



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Landesbank Baden-Württemberg
<b>LEI Code</b>	B81CK4ESI35472RHJ606
<b>Country Code</b>	DE

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

## 2024 EU-wide Transparency Exercise

### Key Metrics

Landesbank Baden-Württemberg

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	13,383	13,852	13,834	13,815	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	13,215	13,639	13,744	13,719	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	14,127	14,596	14,578	14,559	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	13,959	14,382	14,487	14,462	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	18,414	18,719	18,715	18,584	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	18,413	18,716	18,714	18,584	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	92,429	92,480	95,971	94,032	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	92,608	92,706	96,067	94,135	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.48%	14.98%	14.42%	14.69%	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	14.27%	14.71%	14.31%	14.57%	(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	15.28%	15.78%	15.19%	15.48%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.07%	15.51%	15.08%	15.36%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.92%	20.24%	19.50%	19.76%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.88%	20.19%	19.48%	19.74%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	347,348	308,740	350,645	339,357	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	4.07%	4.73%	4.16%	4.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Landesbank Baden-Württemberg

		(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	14,127	14,596	14,578	14,559	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	13,959	14,382	14,487	14,462	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	347,348	308,740	350,645	339,357	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	347,180	308,526	350,554	339,260	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.07%	4.73%	4.16%	4.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.02%	4.66%	4.13%	4.26%	[A.2]/[B.2]	

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Capital  
Landesbank Baden-Württemberg

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	18,414	18,719	18,715	18,584	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,383	13,852	13,854	13,815	C01.00 (0000,0000)	Article 52 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,724	11,724	11,724	11,724	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,772	3,203	3,225	3,203	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) of CRR
	A.1.3	Accumulated other comprehensive income	-124	-202	-162	-135	C01.00 (0000,0000)	Articles 41(10), 26(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0000,0000)	Articles 41(17) and 26(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 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	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-296	-289	-247	-252	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-235	-201	-210	-226	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(23), 36(1) point (b) and 37 of CRR, Article 41(24), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-140	-130	-130	-127	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-6	-6	-6	-6	C01.00 (0000,0000)	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-15	-17	-17	-18	C01.00 (0000,0000)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-115	-114	-113	-122	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) point (b) (i) and 80 to 91 of CRR, Article 36(1) point (b) (ii), 34(2) point (b), 244(1) point (b) and 250 of CRR, Article 36(1) point (b) (iii) and 270(2) of CRR, Article 36(1) point (b) (iv) and 130(b) of CRR and Article 36(1) point (b) (v) and 120(a) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-115	-114	-113	-122	C01.00 (0000,0000)	Articles 36(1) point (b) (ii), 244(1) point (b), 244(2) point (b) and 250 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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (b) (i) and 46, 49 (2) and (2) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 39, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (b) (i), 45, 46, 47, 49(1) point (b), 49(2) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-69	-45	-44	-48	C01.00 (0000,0000)	Articles 36(1) point (e) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (e) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (e) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-10	-10	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-271	-276	-276	-276	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	368	214	91	96	NAI (1.1.6 + 1.1.9 + 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	368	214	91	96	C01.00 (0000,0000)	Articles 48A to 47D, 47E and 48E of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	744	744	744	744	C01.00 (0000,0000)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	744	744	744	744	C01.00 (0000,0000) + C01.00 (0000,0000)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-
	A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,327	14,596	14,578	14,559	C01.00 (0000,0000)	Articles 71 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,287	4,123	4,137	4,095	C01.00 (0000,0000)	Articles 71 of CRR
A.4.1	Tier 2 Capital Instruments	4,064	3,946	3,929	3,728	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	390	388	388	393	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	-167	-211	-90	-96	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	92,429	92,480	95,971	94,032	C01.00 (0000,0000)	Articles 90(3), 90, 95 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-179	-226	-96	-103	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.68%	14.98%	14.42%	14.89%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.28%	15.78%	15.19%	15.49%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.92%	20.24%	19.50%	19.76%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	13,215	13,639	13,744	13,719	A.1 + A.2 + A.3 + A.4 + B.1 + B.2 + A.1.1 + A.1.2 + A.1.3 + A.1.4 + A.1.5 + A.1.6 + A.1.7 + A.1.8 + A.1.9 + A.1.10 + A.1.11 + A.1.12 + A.1.13 + A.1.14 + A.1.15 + A.1.16 + A.1.17 + A.1.18 + A.1.19 + A.1.20 + A.1.21 + A.1.21.1 + A.1.21.2 + A.1.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.27%	14.71%	14.31%	14.57%	CR 1(1) (A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	368	214	91	96	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-167	-211	-90	-96	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-179	-226	-96	-103	C01.00 (0000,0000)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Landesbank Baden-Württemberg

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	72,547	72,695	74,825	73,253	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	11,401	11,690	12,340	11,690	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	57,357	57,464	58,981	57,982	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	2,268	2,024	2,016	1,987	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	4,101	3,949	4,322	4,380	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	1,159	1,443	1,242	1,303	C 02.00 (r0640, c0010)
Settlement risk	23	22	22	25	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,085	2,055	1,963	2,229	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	6,132	5,303	6,585	5,737	C 02.00 (r0520, c0010)
Of which the standardised approach	3,961	2,970	4,292	3,237	C 02.00 (r0530, c0010)
Of which IMA	2,171	2,333	2,293	2,500	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*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 (r0680, c0010)
Operational risk	6,371	7,012	7,012	7,012	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,371	7,012	7,012	7,012	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	11	0	0	93	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	92,429	92,480	95,971	94,032	

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

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

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	26,115	29,138	7,490	15,110
Of which debt securities income	625	885	262	551
Of which loans and advances income	7,752	10,804	3,037	6,149
Interest expenses	23,971	26,334	6,831	13,802
(Of which deposits expenses)	4,814	6,766	1,839	3,763
(Of which debt securities issued expenses)	1,664	2,319	742	1,497
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	61	87	2	17
Net Fee and commission income	426	556	153	303
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	14	22	-3	-11
Gains or (-) losses on financial assets and liabilities held for trading, net	119	373	171	310
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	53	-40	20	57
Gains or (-) losses from hedge accounting, net	8	-9	1	-8
Exchange differences [gain or (-) loss], net	76	86	7	22
Net other operating income /(expenses)	22	22	5	13
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,923</b>	<b>3,903</b>	<b>1,015</b>	<b>2,012</b>
(Administrative expenses)	1,490	2,054	510	1,060
(Cash contributions to resolution funds and deposit guarantee schemes)	184	184	73	52
(Depreciation)	87	116	29	57
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-40	-57	0	-22
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-33	-36	2	-15
(Other provisions)	-7	-21	-1	-7
Of which pending legal issues and tax litigation <sup>1</sup>	0	-32	0	0
Of which restructuring <sup>1</sup>	0	-28	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	198	290	43	133
(Financial assets at fair value through other comprehensive income)	-2	-3	3	1
(Financial assets at amortised cost)	199	293	40	132
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	6	4	0	4
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	12	11	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,009</b>	<b>1,324</b>	<b>359</b>	<b>726</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>692</b>	<b>954</b>	<b>245</b>	<b>508</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>692</b>	<b>954</b>	<b>245</b>	<b>508</b>
Of which attributable to owners of the parent	691	954	245	508

<sup>(1)</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Landesbank Baden-Württemberg

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	72,735				41,833				70,388				58,945				IAS 1.54 (f)	
Financial assets held for trading	43,115	2,094	40,014	1,007	35,349	1,639	33,226	495	39,399	2,398	35,567	1,434	40,525	2,771	35,536	2,218	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	928	0	625	102	972	0	869	103	984	0	883	101	987	0	890	97	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1,577	0	1,577	0	856	20	836	0	890	20	860	0	966	20	819	127	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	36,437	27,951	8,486	0	36,975	29,611	7,364	0	37,113	30,064	7,050	0	36,299	29,641	6,658	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	205,805				205,329				211,674				212,545				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	957	0	957	0	1,291	0	1,291	0	1,062	0	1,062	0	1,414	0	1,414	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-493				-237				-287				-375				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	7,005				8,236				4,784				6,636					
<b>TOTAL ASSETS</b>	<b>387,867</b>				<b>330,603</b>				<b>365,096</b>				<b>357,942</b>				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	33,948	6	0	-6	0	0	34,436	6	0	-6	0	0	34,633	6	0	-8	0	0	33,838	6	0	-5	0	0	Annex V Part 1.31.44(b)
	Loans and advances	2,489	0	0	0	0	0	2,538	0	0	0	0	0	2,482	0	0	0	0	0	2,460	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	2,866	0	6	0	0	-6	3,442	0	6	-1	0	-6	3,649	0	6	-1	0	-6	4,006	0	6	-1	0	-6	Annex V Part 1.31.44(b)
	Loans and advances	176,892	24,118	1,382	-50	-40	-629	171,802	29,829	1,912	-509	-488	-676	177,438	30,344	1,840	-504	-508	-701	175,038	33,036	2,260	-488	-540	-783	Annex V Part 1.31.44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Landesbank Baden-Württemberg

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	29,574	22,377	21,039	21,305	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,203	3,229	3,173	3,161	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	317,082	284,943	322,505	314,039	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	879	1,388	1,353	1,147	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,786	-1,892	-1,978	-1,994	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,641	1,807	1,886	1,728	IAS 37.10; IAS 1.54(l)
Tax liabilities	144	79	132	126	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,265	2,702	1,608	2,328	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>352,003</b>	<b>314,632</b>	<b>349,717</b>	<b>341,841</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>15,864</b>	<b>15,971</b>	<b>16,279</b>	<b>16,101</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>367,867</b>	<b>330,603</b>	<b>365,996</b>	<b>357,942</b>	<b>IAS 1.IG6</b>

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Landesbank Baden-Württemberg

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		22,309	15,095	14,055	14,187	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	0	0	11	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	691	529	693	748	Annex V.Part 1.31
Deposits	Central banks	11,925	10,242	4,775	6,331	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	5	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	28,017	24,631	28,751	28,671	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,112	5,128	5,194	5,475	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	75,349	63,589	75,023	70,369	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	11,132	9,508	9,530	10,529	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	37,785	33,109	35,980	38,122	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	12,882	13,086	13,107	14,133	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	45,105	44,418	48,475	45,835	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	25,818	26,826	25,430	24,688	ECB/2013/33 Annex 2.Part 2.9.1
	Households	27,740	28,546	29,130	29,879	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	19,571	19,389	20,589	21,108	Annex V.Part 1.42(f), 44(c)
Debt securities issued		101,810	91,771	111,183	105,496	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,225	3,262	3,268	3,251	Annex V.Part 1.37
Other financial liabilities		6	5	4	3	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>350,738</b>	<b>311,936</b>	<b>348,069</b>	<b>339,653</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Landesbank Baden-Württemberg

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	2,283	1,585	37	14	120	43							36	14	137	44							
Of which: General risk	0	0	37	14	120	43							36	14	137	44							
Of which: Specific risk	2,283	1,585	0	0	0	0							0	0	0	0							
Equities	210	192	19	6	63	25							16	3	68	17							
Of which: General risk	0	0	19	6	63	25							16	3	68	17							
Of which: Specific risk	210	192	0	0	0	0							0	0	0	0							
Foreign exchange risk	994	907	0	0	0	0							0	0	0	0							
Commodities risk	385	137	0	0	0	0							0	0	0	0							
<b>Total</b>	<b>3,847</b>	<b>2,820</b>	<b>42</b>	<b>15</b>	<b>132</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,171</b>	<b>39</b>	<b>14</b>	<b>147</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,333</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	2,163	1,768	37	14	146	66							36	11	168	43							
Of which: General risk	0	0	37	14	146	66							36	11	168	43							
Of which: Specific risk	2,163	1,768	0	0	0	0							0	0	0	0							
Equities	188	184	10	3	35	9							8	3	28	11							
Of which: General risk	0	0	10	3	35	9							8	3	28	11							
Of which: Specific risk	188	184	0	0	0	0							0	0	0	0							
Foreign exchange risk	1,513	846	0	0	0	0							0	0	0	0							
Commodities risk	259	277	0	0	0	0							0	0	0	0							
<b>Total</b>	<b>4,123</b>	<b>3,074</b>	<b>37</b>	<b>14</b>	<b>147</b>	<b>64</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,293</b>	<b>36</b>	<b>11</b>	<b>164</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,500</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWA OI1 template.





	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>Consolidated data</b>								
(H000R_N)								
Central governments or central banks	1,361	1,872	0		755	1,262	0	
Regional governments or local authorities	2,326	2,826	2		2,326	2,826	2	
Public sector entities	1,764	0	79		1,463	907	79	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	950	950	0		950	950	0	
Institutions	43,244	44,014	420		43,209	42,763	208	
Corporates	14,123	9,268	6,476		13,862	8,762	5,940	
of which: SME	2,231	1,333	1,204		2,289	1,413	1,330	
of which: SME	9,892	2,935	2,649		9,579	2,350	2,170	
Secured by mortgages on immovable property	3,978	2,386	1,478		2,986	2,373	1,478	
of which: SME	3,262	2,265	1,464		3,297	2,368	1,477	
Exposures in default	894	899	213	105	459	456	138	105
Exposures in default	122	77	99		124	76	99	
Items associated with particular high risk	10	7	10		11	7	10	
Covered bonds	447	447	2		528	528	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	24	24	27		24	24	27	
Equity	0	0	0		0	0	0	
Other securities	63	63	63		63	63	63	
<b>Standardised Total<sup>2</sup></b>	<b>73,063</b>	<b>76,348</b>	<b>13,320</b>	<b>378</b>	<b>73,063</b>	<b>68,003</b>	<b>13,446</b>	<b>329</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Standardised Total does not include the securitisation portfolio unless in the results prior to the 2024 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>GERMANY</b>								
(H000R_N)								
Central governments or central banks	1,361	1,462	0		755	1,025	0	
Regional governments or local authorities	2,326	2,483	2		2,218	2,277	2	
Public sector entities	1,764	920	79		1,463	907	79	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	43,249	43,329	300		43,718	42,723	320	
Corporates	14,823	7,776	5,600		14,862	7,667	4,606	
of which: SME	1,806	1,290	1,020		1,728	1,258	1,003	
of which: SME	2,017	2,222	2,464		2,018	2,203	2,443	
Secured by mortgages on immovable property	3,962	2,378	1,472		2,892	2,364	1,465	
of which: SME	3,135	2,085	1,761		3,064	2,046	1,760	
Exposures in default	860	860	190	102	461	461	132	102
Exposures in default	179	68	99		185	74	101	
Items associated with particular high risk	4	4	4		4	4	4	
Covered bonds	429	429	0		511	511	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	24	24	27		24	24	27	
Equity	0	0	0		0	0	0	
Other securities	63	63	63		63	63	63	
<b>Standardised Total<sup>2</sup></b>	<b>73,063</b>	<b>76,348</b>	<b>13,320</b>	<b>380</b>	<b>73,063</b>	<b>68,003</b>	<b>13,446</b>	<b>387</b>

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>UNITED STATES</b>								
(H000R_N)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	631	227	212		710	120	120	
of which: SME	138	39	38		161	2	1	
of which: SME	1	2	2		1	2	2	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular 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	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>631</b>	<b>227</b>	<b>212</b>	<b>1</b>	<b>710</b>	<b>120</b>	<b>120</b>	<b>1</b>

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>FRANCE</b>								
(H000R_N)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	70	15	13		66	14	13	
of which: SME	17	3	3		14	3	3	
of which: SME	0	4	3		0	3	2	
Secured by mortgages on immovable property	1	1	1		2	2	1	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular 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	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>70</b>	<b>15</b>	<b>13</b>	<b>0</b>	<b>66</b>	<b>14</b>	<b>13</b>	<b>0</b>

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>UNITED KINGDOM</b>								
(H000R_N)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	247	89	89		252	71	71	
of which: SME	4	0	0		4	0	0	
of which: SME	1	2	1		1	2	1	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	18	18	2		18	18	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>247</b>	<b>89</b>	<b>89</b>	<b>0</b>	<b>252</b>	<b>71</b>	<b>71</b>	<b>0</b>

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











		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated		
Other Countries	Central banks and central governments	1,261	0	1,768	129	0	1,372	0	1,852	95	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	684	0	382	106	0	4,321	1	3,182	1,287	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	1	0	1	1	0	8	0	8	14	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated		
NETHERLANDS	Central banks and central governments	0	0	109	0	0	0	0	107	0	0
	Institutions	2,422	0	2,422	147	0	2,422	0	2,422	227	0
	Corporates	8,555	7	8,087	3,115	0	6,412	6	7,646	2,988	0
	Corporates - Of Which: Specialised Lending	5,141	4	4,531	1,706	0	24	0	4,421	1,703	0
	Corporates - Of Which: SME	363	0	326	111	0	454	0	378	128	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated		
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,360	0	3,360	112	0	4,051	0	4,051	303	0
	Corporates	5,028	52	4,796	1,675	0	5,567	52	5,340	2,048	0
	Corporates - Of Which: Specialised Lending	4,028	52	3,928	1,213	0	4,028	52	3,625	1,214	0
	Corporates - Of Which: SME	100	0	83	29	0	337	0	312	95	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated		
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	4,892	0	4,651	561	0	5,749	0	5,794	604	0
	Corporates	2,022	0	1,602	553	0	899	0	905	425	0
	Corporates - Of Which: Specialised Lending	1,004	0	995	545	0	892	0	892	411	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated		
AUSTRIA	Central banks and central governments	292	0	367	22	0	332	0	414	22	0
	Institutions	2,788	0	1,815	261	0	1,595	0	1,815	230	0
	Corporates	4,125	0	3,236	1,616	0	216	0	3,024	1,262	0
	Corporates - Of Which: Specialised Lending	36	0	95	12	0	215	0	170	40	0
	Corporates - Of Which: SME	50	0	15	9	0	86	0	42	24	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated		
SPAIN	Central banks and central governments	322	0	322	110	0	282	0	282	97	0
	Institutions	2,690	0	2,656	65	0	2,227	0	2,525	86	0
	Corporates	481	0	235	165	0	1	146	0	125	0
	Corporates - Of Which: Specialised Lending	83	0	81	94	0	78	0	77	82	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Landesbank Baden-Württemberg

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	7	7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>8</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>228</b>	<b>0</b>	<b>28</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		7	7	7	7	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		6	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		7	7	7	7	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	6	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>26</b>	<b>26</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		21	21	2	2	18	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	7	7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	19	19	19	19	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>56</b>	<b>56</b>	<b>38</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>
[ 0 - 3M ]	Africa	3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		8	8	8	8	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	167	169	169	169	0	0	0	0	0	0	0	0	0	0	342	0	
<b>Total</b>	<b>181</b>	<b>190</b>	<b>14</b>	<b>0</b>	<b>169</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>342</b>	<b>0</b>	<b>3</b>	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	4,072	-3	-455	0	0	0	0
[ 3M - 1Y ]		132	109	0	0	112	0	0	12	213	0	0	0	0	0	0	
[ 1Y - 2Y ]		371	143	66	66	303	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		15	15	15	15	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		119	113	21	21	94	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]	27	27	27	27	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	802	713	97	97	705	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>1,442</b>	<b>1,116</b>	<b>228</b>	<b>0</b>	<b>1,214</b>	<b>0</b>	<b>0</b>	<b>69</b>	<b>4,786</b>	<b>-3</b>	<b>455</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Landesbank Baden-Württemberg

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>17</b>	<b>17</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>223</b>	<b>0</b>	<b>24</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		6	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		4	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>29</b>	<b>29</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		26	26	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		9	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>66</b>	<b>66</b>	<b>27</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		7	7	7	7	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	172	172	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>190</b>	<b>190</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>336</b>	<b>0</b>	<b>3</b>
[ 0 - 3M ]	Others	14	14	2	2	0	0	11	11	3,335	-52	1,711	15	0	0	0	
[ 3M - 1Y ]		203	227	68	68	0	0	0	0	-404	-20	404	0	0	0	0	
[ 1Y - 2Y ]		203	156	46	46	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		56	56	51	51	0	0	5	5	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		91	91	9	9	0	0	82	82	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		78	14	21	21	0	0	56	56	0	0	0	0	0	0	0	
[ 10Y - more ]	1,180	992	232	232	0	0	507	507	0	0	0	0	0	0	0		
<b>Total</b>	<b>1,879</b>	<b>1,548</b>	<b>461</b>	<b>0</b>	<b>1,413</b>	<b>11</b>	<b>71</b>	<b>3,799</b>	<b>-72</b>	<b>2,116</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Landesbank Baden-Württemberg

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>								
min EUR																						
Cash balances at central banks and other demand deposits	72,592	0	0	0	0	0	0	0	0	0	0	41,681	0	1	1	1	0	0	0	0		
Debt securities (including at amortised cost and fair value)	37,498	0	6	6	6	7	6	6	6	0	38,458	0	6	6	6	5	6	6	6	6		
Central banks	544	0	0	0	0	0	0	0	0	0	537	0	0	0	0	0	0	0	0	0		
General governments	5,903	0	0	0	0	1	0	0	0	0	6,374	0	1	0	0	1	0	0	0	0		
Credit institutions	26,041	0	0	0	0	5	0	0	0	0	26,294	0	0	0	0	4	0	0	0	0		
Other financial corporations	4,735	0	0	0	0	1	0	0	0	0	4,872	0	0	0	0	1	0	0	0	0		
Non-financial corporations	269	0	6	6	6	6	6	6	6	0	279	0	6	6	6	6	6	6	6	6		
Loans and advances (including at amortised cost and fair value)	208,681	461	1,466	1,465	1,382	960	638	629	433	207,212	220	1,995	1,995	1,912	998	682	676	995	995			
Central banks	142	0	0	0	0	0	0	0	0	104	0	0	0	0	0	0	0	0	0	0		
General governments	8,759	7	0	0	0	10	0	0	0	9,157	7	0	0	0	11	0	0	0	0	0		
Credit institutions	51,774	14	24	24	24	23	21	21	6	52,427	12	24	24	24	13	21	21	21	21	6		
Other financial corporations	28,087	4	107	107	43	61	16	16	83	28,984	0	106	106	42	99	16	16	16	82	82		
Non-financial corporations	107,857	429	1,265	1,265	1,246	796	573	567	324	107,662	197	1,795	1,795	1,775	814	617	611	888	888			
of which: small and medium-sized enterprises	36,571	42	348	348	337	236	120	111	156	37,557	14	586	586	576	327	150	145	358	358	358		
of which: Loans collateralized by commercial immovable property	43,409	148	551	551	544	283	213	212	152	42,260	100	820	820	818	317	240	240	364	364	364		
Households	12,079	7	69	68	66	70	25	25	26	11,877	6	71	70	70	66	28	27	21	21	21		
of which: Loans collateralized by residential immovable property	7,459	4	37	36	36	31	9	9	22	7,527	6	38	37	37	33	10	10	10	22	22		
of which: Credit for consumption	345	1	3	3	3	5	2	2	0	359	0	3	3	3	3	1	1	1	1	1		
DEBT INSTRUMENTS other than MPT	318,769	461	1,472	1,472	1,388	967	642	636	433	287,348	220	2,002	2,002	1,919	1,003	689	682	995	995	995		
OFF-BALANCE SHEET EXPOSURES	76,812		152	145	88	227	62	41	4	78,242		290	290	350	231	54	33	78	78	78		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated change in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Landesbank Baden-Württemberg

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>						
	D of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	D of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>			Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	
(in € bn)																						
Cash balances at central banks and other demand deposits	70,240	0	2	2	2	0	1	1	0	0	58,809	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	38,862	0	6	6	6	9	6	6	0	0	38,436	0	6	6	6	6	6	6	6	6	0	
Central banks	522	0	0	0	0	0	0	0	0	0	419	0	0	0	0	0	0	0	0	0	0	
General governments	7,023	0	0	0	0	2	0	0	0	0	7,387	0	0	0	0	1	0	0	0	0	0	
Credit institutions	26,346	0	0	0	0	6	0	0	0	0	25,600	0	0	0	0	4	0	0	0	0	0	
Other financial corporations	4,626	0	0	0	0	1	0	0	0	0	4,712	0	0	0	0	1	0	0	0	0	0	
Non-financial corporations	344	0	6	6	6	6	6	6	0	0	314	0	6	6	6	6	6	6	6	6	0	
Loans and advances (including at amortised cost and fair value)	213,263	519	2,016	2,016	1,840	1,013	702	703	1,011	214,017	134	2,331	2,331	2,240	1,028	784	783	1,139	1,139	0		
Central banks	51	0	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0		
General governments	9,134	2	0	0	0	11	0	0	0	9,107	2	0	0	0	4	11	0	0	0	0	0	
Credit institutions	56,519	12	23	23	23	13	21	21	0	55,046	12	23	23	23	12	21	21	21	21	0	0	
Other financial corporations	26,879	11	104	104	42	93	16	16	80	28,759	1	121	121	64	100	18	18	18	18	80	0	
Non-financial corporations	109,037	485	1,817	1,817	1,803	829	637	639	909	109,404	111	2,113	2,113	2,099	833	715	714	1,030	1,030	0		
of which: small and medium-sized enterprises	36,745	137	497	497	493	342	93	93	323	37,531	23	774	774	769	323	136	136	136	463	463	0	
of which: Loans collateralised by commercial immovable property	42,577	283	872	872	863	325	257	258	468	42,896	43	1,173	1,173	1,163	354	339	338	687	687	0	0	
Households	11,794	9	72	72	67	26	26	26	26	11,641	9	74	74	74	70	30	30	30	26	26	0	
of which: Loans collateralised by residential immovable property	7,484	4	39	39	33	11	11	11	23	7,409	5	40	40	39	39	11	11	11	22	22	0	
of which: Credit for consumption	369	1	3	3	3	3	2	2	0	377	4	4	4	4	3	2	2	2	0	0	0	
DEBT INSTRUMENTS other than HFT	322,465	519	2,034	2,034	1,844	1,022	718	709	1,011	311,258	134	2,338	2,337	2,264	1,034	791	789	1,139	1,139	0	0	
OFF-BALANCE SHEET EXPOSURES	78,284		187	187	86	227	47	27	4	78,233		121	121	72	229	47	22	4	4	0	0	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2017/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2024 EU-wide Transparency Exercise

Forborne exposures

Landesbank Baden-Württemberg

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,816	545	242	226	1,130	183	2,729	957	345	326	1,733	463
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	1	1	0	4	1	73	0	0	0	66	0
Non-financial corporations	1,802	540	239	224	1,124	181	2,648	951	342	323	1,665	462
of which: small and medium-sized enterprises	859	168	37	31	756		1,327	476	108	102	1,105	
Households	7	5	2	2	2	1	8	6	3	3	2	2
DEBT INSTRUMENTS other than HFT	1,816	545	242	226	1,130		2,729	957	345	326	1,733	
Loan commitments given	27	6	5	3	0	0	94	79	7	4	67	65
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Landesbank Baden-Württemberg

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,428	1,008	357	323	2,119	482	4,697	1,175	382	341	2,948	524
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	144	2	1	0	90	2	439	12	10	2	272	7
Non-financial corporations	3,276	1,000	354	320	2,026	478	4,251	1,157	369	336	2,674	515
of which: small and medium-sized enterprises	1,649	389	73	53	1,414		2,350	504	72	56	1,916	
Households	7	6	3	3	2	1	7	6	3	3	2	2
DEBT INSTRUMENTS other than HFT	3,428	1,008	357	323	2,119		4,697	1,175	382	341	2,948	
Loan commitments given	107	13	8	4	0	0	157	10	5	0	2	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Landesbank Baden-Württemberg

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	113	0	0	113	2	0	114	6	6	114	2	0	122	5	5	122	2	0	122	6	6	122	2	0
B Mining and quarrying	492	1	1	492	2	0	521	8	8	521	3	0	653	8	8	653	3	0	668	7	7	668	3	0
C Manufacturing	16,256	498	498	16,251	466	5	16,598	748	748	16,595	394	0	17,454	739	739	17,454	417	0	17,455	733	733	17,455	391	0
D Electricity, gas, steam and air conditioning supply	9,993	39	39	9,974	69	0	9,972	32	32	9,944	64	0	9,534	32	32	9,497	67	0	9,529	30	30	9,529	66	0
E Water supply	2,004	3	3	2,000	3	0	2,006	3	3	2,004	7	0	2,040	8	8	2,038	8	0	2,050	8	8	2,051	8	0
F Construction	2,419	28	28	2,419	54	0	2,453	104	104	2,453	76	0	2,614	105	105	2,614	77	0	2,669	112	112	2,669	86	0
G Wholesale and retail trade	6,679	150	150	6,679	121	0	6,676	155	155	6,676	134	0	6,546	146	146	6,546	127	0	6,539	154	154	6,539	135	0
H Transport and storage	3,339	26	26	3,339	22	0	3,359	27	27	3,359	27	0	3,346	27	27	3,346	27	0	3,445	28	28	3,445	30	0
I Accommodation and food service activities	311	0	0	311	1	0	318	0	0	318	1	0	320	1	1	320	1	0	323	0	0	323	1	0
J Information and communication	3,104	3	3	3,104	39	0	3,480	32	32	3,480	43	0	4,036	30	30	4,036	46	0	4,524	29	29	4,524	65	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	91,163	326	326	91,156	365	0	90,509	522	522	90,502	439	0	90,584	597	597	90,587	439	0	90,532	617	617	90,526	611	0
M Professional, scientific and technical activities	8,748	133	133	8,748	135	0	8,853	101	101	8,853	157	0	8,640	154	154	8,640	163	0	8,180	112	112	8,180	170	0
N Administrative and support service activities	4,694	10	10	4,694	60	0	4,801	31	31	4,796	59	0	4,246	29	29	4,225	57	0	4,248	33	33	4,227	53	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	240	0	0	240	3	0	240	0	0	240	3	0	237	0	0	237	3	0	223	0	0	223	3	0
Q Human health services and social work activities	1,298	38	38	1,298	27	0	1,277	23	23	1,277	15	0	1,218	23	23	1,218	16	0	1,209	21	21	1,209	12	0
R Arts, entertainment and recreation	331	1	1	331	2	0	369	0	0	369	2	0	378	0	0	378	2	0	413	0	0	413	2	0
S Other services	365	2	2	365	8	0	312	0	0	312	0	0	1,109	0	0	1,109	0	0	1,204	0	0	1,204	0	0
Loans and advances	107,857	1,285	1,285	107,811	1,385	5	107,682	1,795	1,795	107,684	1,426	0	109,037	1,817	1,817	108,978	1,496	0	109,404	2,113	2,113	109,344	1,649	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.