

Bank Name	Wüstenrot Bausparkasse Aktiengesellschaft
LEI Code	529900S1KHKOEQL5CK20
Country Code	DE

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



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,195	1,300	1,290	1,281	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,195	1,300	1,290	1,281	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,195	1,300	1,290	1,281	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,195	1,300	1,290	1,281	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,284	1,383	1,369	1,355	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,284	1,383	1,369	1,355	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	6,676	6,915	7,207	7,240	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,676	6,915	7,207	7,240	C 02.00 (r0010,c0010) -C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.91%	18.80%	17.90%	17.69%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.91%	18.80%	17.90%	17.69%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.91%	18.80%	17.90%	17.69%	CA3 {3}	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.91%	18.80%	17.90%	17.69%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.23%	20.00%	18.99%	18.72%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.23%	20.00%	18.99%	18.72%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	28,513	29,000	29,119	29,560	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.19%	4.48%	4.43%	4.33%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,195	1,300	1,290	1,281	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,195	1,300	1,290	1,281	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	28,513	29,000	29,119	29,560	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	28,513	29,000	29,119	29,560	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.19%	4.48%	4.43%	4.33%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.19%	4.48%	4.43%	4.33%	[A.2]/[B.2]	



Ebal Burshing Burshing 2024 EU-wide Transparency Exercise Capital Wüsternot Bausparkasse Aktlengesellschaft

	A	(min EUR, %) OWN FUNDS	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024 1,369	As of 30/06/2024 1,355	COREP CODE C 01.00 (6000,c0010)	REGULATION Assicine 4(1140) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,195	1,303	1,389	1,381	C 01.00 (90020,c0010)	Acticle 50 of CER
		COMMUN EQUITY IER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital)					C 01.00 (90020,00010)	Articles 50 or Cleat Articles 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A1.1 A1.2	instruments) Retained earnings	713	744 159	744	744 159	C 01.00 (0110,c0010)	Addicine 26(1) point (c), 20(2) and 36 (1) points (a) and (i) of CRR
			0		0	0		
	A:1.3	Accumulated other comprehensive income		0			C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (6200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	405	428	428	428	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Atticle B4 of CRR
	A:1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-1	0	0	0	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Afficies 4(113), 36(1) point (b) and 37 of CRR. Afficies 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 35(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-40	-29	-39	-48	C 01.00 (r0380,c0010)	Articles 35(1) point (e), 45 and 159 of CSR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r9430,c0010)	Articles 4(122), 36(1) point (g) and 44 or CRR
	A1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (k), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 [r9470,c0010] + C 01.00 (r9471,c0010)+ C 01.00 [r9472,c0010]	point (b) and 258 of CRR, Articles 36(1) point b) (iii) and 379(3) of CRR; Articles 36(1) point b) (iv) and 125(4) of CRR and Articles 36(1) point b) (iv) and 125(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (li), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0400,c0010)	Articles 36(1) point (c) and 38; Articles 46(1) point (a) and 48(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r9500,c0010)	Articles 4(27); 35(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CPR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-4	-4	-4	-1	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 26(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (+0515,c0010)	Article 26(1), point (I) CRR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (49524,c0010)	Article 2 CRR
	A1.20	CETS capital elements or deductions - other	0	0	0	0	C 01.00 (+0529,c0010)	•
	A1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 480(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests $(+i\cdot)$	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 489 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (x0520,c0010)	Articles 460 to 472, 478 and 481 of CBR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CFPR
	A2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (49720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0500,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (10650,c0010) + C 01.00 (10680,c0010) + C 01.00 (10730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,195	1,300	1,290	1,281	C 01.00 (40015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	88	83	79	74	C 01.00 (49750,c0010)	Article 71 of CRR
	A4.1		86	83	79	74	C 01.00 (49760,c0010) + C 01.00 (10890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	2	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0960,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+	
							C 01.00 (19970,c0010) + C 01.00 (19974,c0010) + C 01.00 (19978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (1980),c0010) + C 01.09 (1990),c0010) + C 01.00 (1990),c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	6,676	6,915	7,207	7,240	C 02.00 (r0010,c0010)	Articles 93(3), 95, 96 and 96 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (10010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.91%	18.80%	17.90%	17.69%	CA3(1)	-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.91%	18.80%	17.90%	17.69%	GA3 (3)	-
CETI Combai	C.3	TOTAL CAPITAL RATIO (transitional period)	19.23%	20.00%	18.99%	18.72%	CA3 (5)	-
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,195	1,300	1,290	1,281	[A1-A113-A121+MN[A2+A113-A22- A24+MN[A4+A22-A43,0],0]]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.91%	18.80%	17.90%	17.69%	[0.13(8-8.1)	4
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0040)	
(1)The fully loaded CET1 ratio is an estimate	calculated ba	sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	t the reporting date are not taken into	account in this calculation.				



Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	6,002	6,107	6,400	6,438	C02.00 (0040, c0010) -(C07.00 (0090, c0220, s001) - C07.00 (0110, c0220, s001) - C07.00 (0130, c0220, s001) - C08.01 (0040, c0200, s001) - C08.01 (0040, c0200, s001) - C08.01 (0040, c0200, s002) - C08.01 (0050, c0200, s
Of which the standardised approach	1,345	1,422	1,516	1,504	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c9220, s001)
Of which the foundation IRB (FIRB) approach	802	763	841	815	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	3,851	3,919	4,038	4,115	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	14	22	21	16	C07.00 (n0090, c0220, s001) + C07.00 (n0110, c0220, s001) + C07.00 (n0130, c0220, s001) + C08.01 (n0140, c0220, s002) + C08.01 (n0140, c0220, s002) + C02.00 (n0480, c0010)
Credit valuation adjustment - CVA	2	3	3	2	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0880, c0010)
Operational risk	659	783	783	783	C 02.00 (/0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	659	783	783	783	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (/0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r6830, c0010) + C 02.00 (r6890, c0010)
Total	6,676	6,915	7,207	7,240	

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

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



2024 EU-wide Transparency Exercise Market Risk

Wüstenrot Bausparkasse Aktiengesellschaft

	SA					I	М									IM						
			VaR (Memorand	lum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION R	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	emorandum item)			ALL PRICE RIS	KS CAPITAL CH/	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	·	0	ő	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	5/2024					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0								0	0	0						
Foreign exchange risk	l	0	0	0	0	0							l ů	0	0	0						
Commodities risk	0	0	ő	0	0	o o							ő	0	ő	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach											
			As of 30/09/2	023			As of 31.	12/2023					
		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(minEUR, %)												
	Central governments or central banks	274	341 146			295 150	362 150						
	Regional dovernments or local authorities Public sector entities	160	140			150	150						
	Multilateral Development Banks	0		0									
	International Organisations			0									
	Institutions	0	3	1		0	3	1					
	Corporates	787	657	643		854	680	658					
	of which: SME	124	80	67		188	131	110					
	Retail	760	673	505		841	753	564					
Consolidated data	of which: SME	0 517	509	0			503						
	Secured by mortisales on immovable property of which: SME	517 315	509 310	161		509 306	303	159 88					
	of which: SME Exposures in default	30	24	35	2	35	27	40					
	Items associated with particularly high risk			0									
	Covered bonds	0		0		0	0	0					
	Claims on institutions and consorates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CRII)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	0		0			0						
	Standardised Total ²	2,530	2,365	1,345		2,708	2,492	1,422					

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %)		274				295		
	Central governments or central banks	274	274			295 150	295 150		
	Regional governments or local authorities	146	140			150	150		
	Public sector entities	2				2			
	Multilateral Development Banks	9							
	International Ordanisations	9							
	Institutions	503	AAT	434		553	461	447	
	Corporates of which: SME	124	447	434		140	461	647	
	Retail	40	44	33		124	120	90	
	of which: SME	-				224	120		
GERMANY	Secured by mortgages on immovable property	512	504	159		504	496	157	
	of which: SME	312	308	89		304	300	87	
	Exposures in default	1	1	1		30	9	13	
	Items associated with particularly high risk			0		0			
	Covered bands					0			
	Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakings (CIU)					0			
	Equity	0		0			0		
	Other exposures					0			
	Standardised Total ²				,				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks								
	Regional governments or local authorities	0							
	Public sector entities Multilateral Development Banks								
	International Organisations								
	Institutions			0			0		
	Corporates	110	124	124		159	133	126	
	of which: SME			0		45	46	40	
	Retail	705	623	468		710	627	470	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortalisies on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	23	34	2	24	18	27	
	Items associated with particularly high risk	0		0			0		
	Covered bonds	0							
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Equity Other exposures								
	Other especialists								

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
	(minSUR-W)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	0	67	0		0	67	0	
	Public sector entities	0		0			0		
	Multilateral Development Sanks International Organisations	0		0		0	0		
	Institutions Corporates	0 67	0	0		0 67	0	0	
	of which: SME	0		0		0	0		
AUSTRIA	Retail of which: SME	0		0			0		
AUSTRIA	Secured by morbiades on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bands	0		0			0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

		(2) Total value adjustments and provisions per o	olal value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.											
					Standardised Ap	proach								
			As of 30/09/2	1023			As of 31	/12/2023						
		Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(minEUR, %)													
	Cessial governments or central banks Assistant documents or legical authorities Abilities excite estilline Multitural document Banks International Orientaritiess International Orientaritiess Orientarities	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
FRANCE	of sects. SNE Section by a management in homewaskin properly of sects. SNE	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	Standardised Total ²				0									

eba European Banking Authority	2024 EU-wide Transparency Exercise Credit Risk-Standardised Approach Wüstenrot Bausparkasse Aktiengesellschaft								
					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	12/2023	
		Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min.BLR, %) Central governments or central banks								
Other Countries	Maries demonstrate for a citie des. Facilità curine annies Maries curine annies Maries de formatione Marie	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0
	Other exposures Standardised Total ²							·	

					Standardised Ap	proach			
			As of 30/09/2	1023				/12/2023	
		Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	0							
	Central governments or central banks Regional governments or local authorities	0		0			0		
	Public sector entities	0		0			0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0			0	0	
	of which: SME Retail						0		
	of which: SME	0		0			0		
FINLAND	Secured by morbiasies on immovable property						0		
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakines (CRII)						0		
	Equity Other exposures	0					0		
	Standardised Total ²	, and a							
	Standardised lotal								

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated data	Control of	1041 1021 15 0 0 1 1 1005 1796 1099 0 540 333 339 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221 224 224 224 224 224 224 224 224 224	0 0 0 1 124 6008 0 0 1727 277 44 0 0 0		100 100 0 0 11 15 15 179 811 0 0 556 131 131 131 131 131 10 0 0 0	2000 1044 124 0 0 4 7000 722 200 572 200 0 0 0 0 0	0 0 0 0 0 0 1 1 681 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	,
	Standardised Total ²	2,681	2,500	1,516	13	2,731	2,537	1,504	

As of 2016/2024 As of 2016/2024 As of 2016/2024		andardised Approach	
Commit dissensements or control banks Septiment Value Septiment Value Department of the Committee		As of 30/06/202	
Commit an investment or control banks 164 261 0 122 223 0			Value adjustments and provisions ²
Convention Control of	Control annotation or control basis from the control of the contro	180 194 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	60 125 0 169 96

Compared Segment Annual Compared Segment S										
Digital Expanses Digital Exp						Standardis	ed Approach			
Compared Section Compared Se				As of 31	03/2024			As of 30	106/2024	
Commission and Commission Commi			Original Exposure ¹	Exposure Value ¹	Risk esposure amount		Original Expenses ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Oner executes 3 0 0 0 0 0 0 0 0	LUXEMBOURG	Control discontinuone or central tunish discontinuone or central disco	45	48	41	6	48	45	41 465 0 14 0	5

		(z) local value adjustments and pr	rousions per country or counterpart	y excludes those for secure sation (reposures out includes general crea	atriskaquisments.			
					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
		Original Exposure ^b	Exposure Value 1	Risk exposure amount	Value adjustments and provisions ²	Original Exposure t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Amount of the control	0 0 0 0 0 0 0 0 0 0 0 0	677 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	67 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Original Expansion Security (Security Security S						reposures but includes general cred		interestal).		
Original Expansion Pales Department Value originations and Original Expansion Department Value originations and Original Expansion Department Value originations Department Value orig						Standardise	ed Approach			
Original Expenses amounts Commission and commission as control tables. Commission and commission as control tables. Commission and commission as control tables. Reliable of commission and contro				As of 31	/03/2024			As of 3	3/06/2024	
Central commonsments central calaxis Authorized commonsments to the part part with Authorized commonsment to the part part with Authorized commonsment to the part part part part part part part part			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Cellular in excellente and extente COU 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	FRANCE	Central commentants or control leads Facility of the control of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22	000000000000000000000000000000000000000	۰			000000000000000000000000000000000000000	

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Scandardise	d Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min DJR, No	Original Exposure ^b	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	white demonstrates or control leades (and confidence of the confid	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		Standardised Approach												
			As of 31	03/2024			As of 30	/06/2024						
		Original Exposure ⁵	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
FINLAND	Annual control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						

Credit Risk - IRB Approach

Wijstenmt Bausnarkasse Aktiengesellschaf

								IRB Ap	nmach					
					As of	30/09/2023					As of	31/12/2023		
			Original E	xposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	pposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
	Central banks and central governments Institutions		1,811		1,811 2,874	303 503	0	0	1,764 2,993	0	1,764 2,993	298 476	0	0
	Corporates		0		2,074	0	0	0	2,993	0	2,993	0.0	0	
	Corporates - Of Which: Specialised Lending		0		0	0	0	0	ė.	0	0		0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		24,866	262	24,866	3,851	191	59	25,150	280	25,150	3,919	204	74
	Retail - Secured on real estate property		21,727	218	21,727	3,238	157	45	21,933	233	21,933	3,289	169	54
Consolidated data	Retail - Secured on real estate property - Of W		0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of W	hich: non-SME	21,727	218	21,727	3,238	157	45	21,933	233	21,933	3,289	169	54
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	47	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SMF		3,139	45	3,139	613	34	14	3,216	47	3,216	631	34	20
	Retail - Other Retail - Of Which: spe Retail - Other Retail - Of Which: non-SME		3.139	45	3.139	613	34	14	3.216	47	3.216	631	34	20
	Retail - Other Retail - Of Which: non-SME Equity		0,239	40	0,139	0.23	34	~	3,216	47	3,216	0	34	20
	Other non credit-obligation assets		· ·	,	J	3				3	3	2		
	IRB Total ²					4.661						4,626		

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

q issue local code into include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation and educations. These have been selected under the followisher fulls: Countries of countries not countries of countries of countries of countries of countries and countries.

								IRB Ap	proach					
						30/09/2023								
			Originati	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central govern Institutions	nents	1.399	0 0	1.339	0	0	0	0 1.454	0	0 1.454	0 177	0	0
	Corporates		0		0	0	0	0	0	0	0	0	0	
			0		0	0	0	0		0	0	0	0	
	Corporates - Of W	nich: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	n real estate property	24,836 21,700	260 216	24,836 21,700	3,843 3,231	189 156	58 45	25,119 21,905	277 230	25,119 21,905	3,911 3,282	201 167	74 54
		n reat estate property stail - Secured on real estate property - Of Which: SME	21,700	210	21,700	3,231	156	45	21,905	0	21,305	3,282	167	0
GERMANY		etail - Secured on real estate property - Of Which: non-SME	21.700	216	21.700	3.231	156	45	21,905	230	21.905	3.282	167	54
	Retail - Qualifying		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Ret		3,136	44	3,136	612	34	14	3,213	47	3,213	629	34	20
		etail - Other Retail - Of Which: SME	0	0	0	0	0	0	۰	0	0	0	0	0
		etail - Other Retail - Of Which: non-SME	3,136	44	3,136	612	34	14	3,213	47	3,213	629	34	20
	Equity Other non credit-obligation asset					0	0			0			0	
	IRB Total	·												
	IRB Total													

mount	Value adjustments
Of which: defaulted	and provisions
0	0
0	0
0	
0	
0	0
0	۰
0	
0	۰
0	
0	0
0	
0	0
0	۰
0	0

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Origina	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	70	0	70	6	0	0	148	0	148	12	0	0
	Institutions	340	0	340	81	0	0	350	0	350	68	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0	
	Corporates - Of Which: SME			0	0	0			0			0	
	Retail	4		4	1	0		4	0	4	1	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3		3	1	0	0	3	0	3	1	0	
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME												
	Retail - Qualifying Revolving	3		3	1		0	3	0	3	1	0	
	Retail - Other Retail	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0			0		0		0	0		0	
	Equity	0			0	0			0			0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	249	Deliablish	249	32	CALCULAD		117	Detablish	117	15	0	
	Institutions	397		397	72			447		447	75	0	
	Corporates	397		397	72		0	447	0	947	75	0	
	Corporates - Of Which: Specialised Lending	0			0							0	
	Corporates - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail	3		3	1	0	0	3	0	3	1	0	
	Retail - Secured on real estate property	3		3	1	0	0	3	0	3	1	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	3		3	1	0	0	3	0	3	1	0	
	Retail - Qualifying Revolving	0		0	o o	0	0		0	0	i	0	i i
	Retail - Other Retail	0		0	n	0	0		0	0		0	
	Retail - Other Retail - Of Which: SME	0			0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	o o		0	0	0	0		0	0	o o	0	i i
	Equity	0		0	0	0	0		0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
Other Countries	Control Lable and Carlot of personness of Control Carlot C	390 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	513	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	513	51 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRb Total												_

							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min ELIFL, No.)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	234	0	234	20	0	0	261	0	261	22	0	0
	Institutions	38	0	38	3	0	0	38	0	38	3	0	
	Corporates	0		0	0	0	0	0	0	0		0	
	Corporates - Of Which: Specialised Lending				0				0				
	Corporates - Of Which: SME					0			0				
	Retail				0	0	0						
	Retail - Secured on real estate property				0	0			0				
FINLAND	Rotall - Secured on real estate property - Of Which: SME Rotall - Secured on real estate property - Of Which: non-SME			0	0	0	0		0				
	Retail - Qualifying Revolving				0	0							
	Retail - Quarrying Revoluting Retail - Other Retail				0	0							
	Retail - Other Retail - Of Which: SME	, i			0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	, i			0	0				0			
	Equity	o o		0	0	0	0		0	0		0	
	Other non credit-obligation assets		-	-	-		-	_					_

Credit Risk - IRB Approach

								IRB Ap	proach					
												30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision
		(min EUR, %)	1.765	defaulted	1.765	296	defaulted		1.959	defaulted	1,959		defaulted	
	Central ban Institutions	ks and central governments	1,765 2,802	0	1,765 2,802	296 553	0	0	1,959 2,697	0	1,959 2,697	328 495		0
	Corporates				0	0.00			2,007		0	443		0
	Corporates Corporates - Of Which: Specialised Lending			0	0		0	0	0	0		0		0
		Corporates - Of Which: SME	o o	0	0	o o	0	0	0	0	o i	0	ō	0
	Retail		25.498	294	25.498	4.038	203	71	25.829	314	25.829	4.115	220	68
		Retail - Secured on real estate property	22,203	243	22,203	3,370	165	52	22,455	259	22,455	3,424	180	51
0		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	22,263	243	22,203	3,370	165	52	22,455	259	22,455	3,424	180	51
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3,296	51	3,296	669	37	18	3,374	55	3,374	691	40	17
		Retail - Other Retail - Of Which: SME	۰	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	3,296	51	3,296	689	37	18	3,374	55	3,374	691	40	17
	Equity				0		0							
	Other non credit-obligation assets IRB Total ²					4.892						4.942		

							IRB Ap	proach					
				As o	31/03/2024					As of	30/06/2024		
		Originat	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
	Central banks and central governments Institutions	1.236	0	0 1.236	0 184	0	0 0	1.250	0	1,250	0 174		0
	Corporates	0	0	0	0	0		0	0	0	0		0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	25,466	290	25,466	4,030	200	70	25,795	310	25,795	4,105	216	67
	Retail - Secured on real estate property	22,174	239	22,174	3,362	163	52	22,425	255	22,425	3,416	177	50
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	22,174	239	22,174	3,362	163	52	22,425	255	22,425	3,416	177	50
	Retail - Other Retail	3.293	51	3.293	668	37	18	3,370	55	3,370	689	40	17
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3,293	51	3,293	668	37	18	3,370	55	3,370	689	40	17
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB App	oroach					
					31/03/2024					As of	30/06/2024		
		Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
LUXEMBOURG	Count laws and certal governments institution Corporates Corporates Corporates Corporates Corporates Area Area Area Area Area Area Area Area	21 42 0 0 1 1	0 0 0 0	21 42 0 0 1 1	2 18 0 0 0 1 1 0	0 0 0 0 0	0 0 0 0 0	21 28 0 0 0 1 1	0 0 0 0 0	21 28 0 0 1 1	2 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Ratial - Qualifying Revolving Ratial - Other Ratial Ratial - Other	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0

							IRBAp	proach					
				As o	131/03/2024					Aso	f 30/06/2024		
		Origina	l Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	146 352	0	146	12	0	0	197	0	197	17	0	0
	Institutions Corporates			352	78	0		293	0	293	61	0	0
	Corporates Corporates - Of Which: Specialised Lending		0	0		0		0	0		0		0
	Corporates - Of Which: SME		0	0		0			0		0		0
	Retail		0	6	1	0		6	0		1		0
	Retail - Secured on real estate property	5	0	5	1	0		5	0	- 5	1		0
	Retail - Secured on real estate property - Of Which: SME		0	0	ò	0	o o	0	0	ō	0		0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0		5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	117	0	117	15	0		116	0	116	15	0	0
	Institutions Corporates	475	0	475	96	0		431	0	431	91		0
	Corporates - Of Which: Specialised Lending		0	0		0		0	0		0		0
	Corporates - Of Which: SME	0	0	0	0	0		0	0		0		0
	Retail	3	1	3	1	0		4	1	4	1		0
	Retail - Secured on real estate property	3	1	3	1	0		3	1	3	1		0
	Retail - Secured on real estate property - Of Which: SME		0	0	ė .	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	3	1	3	1	0	0	3	1	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0		0		0
	Equity Other non credit-obligation assets		0	0		0		0	0		0	0	0
	IRS Total												

Credit Risk - IRB Approach

Wijstenmt Rausnarkasse Aktiengesellschaft

							IRB Ap	proach					
					131/03/2024						f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	496	0	496	49	0	0	522	0	522	63	0	0
	Institutions Corporates		0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending		0	0		0		0	0		0		0
	Corporates - Of Which: SME		0	0		0		0	0		0		0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0		0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0		0		0
	Equity			0	0	0	۰		0	۰	0		
	Other non credit-obligation assets	_											_
	IRB Total	(1) Original owner											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substi	itution effects).
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								IRB Ap	proach					
					As o	131/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	262	0	262	22	0	0	336	0	336	28	0	0
	Institutions		37	0	37	4	0		37	0	37	4		0
	Corporates			0	0		0		0	0		0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0		0	0		0		0
	Retail	Corporates - Or Williams										0		0
	PARTABL	Retail - Secured on real estate property			0		0		0	0		0		0
		Retail - Secured on real estate property - Of Which: SME			0					0				0
FINLAND		Retail - Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
		Retail - Qualifying Revolving		0	0		0		0	0		0		0
		Retail - Other Retail		0	0		0		0	0		0		
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non cr	edit-obligation assets												
	IRB Total													



General governments exposures by country of the counterparty

						Wüster	nrot Bausparkasse Aktienge	esellschaft						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	6 6 54 11 77 6	0 0 54 17 75 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		12
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	24 3 22 6	0 0 3 3 0 34 21 66 125	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		21
[0 - 3M[Bulgaria													
[0 - 3M[Cyprus													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

						Wüster	nrot Bausparkasse Aktienge	esellschaft						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balar	ice sheet	
												Off-balance si	neet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	6 55 184 22 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		22
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	22 20 33 55	0 0 0 0 7 27 27 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		16
10 - 3M 13M - 17	Germany	144	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M [Hungary													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	iretand	4.1 116	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		21
[0.3M] [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	İtaly	3 6 6 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		
Total	1	116	116	1	0	0	0	0		0	0	0		57



General governments exposures by country of the counterparty

				Wüstenrot Bausparkasse Aktiengesellschaft As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M[Latvia													
[0 - 3M [Lithuania													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands		0 0 0 6 0	0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland						·							
[0 - 3M [Portugal	33	0 0 0 0 0 0 35	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	17
10 aM	Romania	30	33				•						v	



General governments exposures by country of the counterparty

				Wüstenrot Bausparkasse Aktiengesellschaft As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	anion
[0 - 3M[Slovakia	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		14
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		0 0 0 0 0 0 0 0 4 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		1
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Spain	2 2 1 111 8.0 22	0 0 0 0 1 1 21 1 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		88
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
0 - 3M	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Liechtenstein		8	0	,	0	6		0	0	0	0		2
0 - 3M 13M - 1Y	Norway													



General governments exposures by country of the counterparty

			Wüstenrot Bausparkasse Aktlengesellschaft As of 31/12/2023											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	ssets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M[Japan													
[0 - 3M[u.s.													
[0 - 3M[China													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y [11-2Y [11-2Y [2Y-3Y [33-5Y [5Y-10Y [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

			Wüstenrot Bausparkasse Aktiengesellschaft As of 31/12/2023												
					_		As of 31/12/2023		_	_			_		
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ice sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount	
[0 - 3M[Other Central and eastern Europe countries non EEA														
Total [0-3M[[3M-1Y] [13Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [15Y-10Y] [10Y-more Total	Middle East														
10-3Mf 10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latin America and the Caribbean														
[0 - 3M [Africa														
10-3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 164 144 201 5696	0 0 164 0 144 201 509	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		51	

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas),
Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, South Sudan, Guinea, Guine

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

						wuste	nrot Bausparkasse Aktienge	еѕеиѕспап						_
							As of 30/06/2024							
						Dire	ct exposures					•		
	(mln EUR)			On balance si	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 52 0 17 78 50	0 0 52 17 78 50			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M f	Belgium	0 0 0 3 3 3 3 4 100	0 3 0 0 33 34 100 170		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Wuster	nrot Bausparkasse Aktienge	esellschaft						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balar	ice sheet	
												Off-balance si	neet exposures	
			7.1.		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[[3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	5 5 211 212 333	0 0 3 5 5 0 1 1 1 1 1 1 1 2 1 1 2 1 3 3 3 3 3 5 3 3 5 3 5 3 5 3 5 5 5 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		28
[0-3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	22 20 33 35	0 0 7 27 0 0 0 7 37 59			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		16
[0 - 3M [Germany	155	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 5		
[0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0 - 3M] [3M - 1Y] [11 - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	4.1 111	0 0 0 0 0 0 0 0 0 43 43 117			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		20
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	italy	112	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		57



General governments exposures by country of the counterparty

			Wüstenrot Bausparkasse Aktiengesellschaft As of 30/06/2024 Direct exposures												
							As of 30/06/2024			_					
						Dire	ct exposures								
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount	
[0 - 3M[Latvia														
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta														
[0 - 3M[Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	6 6 6 11 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	17	
[0 - 3M[Romania														



General governments exposures by country of the counterparty

						wuster	nrot Bausparkasse Aktienge	eseuschan						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	neet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	tinancial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-11] [11-21] [21-31] [31-51] [51-101] [101-more Total	Stovakia	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		14
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Stovenia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		1
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	22 21 6 115 83	0 0 0 0 0 0 119 179 179 179 179 179 179 179 179 179			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		66
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M[Iceland		0 0 7 7 0 0 0	(0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M 0-3M 3M-1Y 13Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 110Y-more	Liechtenstein	,	,		0	0	0	0	0	0	0	0		2
[0-3M] [3M-1Y [11-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Norway													



General governments exposures by country of the counterparty

			Wüstenrot Bausparkasse Aktlengesellschaft As of 30/06/2024											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
10 - 3M 13M - 117 12 - 27	Hong Kong													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M[u.s.													
[0 - 3M [[3M - 1Y [[12Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
[0.3M] [3M-1Y] [11-2Y] [2Y-2Y] [2Y-3Y] [33'-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

						Wuste	nrot Bausparkasse Aktienge	esellschaft						
							As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
						ssets by accounting portfolio		Derivatives with pos	No. delector		n negative fair value	Off-balance sh	eet exposures	
					Non-Genvauve ilitariciat a:	ssets by accounting portions		Denvauves with pos	tive laif value	Derivatives with	i negative rair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Middle East													
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latin America and the Caribbean													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [33' - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
10 - 3M f [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [33 - 5Y] [5Y - 10Y] [10V - more Total	Others	0 0 63 0 77 279 419	0 0 63 0 76 279	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 3 3 3 3 3 3

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(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas),
Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, South Sudan, Guinea, Guine

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

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