective investments undertakings (CIU)		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0		0	0	0.00%
69	Equity		0	0 0	0	0 0	0.00%	0	0	0	0	0 (	0.00%	0	0	)	0	0	0.00%
70	Securitisation																		
71	Other exposures		0	0 0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	0	0	) (	0	0	0.00%
72	TOTAL	6	6	59 2	0	1 1	35.94%	62	70	6	0	1 2	35.88%	67	62	2	9 0	1	36.02%

		Editaesbank Baden Warttenberg																				
				33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51 52	53
													Adverse Scenario									
						31/12/2025							31/12/2026							31/12/2027		
						1		<u> </u>					1		<u> </u>	<u> </u>		T		1		
	•																					
				Stars 1 Stars 2	Ct 2	Stock of provision	s Stock of provisions	Stock of provisions	Coverage Ratio -	Chana d assessment	C4 3	C+=== 2	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -	Chara 1 augus acum	C+=== 2	Chana 3 ann anns	Stock of provisions	Stock of provisions Stock of provision	ons Coverage Ratio -
RowNum				Stage 1 exposure Stage 2 exposure	Stage 3 exposure	for Stage 1 exposu	re for Stage 2 exposure	e for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure for Stage 3 expos	ure Stage 3 exposure
			(mln EUR, %)																			
72		Central banks	(Min EUR, %)	)	<u> </u>	0	0	0	0.00	0/		0				0.00%	0	0	0	0	0	0 00%
73		Central governments		0	)	0	0	0 0	0.00	% (	2	0				0.00%		0	0	0 0	0	0 0.00% 0 0.00%
74		Regional governments or local authorities		0	)	0	0	0 0	0.00	76 0	2	0			) .	0.00%		n	0	0 0	0	0 0.00%
75		Public sector entities		0 0		0	0	0 0	0.00	70 %	) )	0				0.00%		n	0	0 0	0	
70		Multilateral Development Banks		0 0	)	0	0	0 0	0.00	%	2	0			) 0	0.00%	0	n	0	0 0	0	0.00%
78		International Organisations		0 0	)	0	0	0 0	0.00	%	<u> </u>	0		(	) 0	0.00%		n e	0	0 0	0	0.00%
79		Institutions		1 (	)	0	0	0 0	47.96	% 1	1	0		(	) 0	47 96%	1	1	0	0 0	0	0 0.00% 0 0.00% 0 0.00% 0 47.96%
80		Corporates		25 43	2	5	1	1 2	50.26	,,,	1	18 1			) 5	50.96%	25	5 3	25 1	3 0	0	7 51 27%
81		of which: Other - SME		0	3	0	0	0 0	64.78		<u>,                                     </u>	2			)	64.93%	25	n ·	2	0 0	0	0 64 97%
82		of which: Specialised Lending		0 (	)	0	0	0 0	0.00	,,,	)	0			) 0	0.00%		n	0	0 0	0	7 51.27% 0 64.97% 0 0.00% 0 62.79%
83		Retail		1 (	)	0	0	0 0	62.62	,,,	1	0			) (	62.88%		1	0	0 0	0	0 62 79%
84		of which: SME		1 (	)	0	0	0 0	65.39		<u>-</u> 1	0			) 0	65.47%		1	0	0 0	0	0 65.48%
85	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		3 5		6	0	4 2	25.38		3	18 1	3		3	27.95%		4 4	13 1	7 0	2	0 65.48% 5 29.15%
86		of which: Residential immovable property		2	)	0	0	0 0	16.62		2	1	) 0	(		13.66%		2	1	0 0	0	0 12.50%
87		of which: Commercial immovable property		0 55	5	6	0	4 2	25.48		- 1	18 1	3 0		3 4	28.08%	2	2 4	12 1	7 0	2	5 29.30%
88		of which: Land, acquisition, development and construction exposures (ADC)		0 0	)	0	0	0 0	0.00		0	0		(	0 0	0.00%	0	0	0	0 0	0	0 0.00%
89		Subordinated debt exposures		0 0	)	0	0	0 0	0.00		0	0	0	(	0 0	0.00%	C	0	0	0 0	0	0 0.00%
90		Covered bonds		0 0	)	0	0	0 0	0.00	%	0	0	0	(	) (	0.00%	C	0	0	0 0	0	0 0.00%
91		Claims on institutions and corporates with a ST credit assessment		0 0	)	0	0	0 0	0.00	% (	0	0	0	(	) (	0.00%	(	0	0	0 0	0	0 12.50% 5 29.30% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
92		Collective investments undertakings (CIU)		0 0	)	0	0	0 0	0.00	% (	0	0		(	0	0.00%	C	0	0	0 0	0	0 0.00%
93		Equity		0 0	)	0	0	0 0	0.00		0	0		(	0	0.00%	C	0	0	0 0	0	0 0.00% 0 0.00%
94		Securitisation							0.00							3.007				•		3.00%
95		Other exposures		0		0	0	0 0	0.00	% (		0		(		0.00%	C	0	0	0 0	0	0 0.00%
96		TOTAL		29 90	9	1	1	4 4	36.14	,,,	9	37 2	3	,	3	37.83%	30	0 7	78 3	1 0	2	12 38.76%
		TOTAL		2.5	<u> </u>		<u>-</u> 1	-	30.14	<u> </u>	<u> </u>		1 0		<u> </u>	37.8370	30	<u>- 1</u>	3	<u>-ı                                    </u>	-	30.7070

											Adverse Scenario					
						31/12/2025					31/12/2026				31/12/2027	
RowNum		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 expos	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure	Stage 3 exposure for Stage 1 exposure	S Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 exposure	s Stock of provisions Coverage Ratio re for Stage 3 exposure Stage 3 exposure
97	Central banks		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0	0 0	0 0.0
98	Central governments		0		0	0 0	0 0	0.009	% O	0	0	0 0	0.00%	0 0	0 0	0 0.0
99	Regional governments or local authorities		0		0	0 0	0 0	0.009	% O	0	0	0 0	0.00%	0 0	0 0	0 0.0
100	Public sector entities		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0 0	0 0	0 0.0
101	Multilateral Development Banks		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0 0	0 0	0 0.0
102	International Organisations		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0 0	0 0	0 0.0
103	Institutions		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0 0	0 0	0 0.0
104	Corporates		21		9	0 0	0 0	83.989	% 21	9	1	0 0	69.55%	2 8	1 0	0 61.1
105	of which: Other - SME		0		4	0 0	0 0	44.929	% 0	4	0	0 0	44.91%	0 3	0 0	0 0 44.90
106	of which: Specialised Lending		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0	0 0	0 0.00
107	Retail		0		0	0 0	0 0	30.539	% 0	0	0	0 0	30.41%	0	0 0	0 0 30.4
108	of which: SME		0		0	0 0	0 0	22.279	% 0	0	0	0 0	21.95%	0 0	0 0	0 0 21.6
LUXEMB	Secured by mortgages on immovable property and ADC exposures		1		0	0 0	0 0	9.009	% 1	0	0	0 0	9.00%	1 0	0 0	0 9.1
110	of which: Residential immovable property		1		0	0 0	0 0	9.719	% 1	0	0	0 0	9.71%	1 0	0 0	0 0 9.7
111	of which: Commercial immovable property		0		0	0 0	0 0	5.009	% 0	0	0	0 0	5.00%	0	0 0	0 0 5.0
112	of which: Land, acquisition, development and construction exposures (ADC)		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0	0 0	0 0.0
113	Subordinated debt exposures		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0	0 0	0 0.0
114	Covered bonds		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0	0 0	0 0.0
115	Claims on institutions and corporates with a ST credit assessment		0		0	0 0	0 0	0.009	% 0	0	0	0	0.00%	0 0	0 0	0 0.0
116	Collective investments undertakings (CIU)		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0 0	0 0	0 0.0
117	Equity		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0 0	0 0	0 0.0
118	Securitisation															
119	Other exposures		0		0	0 0	0 0	0.009	% 0	0	0	0 0	0.00%	0 0	0 0	0 0 0.0
120	TOTAL		22		9	0	0 0	83.159	% 22	9	1	0	68.42%	3 8	1 0	0 0 59.75

													Adverse Scenario								
							31/12/2025						31/12/2026					31/12/2027			
						<u> </u>	1		T				1					1			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	S Stock of provision e for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	tock of provisions r Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 exp e Stage 3 exposure	osure Stage 2 exposure	e Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision re for Stage 2 exposu	s Stock of provisions re for Stage 3 exposur	ns Coverage Ratio - re Stage 3 exposure
121		Central banks	,	0		0 (	)		0	0 0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0 0.00%
122		Central governments		0		0 (	)	o l	0	0 0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0 0.00%
123		Regional governments or local authorities		0		0 (	)	o l	0	0 0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0 0.00%
124		Public sector entities		0		0 (	)	0	0	0 0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
125		Multilateral Development Banks		0		0 (	)	0	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
126		International Organisations		0		0 (	)	0	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
127		Institutions		0		0 (	) (	)	0	0 45.009	6	0 0	0 0	0	0 45.00%	0	0	0	0	0	0 45.00%
128		Corporates		0		5 (	)	0	0	0 23.839	6	0 5	0 0	0	0 19.48%	1	4	0	0	0	0 18.03%
129		of which: Other - SME		0		1 (	)	0	0	0 39.039	6	0 1	0 0	0	0 32.53%	0	1	0	0	0	0 28.00%
130		of which: Specialised Lending		0		0	)	ס	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
131		Retail		1		0	(	ס	0	0 32.229	6	1 0	0 0	0	0 32.18%	1	0	0	0	0	0 32.03%
132	FDANCE	of which: SME		0		0	(	ס	0	0 28.189	6	0 0	0 0	0	0 34.84%	0	0	0	0	0	0 35.22%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures		9		2 (	(	ס	0	0 47.239	6	9 2	0 0	0	0 44.61%	9	2	1	0	0	0 43.10%
134		of which: Residential immovable property		9		2 (	)	ס	0	0 47.239	6	9 2	0 0	0	0 44.61%	9	2	1	0	0	0 43.10%
135		of which: Commercial immovable property		0		0	)	ס	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0		0 (	)	ס	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
137		Subordinated debt exposures		0		0	)	0	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
138		Covered bonds		0		0	)	0	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment		0		0 (	)	ס	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)		0		0	)	0	0	0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
141		Equity		0		0	(	0	0	0 0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
142		Securitisation																			
143		Other exposures		0		0 (	) (		0	0 0.009	6	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
144		TOTAL		11		7 (		0	0	0 40.659	6	7	1 0	0	0 35.54%	11	7	1	0	0	0 33.02%

													Adverse Scenario								
							31/12/2025						31/12/2026					31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	cock of provisions Stock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage Stage 3 exposure	e 1 exposure Stage 2 expo	ure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	s Stock of provision re for Stage 3 expos	ns Coverage Ratio ure Stage 3 exposu
145		Central banks		(		0	0	0 0	0	0.009	6	0	0 0	0 (	0.00%	0	0	0 0	)	0	0 0.
146		Central governments		(	)	1	0	0 0	0	40.00%	%	0 1	0 0	0 (	40.00%	0	1	0 0	)	0	0 40.0
147		Regional governments or local authorities		(	)	0	0	0 0	0	0.00%	%	0 0	0 0	0 (	0.00%	0	0	0 0	)	0	0.0
148		Public sector entities		(	)	0	0	0 0	0	0.00%	%	0 0	0 0	0 (	0.00%	0	0	0 0	)	0	0.0
149		Multilateral Development Banks		(	)	0	0	0 0	0	0.00%	%	0 0	0 0	0 (	0.00%	0	0	0 0	)	0	0.0
150		International Organisations		(	)	0	0	0 0	0	0.00%	%	0 0	0 0	0 (	0.00%	0	0	0 0	)	0	0.0
151		Institutions		2	2	0	0	0 0	0	45.00%	%	2 0	0 0	0 (	45.00%	2	0	0 0	)	0	0 45.0
152		Corporates		26	5	23	2	0 1	1	61.54%	% 2	7 21	3 0	1	60.17%	28	19	4 0	)	1	2 59.2
153		of which: Other - SME		7	7	7	0	0	0	55.49%	%	7 7	1 0	0	55.17%	8	6	1 0	)	0	0 54.5
154		of which: Specialised Lending			)	0	0	0	0	0.00%	%	0 0	0 0	0	0.00%	0	0	0 0	)	0	0.0
155		Retail		18	3	5	0	0	0	31.76%	6 1	8 4	0 0	0	28.43%	17	5	1 0	)	0	0 26.5
156	MATTERLAND	of which: SME		5	5	3	0	0	0	57.58%	%	5 2	0 0	0	58.63%	5	2	0 0	)	0	0 59.0
157	WITZERLAND	Secured by mortgages on immovable property and ADC exposures		38	3	16	1	0	0	13.00%	% 3	8 15	1 0	0	13.66%	39	14	2 0	)	0	0 14.1
158		of which: Residential immovable property		35	5	14	0	0	0	13.329	% 3	5 13	1 0	0	13.95%	36	13	2 0	)	0	0 14.3
159		of which: Commercial immovable property		3	3	2	0	0	0	11.519	%	3 2	0 0	0	12.15%	3	1	0 0	)	0	0 13.1
160		of which: Land, acquisition, development and construction exposures (ADC)		(	)	0	0	0 0	0	0.00%	6	0	0 0	0	0.00%	0	0	0 0	)	0	0.0
161		Subordinated debt exposures		(	)	0	0	0	0	0.00%	%	0 0	0 0	0	0.00%	0	0	0 0	)	0	0.0
162		Covered bonds		(	)	0	0	0	0	0.00%	%	0 0	0 0	0	0.00%	0	0	0 0	)	0	0.0
163		Claims on institutions and corporates with a ST credit assessment		(		0	0	0 0	0	0.00%	6	0 0	0 0	0	0.00%	0	0	0 0	)	0	٥. ٥.
164		Collective investments undertakings (CIU)			)	0	0	0	0	0.00%	%	0 0	0 0	0	0.00%	0	0	0 0	)	0	0.0
165		Equity		(		0	0	0 0	0	0.00%	%	0	0 0	0 (	0.00%	0	0	0 0		0	0.0
166		Securitisation																			
167		Other exposures		(		0	0	0 0	0	0.00%	%	0 0	0 0	0 (	0.00%	0	0	0 0		0	0 0.0
168		TOTAL		83	1	45	3	0 1	2	51.229	/ Q	5 /1	5 0	1	45.65%	86	30	7 0		1	3 42.9

				33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51 52	53
													Adverse Scenario									
						31/12/2025							31/12/2026							31/12/2027		
RowNum			(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stock of provision for Stage 2 exposure for Stage 3 exposure	
169		Central banks	, , ,	0 0		0	0	0 0	0.009	% 0		0	0 0		0 0	0.00%			0	0 0	0	0.00%
170		Central governments		0 22		0	0	0 0	40.009	% 0		22	0 0	)	0 0	40.00%	(	) 2	22	0 0	0	0     0.00%       0     40.00%       0     40.00%       0     100.00%
171		Regional governments or local authorities		15 (	)	0	0	0 0	40.009	% 15		1	0 0	)	0 0	40.00%	1.	5	1	0 0	0	0 40.00%
172		Public sector entities		0 0	)	0	0	0 0	100.009	% 0		0	0 0	)	0 0	100.00%	(		0	0 0	0	0 100.00%
173		Multilateral Development Banks		0 0	)	0	0	0 0	0.009	% 0		0	0 0	)	0 0	0.00%			0	0 0	0	0.00%
174		International Organisations		0 0	)	0	0	0 0	0.009	% 0		0	0 0	)	0 0	0.00%			0	0 0	0	0.00%
175		Institutions		0 0	)	0	0	0 0	45.009	% 0		0	0 0	)	0 0	45.00%			0	0 0	0	0 0.00% 0 0.00% 0 45.00% 2 56.99% 0 34.28% 0 0.00%
176		Corporates		9 16	5	1	0	0 1	58.109	% 8		15	2 0	)	0 1	57.52%	9	) 1	13	3 0	0	2 56.99%
177		of which: Other - SME		0 1		0	0	0 0	52.019	% 0		1	0 0	)	0 0	40.76%			1	0 0	0	0 34.28%
178		of which: Specialised Lending		0 0	)	0	0	0 0	0.009	% 0		0	0 0	)	0 0	0.00%			0	0 0	0	0.00%
179		Retail		17 (	)	0	0	0 0	50.529	% 16		0	0 0	)	0 0	44.89%	10	5	1	0 0	0	0 43.28%
180	ALICTRIA	of which: SME		15 (	)	0	0	0 0	43.739	% 15		0	0 0	)	0 0	43.96%	1!	5	0	0 0	0	0 44.01%
181	AUSTRIA	Secured by mortgages on immovable property and ADC exposures		30 1		0	0	0 0	11.429	% 29		2	0 0	)	0 0	16.01%	25	9	2	0 0	0	0 18.01% 0 18.26% 0 12.09% 0 0.00% 0 0.00%
182		of which: Residential immovable property		30 1		0	0	0 0	11.509	% 29		1	0 0	)	0 0	16.28%	25	9	2	0 0	0	0 18.26%
183		of which: Commercial immovable property		0 0	)	0	0	0 0	9.479	% 0		0	0 0	)	0 0	10.23%			0	0 0	0	0 12.09%
184		of which: Land, acquisition, development and construction exposures (ADC)		0 0		0	0	0 0	0.009	% 0		0	0 0	)	0 0	0.00%			0	0 0	0	0.00%
185		Subordinated debt exposures		0 0		0	0	0 0	0.009	% 0		0	0 0	)	0 0	0.00%			0	0 0	0	0.00%
186		Covered bonds		0 0	)	0	0	0 0	0.009	% 0		0	0 0	)	0 0	0.00%			0	0 0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0 0		0	0	0 0	0.009	% 0		0	0 0	)	0 0	0.00%			0	0 0	0	0.00%
188		Collective investments undertakings (CIU)		0 0	)	0	0	0 0	0.009	% 0		0	0 0		0 0	0.00%	(		0	0 0	0	0 0.00%
189		Equity		0 0	)	0	0	0 0	0.009	% 0		0	0 0	)	0 0	0.00%	(		0	0 0	0	0 0.00%
190		Securitisation																				
191		Other exposures		0 0		0	0	0 0	0.009	% 0		0	0 0		0 0	0.00%	(		0	0 0	0	0.00%
192		TOTAL		70 40		1	0	0 1	52.789	% 69		39	3 0		0 1	53.60%	69	3	38	4 0	0	0 0.00% 2 53.27%

													Adverse Scenario						
							31/12/2025						31/12/2026					31/12/2027	
									1				. , ,						
									Carrage Ballia				Objects of constitutions		Santana Balia				
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposu	re for Stage 3 exposure	Coverage Ratio -  Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	Stage 3 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	for Stage 3 exposure Stage 3 exposure
11011114111																			
100			(mln EUR, %)																
193		Central banks		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00% 0	0	C	0 0	0 0.00%
194		Central governments		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00% 0	0	C	0 0	0 0.00%
195		Regional governments or local authorities		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
196		Public sector entities		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
197		Multilateral Development Banks		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
198		International Organisations		0		0 0	0	0	0.00	%	0 0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
199		Institutions		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0		0 0	0 0.00%
200		Corporates		1	12	28 0	0	0	0 93.66	%	6 123	1	0	0 1	95.85% 25	103	2	0 0	2 96.86%
201		of which: Other - SME		0		0 0	0	0	0 44.36	%	0	0	0	0 0	44.17% 0	0	C	0 0	0 44.24%
202		of which: Specialised Lending		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
203		Retail		0		1 0	0	0	0 40.72	%	1 0	0	0	0 0	37.88% 1	. 0	C	0 0	0 36.25%
204	LINUTED KINICDOM	of which: SME		0		0	0	0	0 31.65	%	0	0	0	0 0	31.93%	0	C	0 0	0 32.35%
205	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures		7		1 0	0	0	0 12.03	%	7 1	. 0	0	0 0	13.06%	2	C	0 0	0 13.82%
206		of which: Residential immovable property		4		1 0	0	0	0 8.42	%	4 1	. 0	0	0 0	8.79%	1	C	0 0	0 9.06%
207		of which: Commercial immovable property		3		1 0	0	0	0 14.23	%	3 1	. 0	0	0 0	15.73%	1	C	0 0	0 16.78%
208		of which: Land, acquisition, development and construction exposures (ADC)		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
209		Subordinated debt exposures		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
210		Covered bonds		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
211		Claims on institutions and corporates with a ST credit assessment		0		0 0	0	0	0.00	%	0 0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
212		Collective investments undertakings (CIU)		0		0 0	0	0	0.00	%	0 0	0	0	0 0	0.00% 0	0	С	0 0	0 0.00%
213		Equity		0		0 0	0	0	0.00	%	0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
214		Securitisation																	
215		Other exposures		0		0 0	0	0	0.00	%	0 0	0	0	0 0	0.00%	0	C	0 0	0 0.00%
216		TOTAL		8	13	30 0	0	0	0 72.22	% 1:	3 125	i 1	0	0 1	78.89% 32	105	2	0 0	2 82.44%

									Adverse Scenario					
						31/12/2025			31/12/2026				31/12/2027	
RowNum			Stage	e 1 exposure Stage 2 e	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposu	ons Stock of provisions Coverage Ratio - ure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure Stage 3 exposure		Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
217		Central banks	(IIIII EUK, %)	0	0 0		0 00	%			0.00%			0 00%
218		Central governments		0	0 0		0 0 0.00	% 0			0.00%		0 0	0 0.00%
219		Regional governments or local authorities		0	0 0	0	0 0 0.00	% 0		0 0	0 0.00%		0 0	0 0.00%
220		Public sector entities		0	0 0	0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
221		Multilateral Development Banks		0	0 0	0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
222		International Organisations		0	0 (	0	0 0.00	% 0	0 0	0 0	0.00%	0	0	0 0.00%
223		Institutions		0	0 (	0	0 0 45.00	% 0	0 0	0 0	0 45.00% 0	0	0 0	0 45.00%
224		Corporates		35	74 (	0	0 0 40.09	% 54 5	1	0	0 41.24% 66	5 41	2 0	1 42.57%
225		of which: Other - SME		0	1	0	0 0 18.29	% 0	0 0	0 0	17.25%	0	0	0 17.11%
226		of which: Specialised Lending		0	0 0	0	0 0.00	% 0	0 (	0	0.00%	0	0	0 0.00%
227		Retail		0	0 (	0	0 0 30.40	% 0	0 (	0	0 30.49% 0	0	0	0 30.51%
228	POLAND	of which: SME		0	0 (	0	0 0 22.60	% 0	0 0	0 0	0 23.16% 0	0	0	0 23.47%
229	POLAND	Secured by mortgages on immovable property and ADC exposures		0	0 (	0	0 0 0.00	% 0	0 0	0	0.00%	0	0	0 0.00%
230		of which: Residential immovable property		0	0 (	0	0 0 0.00	% 0	0 0	0	0.00%	0	0	0 0.00%
231		of which: Commercial immovable property		0	0 (	0	0 0 0.00	% 0	0 0	0	0.00%	0	0 0	0 0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0	0 0 0.00	70	0 0	0	0.00%	0	0	0 0.00%
233		Subordinated debt exposures		0	0 0	0	0 0 0.00	70	0 0	0	0.00%	0	0	0 0.00%
234		Covered bonds		0	0 0	0	0 0 0.00	70	0 0	0	0.00%	0	0	0 0.00%
235		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0 0 0.00	70	0 0	0	0.00%	0	0	0 0.00%
236		Collective investments undertakings (CIU)		0	0 (	0	0 0 0.00	% 0	0 0	0	0.00%	0	0	0 0.00%
237		Equity		0	0 (	0	0 0.00	% 0	0 0	0	0.00%	0	0 0	0 0.00%
238		Securitisation												
239		Other exposures		0	0 0	0	0 0 0.00		0 0	0	0.00%	0	0	0 0.00%
240		TOTAL		35	74 (	0	0 0 40.03	% 54 5	4 1	0	0 41.21% 66	5 41	2 0	1 42.54%

												Adverse Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum		(mIn E		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock for Stage 2 exposure	k of provisions Co age 3 exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure	ock of provisions Stock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 o	xposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241		Central banks		0	0 0	C	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0	0.00%
242		Central governments		0	0 0	C	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0	0.00%
243		Regional governments or local authorities	7	7 1	.5 0	C	0	0	40.00%	68	24	0 0	0	40.00%	69	22	0 0	0	0	40.00%
244		Public sector entities		0	0 0	C	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0	0.00%
245		Multilateral Development Banks		0	0 0	C	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0	0.00%
246		International Organisations		0	0 0	C	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
247		Institutions		0	0 0	C	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
248		Corporates		8	2 0	C	0	0	39.14%	8	3	0 0	0 (	34.64%	7	4	0 0	0	0	33.62%
249		of which: Other - SME		0	0 0	C	0	0	89.94%	0	0	0 0	0 (	74.94%	0	0	0 0	0	0	63.11%
250		of which: Specialised Lending		0	0 0	C	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
251		Retail		0	0 0	C	0	0	35.78%	0	0	0 0	0 (	37.03%	0	0	0 0	0	0	37.86%
252	CANADA	of which: SME		0	0 0	C	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
253	CANADA	Secured by mortgages on immovable property and ADC exposures		0	0 0	C	0	0	4.00%	0	0	0 0	0 (	4.00%	0	0	0 0	0	0	4.00%
254		of which: Residential immovable property		0	0 0	C	0	0	4.00%	0	0	0 0	0 (	4.00%	0	0	0 0	0	0	4.00%
255		of which: Commercial immovable property		0	0 0	C	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	C	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
257		Subordinated debt exposures		0	0 0	C	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
258		Covered bonds		0	0 0	(	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment		0	0 0	C	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0	0.00%
260		Collective investments undertakings (CIU)		0	0 0	C	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0	0.00%
261		Equity		0	0 0		0	0	0.00%	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
262		Securitisation																		
263		Other exposures		0	0 0	(	0	0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	0	0	0.00%
264		TOTAL	8	5 1	.7 0	C	0 0	0	38.23%	76	27	0 0	0	34.78%	77	26	0 0	0	0	33.98%



### **2025 EU-wide Stress Test: Securitisations**

			1	2	3	4	5	6	7
			Restated		Baseline Scenario			Adverse Scenario	
Row m	u	(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1		SEC-IRBA	9,887						
2		SEC-SA	1,546						
3	Exposure values	SEC-ERBA	1,028						
4		SEC-IAA	3,789						
5		Total	16,251						
6		SEC-IRBA	1,064	1,160	1,291	1,441	1,182	1,363	1,618
7		SEC-SA	191	215	241	268	229	271	328
8	REA	SEC-ERBA	104	112	124	138	116	134	160
9	KEA	SEC-IAA	931	1,051	1,250	1,485	1,290	1,756	2,387
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	2,291	2,538	2,906	3,333	2,817	3,523	4,493
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



## 2025 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
RowN m	u (mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	83,533	69,323	69,763	70,106	70,581	72,938	79,332	82,808
2	Risk exposure amount for securitisations and re-securitisations	2,291	2,291	2,538	2,906	3,333	2,817	3,523	4,493
3	Risk exposure amount other credit risk	81,243	67,033	67,225	67,200	67,248	70,121	75,809	78,315
4	Risk exposure amount for market risk	6,346	6,871	6,871	6,871	6,871	8,388	8,388	8,388
5	Risk exposure amount for operational risk	7,012	8,100	8,100	8,100	8,100	8,100	8,100	8,100
6	Other risk exposure amounts	104	104	104	104	104	618	248	-215
7	Total Risk exposure amount before Output floor	96,995	84,398	84,838	85,181	85,655	90,044	96,069	99,081
8	Unfloored Total Risk exposure amount (transitional)		84,291	84,838	85,181	85,655	90,044	96,069	99,081
9	Unfloored Total Risk exposure amount (fully loaded)		85,344	85,813	86,169	86,659	91,041	97,135	100,148
10	Standardised Risk exposure amount for credit risk exposures		135,647	138,565	139,623	141,176	140,768	146,909	150,020
11	Standardised Risk exposure amount for market risk exposures		8,352	8,352	8,352	8,352	8,352	8,352	8,352
12	Standardised Risk exposure amount for operational risk		8,100	8,100	8,100	8,100	8,100	8,100	8,100
13	Other Standardised risk exposure amounts		75	75	75	75	75	75	75
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		132,345	133,335	134,092	135,341	135,883	142,535	145,187
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		154,022	156,940	158,005	159,517	159,183	165,296	168,351
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	96,888	84,291	84,838	85,181	85,655	90,044	96,069	99,081
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	96,995	111,666	113,782	114,553	115,650	115,408	119,839	122,055



### 2025 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario		А	dverse Scenario	
RowN um			(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		А	OWN FUNDS		18,766	18,864	18,813	18,562	18,041	15,220	13,625	11,607
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		14,199	14,205	14,356	14,084	13,507	10,423	8,796	6,757
3		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	11,724	11,724	11,724
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		4,507		4,800	4,800	4,800	2,646	1,766	786
6		A.1.3	Accumulated other comprehensive income		-1,055		-1,055	-1,055	-1,055	-1,851	-1,851	-1,851
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0		0	0	0	-985	-985	-985
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-770		-770	-770	-770	-581	-581	-581
9		A.1.3.3	Other OCI contributions		-285		-285	-285	-285	-285	-285	-285
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-236	-236	-236	-236	-236	-372	-372	-372
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-173	-173	-173	-173	-173	-309	-309	-309
15		A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16		A.1.7.3	Other adjustments		-63		-63	-63	-63	-63	-63	-63
17		A.1.8	(-) Intangible assets (including Goodwill)		-195		-195	-195	-195	-195	-195	-195
18		A.1.8.1	of which: Goodwill (-)		0		0	0	0	0	0	0
19		A.1.8.2	of which: Software assets (-)		-120		-120	-120	-120	-120	-120	-120
20		A.1.8.3	of which: Other intangible assets (-)		-75		-75	-75	-75	-75	-75	-75
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-63	-63	-63	-63	-63	-789	-1,167	-1,586
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-6	0	0	0	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-21		-21	-21	-21	-16	-16	-16
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-134	-134	-134	-134	-134	-134	-134	-134
27		A.1.14.1	of which: from securitisation positions (-)		-134		-134	-134	-134	-134	-134	-134
28		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	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-135	-283	-469
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-118	-118	-126	-369	-915	-117	-309	-728
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		-304		-337	-366	-397	-337	-367	-402
37		A.1.21	Amount subject to IFRS 9 transitional arrangements  Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static")		-555							
38		A.1.21.1	part")  Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between	198	198							
39		A.1.21.2	01/01/2018 and 31/12/2019 ("old dynamic part")		23							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")  Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new		66							
41		A.1.21.4	dynamic part")		572							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		172							
43		A.1.22	Transitional adjustments		100	100	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		100							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		100							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences  of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of		0	-	0	0	-	0	0	0
49		A.1.22.2.2	financial sector entities where the institution has a significant investment  of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive		0	0	0	0	0	0	0	0
50		A.1.22.2.3	income		0	0	0			0		

Adver	e Scenario	2027
,220 ,423	13,625 8,796	11,607 6,757
,724	11,724	11,724
,646 ,851 -985	1,766 -1,851 -985	-1,851 -985
-985 -581 -285	-985 -581 -285	-985 -581 -285
0	0	0
-372	-372	-372
-309 0 -63	-309 0 -63	-309 0 -63
-195	-195 0	-195 0
-120 -75 -789	-120 -75	-120 -75 -1,586
-789 0 -16	-1,167 0 -16	-1,586 C
0	0	(
-134	-134	-134
0 -135 0	-283 0	-469 0
0 0 -117	0 -309	-728
0	0	(
-337	-367	-402
0	0	(
0	0	0
0	0	(



### 2025 EU-wide Stress Test: Capital

Landesbank Baden-Württemberg

			1	2	3	4	5	6	7	8	9	
			IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario		Adverse Scenario			
		(mln EUR, %	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		745	745	745	745	745	745	745		
	A.2.1	Additional Tier 1 Capital instruments		745	745	745	745	745	745	745		
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0		
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0		
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0		
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0								
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		14,944	14,950	15,101	14,829	14,252	11,168	9,541	7	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,822	3,914	3,712	3,732	3,789	4,052	4,084	4	
	A.4.1	Tier 2 Capital instruments		3,510	3,510	3,510	3,510	3,510	3,510	3,510	3	
	A.4.2	Other Tier 2 Capital components and deductions		412	504	202	222	278	542	574		
	A.4.3	Tier 2 transitional adjustments		-100	-100	0	0	0	0	0		
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-100								
	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			84,291	84,838	85,181	85,655	90,044	96,069	99	
	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			85,344	85,813	86,169	86,659	91,041	97,135	100	
AL RISK EXPOSURE AMOUNT	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			132,345	133,335	134,092	135,341	135,883	142,535	145	
AND OUTPUT FLOOR	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			154,022	156,940	158,005	159,517	159,183	165,296	168	
	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		96,888	84,291	84,838	85,181	85,655	90,044	96,069	99	
	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		96,995	111,666	113,782	114,553	115,650	115,408	119,839	122	
	C.1	Common Equity Tier 1 Capital ratio (transitional)		14.65%	16.85%	16.92%	16.53%	15.77%	11.58%	9.16%	6	
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio (transitional)		15.42%	17.74%	17.80%	17.41%	16.64%	12.40%	9.93%	7	
	C.3	Total Capital ratio (transitional)		19.37%	22.38%	22.18%	21.79%	21.06%	16.90%	14.18%	11	
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		14,099	14,105	14,356	14,084	13,507	10,423	8,796	6	
Fully loaded	D.2	TIER 1 CAPITAL (fully loaded)		14,844	14,850	15,101	14,829	14,252	11,168	9,541	7	
CAPITAL	D.3	TOTAL CAPITAL (fully loaded)		18,766	18,864	18,813	18,562	18,041	15,220	13,625		
	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		14.54%	12.63%	12.62%	12.29%	11.68%	9.03%	7.34%		
CAPITAL RATIOS (%)	E.2	Tier 1 Capital ratio (fully loaded)		15.30%	13.30%	13.27%	12.95%	12.32%	9.68%	7.96%		
Fully loaded	E.3	Total Capital ratio (fully loaded)		19.35%	16.89%	16.53%	16.20%	15.60%	13.19%	11.37%		
	H.1	Total leverage ratio exposures (transitional)		338,919		338,919	338,919	338,919	338,919	338,919		
	H.2	Total leverage ratio exposures (fully loaded)		338,819		338,819	338,819	338,819	338,819	338,819		
Leverage ratios (%)	н.3	Leverage ratio (transitional)		4.41%	4.41%	4.46%	4.38%	4.21%	3.30%	2.82%		
	H.4	Leverage ratio (fully loaded)		4.38%	4.38%	4.46%	4.38%	4.21%		2.82%		
	P.1	Capital conservation buffer		2.50%	4.3070	2.50%	2.50%	2.50%	2.50%	2.50%		
	P.2	Countercyclical capital buffer		0.73%		0.73%	0.73%	0.73%		0.73%		
-		O-SII buffer		0.75%		0.75%	0.75%	0.75%		0.75%		
nsitional combined buffer requirements (%)	P.3											
	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%		
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.10%		0.10%	0.10%	0.10%	0.10%	0.10%		
	P.6	Combined buffer		4.08%		4.08%	4.08%	4.08%	4.08%	4.08%		
_	R.1	Pillar 2 capital requirement		1.87%	1.87%	1.85%	1.85%	1.85%		1.85%		
-	R.1.1	of which: CET1		1.05%	1.05%	1.04%	1.04%	1.04%		1.04%		
	R.1.2	of which: AT1  Total SREP capital requirement		0.35%	0.35%	0.35%	0.35%	0.35%		0.35%		
Pillar 2 (%)	R.2	(applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.87%	9.87%	9.85%	9.85%	9.85%		9.85%		
	R.2.1	Overall canital requirement		5.55%	5.55%	5.54%	5.54%	5.54%	5.54%	5.54%		
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.95%	13.95%	13.93%	13.93%	13.93%	13.93%	13.93%	13	
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.63%	9.63%	9.62%	9.62%	9.62%	9.62%	9.62%	9.	
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.	
Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount plementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards		1.08%	0.97%	0.97%	0.98%	0.98%	1.02%	1.08%	1.1	

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.



### 2025 EU-wide Stress Test: P&L

#### Landesbank Baden-Württemberg

		1	2	3	4	5	6	7
			Baseline scenario		Adverse scenario			
RowN m	u (mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	2,667	2,247	2,272	2,291	1,568	1,495	1,523
2	Interest income	28,296	9,225	9,759	9,859	12,628	12,190	11,812
3	Interest expense	-25,630	-7,714	-8,223	-8,303	-11,796	-11,430	-11,025
4	Dividend income	23	23	23	23	16	16	16
5	Net fee and commission income	599	539	539	539	419	419	419
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	691	286	286	286	-300	367	367
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					1		
8	Other operating income not listed above, net	-33	-21	-21	-21	-133	-25	-24
9	Total operating income, net	3,947	3,075	3,100	3,119	1,571	2,272	2,301
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-328	285	-278	-294	-1,195	-870	-986
11	Other income and expenses not listed above, net	-2,391	-2,576	-2,618	-2,667	-2,963	-2,660	-2,713
12	Profit or (-) loss before tax from continuing operations	1,228	783	204	158	-2,587	-1,258	-1,399
13	Tax expenses or (-) income related to profit or loss from continuing operations	-367	-235	-61	-47	726	377	420
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	861	548	143	111	-1,861	-880	-979
16	Amount of dividends paid and minority interests after MDA-related adjustments	366	256	143	111	0	0	0
17	Attributable to owners of the parent net of estimated dividends	495	293	0	0	-1,861	-881	-979
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	19	19
20	Total assets	352,965						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note.



## 2025 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)	1
RowNu m	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNu m	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNu m	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0