



2024 EU-wide Transparency Exercise

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

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

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Key Metrics

Bayerische Landesbank

(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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	11,737	12,424	12,362	12,305	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	11,737	12,424	12,362	12,305	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,737	12,424	12,362	12,305	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	11,737	12,424	12,362	12,305	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	14,121	15,124	14,975	14,902	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	14,121	15,124	14,975	14,902	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	64,507	64,532	66,208	66,508	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	64,507	64,532	66,208	66,508	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	18.20%	19.25%	18.67%	18.50%	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	18.20%	19.25%	18.67%	18.50%	(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	18.20%	19.25%	18.67%	18.50%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.20%	19.25%	18.67%	18.50%	(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	21.89%	23.44%	22.62%	22.41%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.89%	23.44%	22.62%	22.41%	(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	281,237	262,151	273,332	266,347	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	4.17%	4.74%	4.52%	4.62%	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

Bayerische Landesbank

		(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	11,737	12,424	12,362	12,305	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	11,737	12,424	12,362	12,305	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	281,237	262,151	273,332	266,347	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	281,237	262,151	273,332	266,347	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.17%	4.74%	4.52%	4.62%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.17%	4.74%	4.52%	4.62%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

Bayerische Landesbank

(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) ¹	54,112	54,225	55,393	55,423	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	1,642	1,691	1,399	1,542	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	45,523	45,302	46,344	45,888	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	4,585	4,845	5,115	5,399	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	1,814	1,884	2,007	2,062	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,285	2,089	2,232	2,085	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	244	197	260	264	C 02.00 (r0640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	584	568	515	505	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,284	2,497	2,178	2,847	C 02.00 (r0520, c0010)
Of which the standardised approach	2,284	2,497	2,178	2,847	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, c0001)*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	4,555	4,555	5,247	5,247	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,555	4,555	5,247	5,247	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	441	400	383	138	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	64,507	64,532	66,208	66,508	

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.

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P&L

Bayerische Landesbank

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	7,689	10,650	2,986	5,942
Of which debt securities income	136	198	67	141
Of which loans and advances income	4,093	5,577	1,556	3,124
Interest expenses	5,409	7,756	2,282	4,551
(Of which deposits expenses)	2,244	3,299	968	1,910
(Of which debt securities issued expenses)	850	1,188	367	746
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	19	1	12
Net Fee and commission income	337	478	117	269
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	-60	-120	1	-12
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	368	-76	-6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	111	-196	125	105
Gains or (-) losses from hedge accounting, net	-62	-46	-11	-6
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	5	39	36	151
TOTAL OPERATING INCOME, NET	2,620	3,437	898	1,904
(Administrative expenses)	1,123	1,512	383	732
(Cash contributions to resolution funds and deposit guarantee schemes)	108	128	16	32
(Depreciation)	69	102	26	53
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	19	85	2	-28
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	-2	1	-20
(Other provisions)	17	86	1	-7
Of which pending legal issues and tax litigation ¹	0	17	0	0
Of which restructuring ¹	0	4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	25	181	20	174
(Financial assets at fair value through other comprehensive income)	-6	-3	0	0
(Financial assets at amortised cost)	31	184	20	174
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	4	0	0
(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	-2	-3	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-8
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,275	1,422	450	932
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	897	1,156	347	725
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	897	1,156	347	725
Of which attributable to owners of the parent	895	1,152	346	723

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Bayerische Landesbank

(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	59,744				48,049				52,511				49,690				IAS 1.54 (f)	
Financial assets held for trading	14,850	361	14,388	101	12,261	380	11,695	198	14,859	1,177	13,487	195	13,935	983	12,725	248	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	706	205	345	155	756	262	332	162	844	248	429	166	795	324	307	164	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	71	71	0	0	75	75	0	0	75	75	0	0	73	73	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	17,506	10,538	6,967	2	17,603	11,478	6,122	2	17,726	13,880	3,843	2	17,415	13,386	4,027	2	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	193,205				192,333				195,181				195,710				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	240	0	240	0	168	0	159	8	121	0	113	8	88	0	88	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	-5,064				-3,236				-3,264				-3,713				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,343				5,189				4,191				5,117					
TOTAL ASSETS	285,600				273,218				282,243				279,111				IAS 1.8(a), 10.6	

¹ 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 ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	13,638	3,872	0	-1	-1	0	12,043	5,562	0	-2	-3	0	12,362	5,367	0	-2	-4	0	14,831	2,587	0	-3	-2	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	8	0	0	0	0	0	8	0	0	0	0	0	8	0	0	0	0	0	7	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	198,963	22,984	2,263	-216	-270	-615	189,085	21,578	2,802	-176	-308	-739	172,070	21,500	2,730	-176	-321	-731	177,759	16,277	2,759	-213	-311	-777	Annex V Part 1.31.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Bayerische Landesbank

(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	11,071	8,156	8,055	7,930	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	6,230	6,541	6,458	6,412	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	251,767	241,896	250,620	247,901	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	454	202	201	220	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,073	1,162	1,135	1,062	IAS 37.10; IAS 1.54(l)
Tax liabilities	232	199	252	42	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	500	427	871	415	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	30	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	271,327	258,584	267,591	264,013	IAS 1.9(b);IG 6
TOTAL EQUITY	14,273	14,634	14,652	15,098	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	285,600	273,218	282,243	279,111	IAS 1.IG6

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

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Breakdown of liabilities

Bayerische Landesbank

(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		10,247	7,657	7,168	7,334	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	132	201	165	134	Annex V.Part 1.31
Deposits	Central banks	833	374	3,090	4,378	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	41	182	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	21,245	15,522	17,655	21,917	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,041	2,434	2,000	2,017	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	54,777	51,239	53,830	51,273	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	5,159	3,968	5,334	3,229	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	21,626	20,364	22,326	23,059	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	3,497	3,213	2,732	2,918	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	23,530	21,786	25,439	22,065	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,841	13,663	15,181	13,292	ECB/2013/33 Annex 2.Part 2.9.1
	Households	81,920	86,669	78,018	77,012	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	79,003	83,833	66,415	64,079	Annex V.Part 1.42(f), 44(c)
Debt securities issued		54,944	52,807	57,367	54,840	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,914	2,250	2,255	2,263	Annex V.Part 1.37
Other financial liabilities		269	174	276	452	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		269,522	256,795	265,334	262,464	

2024 EU-wide Transparency Exercise
Market Risk
Bayerische Landesbank

	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	1,296	1,274	0	0	0	0						0	0	0	0								
Of which: General risk	882	969	0	0	0	0						0	0	0	0								
Of which: Specific risk	260	132	0	0	0	0						0	0	0	0								
Equities	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								
Foreign exchange risk	570	545	0	0	0	0						0	0	0	0								
Commodities risk	418	978	0	0	0	0						0	0	0	0								
Total	2,284	2,497	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	1,332	1,755	0	0	0	0						0	0	0	0								
Of which: General risk	964	1,226	0	0	0	0						0	0	0	0								
Of which: Specific risk	201	350	0	0	0	0						0	0	0	0								
Equities	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								
Foreign exchange risk	395	401	0	0	0	0						0	0	0	0								
Commodities risk	453	891	0	0	0	0						0	0	0	0								
Total	2,178	2,847	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 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 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	177	1,241	31	0	177	1,241	31	0
Public sector entities	393	149	30	0	393	241	48	0
Multi-national Development Banks	950	950	0	0	950	950	0	0
International Organisations	1,104	1,104	0	0	1,104	1,104	0	0
Institutions	20,752	21,288	290	0	20,286	20,552	107	0
Corporates	4,288	1,508	1,064	0	4,502	1,792	1,348	0
of which: SME	369	359	288	0	370	359	292	0
Retail	7,684	601	420	0	7,727	645	444	0
Secured by mortgages on immovable property	1,195	199	114	0	1,394	221	129	0
of which: SME	50	50	31	0	51	51	31	0
of which: SME	52	52	31	0	53	53	32	0
Reserves in default	1,077	73	47	0	1,103	68	57	0
Risks associated with particular high risk	7	7	7	0	7	7	7	0
Covered bonds	223	223	23	0	243	243	24	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	65	65	30	0	65	65	30	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	0	0	0	0
Standardised total ⁴	38,996	43,490	1,950	0	44,209	37,771	1,900	0

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

² Exposure value does not include the securitisation portion unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. There have been no adjustments to the following table. Category of counterparty covering up to 5% of total eligible exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	289	1,486	18	0	289	1,486	18	0
Public sector entities	393	149	30	0	393	241	48	0
Multi-national Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	28,744	33,298	290	0	28,398	28,811	107	0
Corporates	1,326	676	646	0	1,326	723	626	0
of which: SME	739	129	109	0	698	117	99	0
Retail	228	389	421	0	238	336	426	0
Secured by mortgages on immovable property	1,135	191	112	0	1,282	239	126	0
of which: SME	50	50	31	0	51	51	31	0
of which: SME	12	12	7	0	13	13	7	0
Reserves in default	100	50	71	0	110	58	81	0
Risks associated with particular high risk	7	7	7	0	7	7	7	0
Covered bonds	221	221	23	0	241	241	24	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	13	13	6	0	13	13	6	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	0	0	0	0
Standardised total ⁴	31,780	43,490	2,180	0	32,117	39,171	2,160	0

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

² Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	34	34	0	0	34	34	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multi-national Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	244	131	140	0	198	139	126	0
of which: SME	41	29	22	0	126	84	79	0
Retail	12	12	0	0	12	11	0	0
Secured by mortgages on immovable property	1	0	0	0	1	0	0	0
of which: SME	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Reserves in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	14	14	6	0	13	13	6	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	0	0	0	0
Standardised total ⁴	244	131	140	0	198	139	126	0

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

² Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multi-national Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	117	101	81	0	108	104	76	0
of which: SME	112	101	79	0	104	104	74	0
Retail	7	1	1	0	7	1	1	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Reserves in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	0	0	0	0
Standardised total ⁴	117	101	81	0	108	104	76	0

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

² Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multi-national Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	400	400	14	0	604	604	26	0
of which: SME	1	1	0	0	1	1	0	0
Retail	6	1	1	0	6	1	1	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Reserves in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	4	4	3	0	4	4	3	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	0	0	0	0
Standardised total ⁴	400	400	14	0	604	604	26	0

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

² Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	43	0	0	0	43	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	38	15	15	0	48	44	44	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴	0	43	15	0	49	44	44	0	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	33	3	2	0	33	3	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴	0	0	2	0	0	3	2	0	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	26	26	26	0	26	26	26	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	26	1	1	0	26	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴	0	0	27	0	0	27	27	0	

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

² Total value adjustments and provisions per country of counterparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	576	5,872	37	0	496	5,066	38	0
	Public sector entities	863	863	49	0	876	876	49	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	1,311	1,300	0	0	1,291	1,291	0	0
	Institutions	28,199	24,473	88	0	27,549	24,868	234	0
	Corporates	4,379	1,154	860	0	4,891	1,896	971	0
	of which: SME	488	399	200	0	1,346	381	212	0
	Retail	7,990	1,822	660	0	7,603	1,515	759	0
	Secured by mortgages on immovable property	1,295	382	194	0	1,248	378	193	0
	of which: SME	46	46	17	0	44	44	16	0
	of which: SME	17	17	7	0	17	17	7	0
	Exposures in default	207	207	21	43	205	205	20	43
	Items associated with particular high risk	7	7	0	0	7	7	0	0
Covered bonds	134	0	0	0	134	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised Total ²	44,243	38,878	1,400	47	43,823	38,217	1,747	61	

(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 the results pertain 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	221	5,188	18	0	218	4,795	18	0
	Public sector entities	463	463	49	0	495	495	49	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	28,199	25,470	99	0	27,423	24,770	81	0
	Corporates	2,764	540	500	0	3,204	560	608	0
	of which: SME	681	320	151	0	966	313	151	0
	Retail	2,083	220	349	0	2,238	247	457	0
	Secured by mortgages on immovable property	1,214	379	193	0	1,227	376	193	0
	of which: SME	46	46	17	0	44	44	16	0
	of which: SME	17	17	7	0	17	17	7	0
	Exposures in default	134	134	14	43	134	134	14	43
	Items associated with particular high risk	7	7	0	0	7	7	0	0
Covered bonds	207	0	0	0	200	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised Total ²	32,800	32,800	1,400	86	32,800	32,800	1,400	86	

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

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

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	107	103	77	0	105	103	76	0
	of which: SME	107	103	77	0	105	103	76	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised Total ²	107	103	77	0	105	103	76	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised Total ²	0	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty 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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
ITALY	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		37	37	37	
	Corporates	0	0	0		1	1	1	
	of which SME	0	0	0		0	0	0	
	Retail	1	0	0		3	0	0	
	of which SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property 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	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	3	3	3		3	3	3		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾									

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

(2) Total value adjustments and provisions per country of 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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	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	225	13	13		218	12	12	
	of which SME	0	0	0		0	0	0	
	Retail	4	0	0		4	0	0	
	of which SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property of which SME	0	0	0		0	0	0	
	Exposures in default	1	1	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	4	4	4		3	3	3		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾									

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

(2) Total value adjustments and provisions per country of 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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	82	82	82		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	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	33	2	2		33	2	2	
	of which SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property 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	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 exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾									

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

(2) Total value adjustments and provisions per country of 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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
AUSTRIA	Central governments or central banks	0	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	0	0	0		77	77	77	
	of which SME	0	0	0		0	0	0	
	Retail	21	1	1		21	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property 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	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)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾									

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

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

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: defaulted			Of which: subordinated		Of which: defaulted			
ITALY	Central banks and central governments	396	0	433	156	0	309	0	337	128	0	
	Institutions	187	0	187	49	0	179	0	179	59	0	
	Corporates	3,276	3	2,684	1,273	0	173	3,200	3	2,827	1,306	
	Corporates - Of which: Specialised Lending	1,273	0	1,209	540	0	5	1,184	0	1,127	537	
	Corporates - Of which: SME	35	0	35	13	0	34	0	34	13	0	
	Retail	3	0	3	0	0	3	0	3	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	2	0	2	0	0	2	0	2	0	0	
	Retail - Other Retail	0	0	0	0	0	1	0	1	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	1	0	1	0	0	
	Equity	0	0	0	0	0	1	0	1	3	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

^a 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 30/09/2023					As of 31/12/2023					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: defaulted			Of which: subordinated		Of which: defaulted			
NETHERLANDS	Central banks and central governments	0	0	89	0	0	0	0	89	0	0	
	Institutions	729	0	676	234	0	623	0	651	78	0	
	Corporates	2,850	193	2,275	842	0	8	2,888	200	2,380	821	
	Corporates - Of which: Specialised Lending	982	0	976	394	0	7	981	0	984	408	
	Corporates - Of which: SME	334	0	334	59	0	28	26	284	44	0	
	Retail	6	0	6	0	0	6	0	6	1	0	
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	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	1	0	1	0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	4	0	4	0	0	4	0	4	0	0	
	Retail - Other Retail	1	0	1	0	0	1	0	1	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	1	0	1	0	0	1	0	1	0	0	
	Equity	16	0	16	47	0	16	0	16	52	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

^a 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 30/09/2023					As of 31/12/2023					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: defaulted			Of which: subordinated		Of which: defaulted			
SWITZERLAND	Central banks and central governments	2	0	83	0	0	2	0	20	0	0	
	Institutions	1,804	0	1,818	333	0	1,846	0	1,862	217	0	
	Corporates	1,963	0	1,321	558	0	1,176	0	954	440	1	
	Corporates - Of which: Specialised Lending	113	0	793	211	0	75	0	407	13	0	
	Corporates - Of which: SME	6	0	5	4	0	5	0	5	4	0	
	Retail	49	0	47	6	0	55	0	49	9	0	
	Retail - Secured on real estate property	8	0	8	2	0	8	0	8	1	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of which: non-SME	8	0	8	2	0	8	0	8	1	0	
	Retail - Qualifying Revolving	30	0	28	1	0	30	0	29	1	0	
	Retail - Other Retail	11	0	10	6	0	11	0	11	6	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	11	0	10	6	0	11	0	11	6	0	
	Equity	23	0	23	61	0	23	0	23	65	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

^a 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 30/09/2023					As of 31/12/2023					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: defaulted			Of which: subordinated		Of which: defaulted			
AUSTRIA	Central banks and central governments	144	0	114	2	0	133	0	107	2	0	
	Institutions	378	0	391	90	0	358	0	409	93	0	
	Corporates	1,558	10	1,020	395	0	1,055	10	1,179	469	12	
	Corporates - Of which: Specialised Lending	125	0	132	37	0	1	1	169	37	1	
	Corporates - Of which: SME	7	0	6	3	0	6	0	6	3	0	
	Retail	38	0	34	3	0	38	0	35	3	0	
	Retail - Secured on real estate property	4	0	4	0	0	4	0	4	0	0	
	Retail - Secured on real estate property - Of which: SME	1	0	1	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of which: non-SME	4	0	4	0	0	4	0	4	0	0	
	Retail - Qualifying Revolving	28	0	26	1	0	29	0	27	2	0	
	Retail - Other Retail	4	0	4	3	0	3	0	3	1	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	4	0	4	3	0	3	0	3	1	0	
	Equity	1	0	1	1	0	1	0	1	1	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

^a 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).

	(in EUR, %)	IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Central banks and central governments		96,130	33	103,289	1,937	0	11	29,214	0	99,252	1,833	0	11
Institutions		31,480	0	37,667	3,888	0	26	0	0	25,337	3,268	0	26
Corporates		134,701	2,788	110,111	40,526	0	1,988	135,399	2,886	110,831	40,510	0	1,103
	Corporates - Of Which: Specialised Lending	25,599	2,261	31,489	12,704	0	263	26,827	2,268	31,365	12,622	0	265
	Corporates - Of Which: SME	24,641	444	22,025	6,643	0	189	24,029	484	22,083	6,517	0	179
Retail		28,833	142	28,257	5,115	252	171	29,867	156	29,241	5,399	286	159
	Retail - Secured on real estate property	11,465	132	11,465	1,980	26	12	11,988	14	11,866	1,268	28	14
	Retail - Secured on real estate property - Of Which: SME	333	3	333	34	1	0	327	3	327	33	1	0
	Retail - Secured on real estate property - Of Which: non-SME	11,132	29	11,132	1,946	25	12	11,661	11	11,540	1,235	26	14
	Retail - Qualifying Residential	6,391	0	6,362	236	12	12	6,454	0	6,424	239	13	10
	Retail - Other Retail	10,976	102	10,413	3,820	206	147	11,542	113	10,976	4,652	235	134
	Retail - Other Retail - Of Which: SME	329	0	329	146	24	4	321	7	326	145	18	4
	Retail - Other Retail - Of Which: non-SME	10,646	95	9,921	3,673	192	143	11,221	105	10,651	3,984	219	130
Equity		923	0	923	2,837	0	0	924	0	924	2,882	0	0
Other non-credit-obligation assets													
IRB Total ³				98,091						98,742			

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 5% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

	(in EUR, %)	IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Central banks and central governments		83,204	0	92,619	1,700	0	0	88,279	0	93,513	1,700	0	0
Institutions		21,843	0	27,846	3,889	0	23	21,762	0	18,860	3,897	0	23
Corporates		101,555	1,715	85,515	28,863	0	830	101,268	1,811	83,783	28,639	0	789
	Corporates - Of Which: Specialised Lending	22,230	682	19,520	7,112	0	213	22,496	762	19,680	6,912	0	210
	Corporates - Of Which: SME	23,292	444	21,323	6,462	0	186	23,284	494	21,317	6,268	0	176
Retail		28,632	142	28,063	5,092	250	170	29,683	155	29,044	5,376	284	157
	Retail - Secured on real estate property	11,421	122	11,421	1,814	26	12	11,944	14	11,822	1,302	28	14
	Retail - Secured on real estate property - Of Which: SME	332	3	332	34	1	0	326	3	325	33	1	0
	Retail - Secured on real estate property - Of Which: non-SME	11,089	29	11,089	1,821	25	12	11,618	11	11,496	1,270	26	14
	Retail - Qualifying Residential	6,264	0	6,265	228	11	11	6,327	0	6,289	223	12	10
	Retail - Other Retail	10,948	101	10,495	3,037	204	146	11,512	112	10,942	4,544	234	133
	Retail - Other Retail - Of Which: SME	322	0	322	146	24	4	320	7	326	145	18	4
	Retail - Other Retail - Of Which: non-SME	10,626	95	9,954	3,681	190	142	10,993	105	10,616	3,892	217	129
Equity		941	0	941	1,283	0	0	943	0	943	1,310	0	0
Other non-credit-obligation assets													
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).

	(in EUR, %)	IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Central banks and central governments		10,960	0	10,970	0	0	0	4,354	0	4,163	0	0	0
Institutions		1,809	0	1,769	427	0	6	453	0	423	94	0	0
Corporates		7,409	933	5,630	2,702	0	17	7,265	939	5,535	2,709	0	112
	Corporates - Of Which: Specialised Lending	3,218	285	2,965	1,588	0	49	3,082	290	2,776	1,529	0	104
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail		18	0	18	2	0	0	17	0	17	1	0	0
	Retail - Secured on real estate property	7	0	7	0	0	0	6	0	6	0	0	0
	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	7	0	7	0	0	0	6	0	6	0	0	0
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0
	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	0	3	1	0	0	3	0	3	1	0	0
Equity		144	0	144	355	0	0	147	0	147	360	0	0
Other non-credit-obligation assets													
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).

	(in EUR, %)	IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Central banks and central governments		227	0	245	49	0	0	110	0	142	26	0	0
Institutions		1,817	0	1,998	226	0	3	1,747	0	1,714	228	0	1
Corporates		4,842	56	4,224	1,670	0	27	5,065	56	4,372	1,650	0	27
	Corporates - Of Which: Specialised Lending	2,304	51	2,228	855	0	25	2,344	51	2,223	891	0	25
	Corporates - Of Which: SME	11	0	11	6	0	0	10	0	10	6	0	0
Retail		9	0	9	1	0	0	9	0	9	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	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	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Residential	6	0	6	0	0	0	6	0	6	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	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity		10	0	10	47	0	0	10	0	10	56	0	0
Other non-credit-obligation assets													
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).

	(in EUR, %)	IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Central banks and central governments		2	0	24	3	0	0	0	0	19	4	0	0
Institutions		37	0	37	9	0	0	39	0	39	8	0	0
Corporates		3,491	18	3,283	1,325	0	14	3,697	18	3,480	1,270	0	14
	Corporates - Of Which: Specialised Lending	1,748	18	1,668	727	0	12	1,722	18	1,627	714	0	12
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail		4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0
	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	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Residential	4	0	4	0	0	0	4	0	4	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	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity		11	0	11	33	0	0	13	0	13	37	0	0
Other non-credit-obligation assets													
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 ¹	Of which: subordinated	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Of which: subordinated	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
ITALY	Central banks and central governments	183	0	202	37	0	182	0	102	64	0
	Institutions	146	0	146	32	0	89	0	89	15	0
	Corporates	3,809	0	3,320	1,574	0	3,423	0	3,183	1,445	0
	Corporates - Of Which: Specialised Lending	1,389	0	1,133	549	0	1,367	0	1,187	580	0
	Corporates - Of Which: SME	30	0	30	8	0	30	0	30	8	0
	Retail	4	0	4	0	0	4	0	4	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	1	0	1	0	0	1	0	1	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	1	0	1	0	0	1	0	1	0	0
	Equity	2	0	2	4	0	2	0	2	6	0
Other non credit-obligation assets											
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 ¹	Of which: subordinated	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Of which: subordinated	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
NETHERLANDS	Central banks and central governments	62	0	148	8	0	47	0	134	4	0
	Institutions	727	0	688	89	0	580	0	568	58	0
	Corporates	2,741	183	2,504	912	0	2,778	182	2,536	963	0
	Corporates - Of Which: Specialised Lending	1,051	0	1,050	452	0	1,009	0	1,050	453	0
	Corporates - Of Which: SME	289	0	289	43	0	270	0	289	45	0
	Retail	6	0	6	1	0	7	0	6	1	0
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	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	1	0	1	0	0	1	0	2	0	0
	Retail - Qualifying Revolving	4	0	4	0	0	4	0	4	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	1	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	1	0	1	0	0	1	0	1	0	0
	Equity	19	0	19	56	0	21	0	21	61	0
Other non credit-obligation assets											
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 ¹	Of which: subordinated	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Of which: subordinated	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
SWITZERLAND	Central banks and central governments	0	0	16	0	0	0	0	27	0	0
	Institutions	1,704	0	1,712	384	0	1,698	0	1,620	273	0
	Corporates	1,862	0	1,035	435	0	1,820	0	1,135	480	0
	Corporates - Of Which: Specialised Lending	145	0	145	12	0	145	0	145	21	0
	Corporates - Of Which: SME	5	0	5	3	0	5	0	5	2	0
	Retail	50	0	48	8	0	51	0	49	7	0
	Retail - Secured on real estate property	9	0	9	2	0	10	0	10	2	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	31	0	30	1	0	32	0	30	1	0
	Retail - Other Retail	10	0	9	4	0	10	0	9	4	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	9	4	0	10	0	9	4	0
	Equity	22	0	22	59	0	21	0	21	56	0
Other non credit-obligation assets											
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 ¹	Of which: subordinated	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Of which: subordinated	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
AUSTRIA	Central banks and central governments	149	0	152	2	0	147	0	174	2	0
	Institutions	456	0	453	97	0	376	0	361	71	0
	Corporates	1,413	19	1,213	486	0	1,490	19	1,267	361	0
	Corporates - Of Which: Specialised Lending	156	0	156	58	0	170	0	170	67	0
	Corporates - Of Which: SME	6	0	6	3	0	6	0	6	3	0
	Retail	137	0	135	3	0	138	0	136	3	0
	Retail - Secured on real estate property	4	0	4	0	0	5	0	5	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	4	0	4	0	0
	Retail - Qualifying Revolving	29	0	28	2	0	30	0	28	2	0
	Retail - Other Retail	3	0	3	1	0	3	0	3	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	3	0	3	1	0
	Equity	2	0	2	6	0	3	0	3	8	0
Other non credit-obligation assets											
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

Bayerische Landesbank

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	Provisions			
[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
[3M - 1Y]		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
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		166	165	0	0	0	165	0	0	0	0	0	0	0	22	0
[5Y - 10Y]		204	203	0	0	0	203	0	0	0	0	0	0	0	48	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	25	0	
Total		370	368	0	0	0	368	0	0	0	0	0	0	124	1	0
[0 - 3M]	Middle East															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Latin America and the Caribbean															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Africa	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
[1Y - 2Y]		24	20	0	0	0	20	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	235
[5Y - 10Y]		14	13	0	0	0	13	0	0	0	0	0	0	0	92	1
[10Y - more]	163	160	0	0	0	160	0	0	0	0	0	0	0	5	0	
Total		201	193	0	0	193	0	0	0	0	0	0	0	307	4	34
[0 - 3M]	Others	71	71	0	0	71	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		138	138	0	0	138	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		132	132	0	0	132	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		107	107	0	0	107	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		359	359	2	0	346	10	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		392	392	3	0	390	0	0	0	0	0	0	0	0	0	0
[10Y - more]	100	100	2	0	100	32	0	0	0	0	0	0	0	0	0	
Total		1,274	1,274	7	0	1,186	81	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

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

Regions

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

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

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

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

Bayerische Landesbank

As of 30/06/2024

		Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Finland	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	
[1Y - 2Y]		40	40	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		25	25	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		32	32	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		71	71	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	20	20	0	0	0	0	0	0	0	0	0	0	0	0	
Total		188	188	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		40	40	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	
[2Y - 3Y]		0	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	
[5Y - 10Y]		6	6	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	41	41	0	0	0	0	41	0	0	0	0	0	0	0	
Total		92	92	0	0	0	41	0	0	0	0	0	0	0	0
[0 - 3M]	Germany	2,414	2,454	0	275	0	2,139	1	338	19	191	1,193	0	0	13
[3M - 1Y]		1,703	1,703	0	0	0	1,203	499	31	4	664	1,344	0	0	
[1Y - 2Y]		1,950	1,009	392	0	0	477	193	7	179	44	126	346	0	
[2Y - 3Y]		1,034	1,034	0	0	0	576	458	9	192	8	175	118	0	
[3Y - 5Y]		2,403	2,403	127	0	0	1,003	1,273	32	157	10	128	49	0	
[5Y - 10Y]		4,234	4,234	102	0	0	1,360	2,878	80	591	24	669	12	0	
[10Y - more]	17,555	17,555	122	0	0	17,406	17,406	44	666	82	719	119	0		
Total		30,402	30,392	744	0	4,820	24,839	153	2,114	150	2,460	2,983	0	0	
[0 - 3M]	Croatia	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Greece	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Ireland	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Italy	20	20	0	0	0	20	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		51	51	0	0	0	51	0	0	0	0	0	0	0	
[2Y - 3Y]		70	70	0	0	0	70	0	0	0	0	0	0	0	
[3Y - 5Y]		41	41	0	0	0	41	0	0	0	0	0	0	0	
[5Y - 10Y]		0	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		
Total		182	182	0	0	0	182	0	0	0	0	0	0	0	

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

Bayerische Landesbank

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions			
		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							
[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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		146	145	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		100	100	0	0	0	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	0	
Total		237	235	0	0	0	0	0	0	0	0	0	0	0	0	124	1	
[0 - 3M]	Middle East																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y+ more]																		
Total																		
[0 - 3M]	Latin America and the Caribbean																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y+ more]																		
Total																		
[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]		20	17	0	0	0	0	17	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		14	12	0	0	0	0	12	0	0	0	0	0	0	0	0	0	
[10Y+ more]	177	174	0	0	0	0	174	0	0	0	0	0	0	0	0	0		
Total		211	204	0	0	0	204	0	0	0	0	0	0	0	0	202	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		99	99	0	0	0	0	99	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		202	202	1	0	0	0	200	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		94	94	0	0	0	0	94	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		312	312	3	0	0	0	301	9	0	0	0	0	0	0	0	0	
[5Y - 10Y]		558	558	31	0	0	0	459	60	0	0	0	0	0	0	0	0	
[10Y+ more]	79	79	18	0	0	0	61	0	0	0	0	0	0	0	0	0		
Total		1,345	1,344	52	0	1,215	77	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

	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 ¹⁾						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 ¹⁾					
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾						Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			
min EUR																					
Cash balances at central banks and other demand deposits	59,791	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	17,895	0	4	4	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	7,404	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	407	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	79	0	4	4	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	194,340	264	2,345	2,345	2,245	487	645	615	571	193,602	112	2,893	2,893	2,802	571	484	778	738	895	895	895
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25,520	0	40	40	40	7	4	4	0	25,060	0	30	30	30	0	0	0	0	0	0	0
Credit institutions	24,391	0	21	21	21	5	15	15	0	22,419	0	13	13	13	4	12	12	12	0	0	0
Other financial corporations	11,481	0	121	121	121	21	14	14	2	11,842	0	113	113	113	30	11	11	11	2	2	2
Non-financial corporations	107,072	165	1,984	1,984	1,908	345	556	528	526	108,147	4	2,529	2,529	2,445	303	688	648	648	648	648	648
of which: small and medium-sized enterprises	27,524	0	217	217	211	64	77	75	36	27,133	0	298	298	290	64	90	87	87	62	62	62
of which: Loans collateralized by commercial immovable property	31,771	0	981	981	907	110	263	262	263	31,679	0	1,414	1,414	1,388	94	383	378	378	442	442	442
Households	25,574	96	179	179	175	108	56	54	44	26,120	108	198	198	192	141	64	60	60	48	48	48
of which: Loans collateralized by residential immovable property	18,865	56	52	52	48	23	6	5	38	19,309	68	60	60	56	27	10	9	9	43	43	43
of which: Credit for consumption	3,792	30	93	93	95	87	36	36	0	3,906	36	100	100	100	93	39	39	39	0	0	0
DEBT INSTRUMENTS other than HFT	271,933	264	2,348	2,348	2,245	489	647	615	571	259,634	112	2,893	2,893	2,802	490	778	738	895	895	895	895
OFF-BALANCE SHEET EXPOSURES	61,242		211	211	20	61	45	20	41	60,242		271	271	248	60	49	22	41	41	41	41

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

²⁾ 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.

³⁾ 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 HFT and provisions for off-balance sheet exposures.

⁴⁾ 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 changes 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.

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

Performing and non-performing exposures

Bayerische Landesbank

	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 ⁽¹⁾					Collateral 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 ⁽¹⁾				
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾					Of which defaulted	Of which Stage ⁽⁴⁾							
(in € bn)																					
Cash balances at central banks and other demand deposits	52,471	0	0	0	0	0	0	0	0	0	49,642	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	18,208	0	0	0	0	5	0	0	0	0	17,883	0	0	0	0	5	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,615	0	0	0	0	0	0	0	0	0	9,453	0	0	0	0	0	0	0	0	0	0
Credit institutions	8,014	0	0	0	0	5	0	0	0	0	7,767	0	0	0	0	5	0	0	0	0	0
Other financial corporations	504	0	0	0	0	0	0	0	0	0	487	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	75	0	0	0	0	0	0	0	0	0	75	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	196,459	156	2,827	2,827	2,739	497	766	731	860	197,061	126	2,972	2,972	2,799	524	822	777	897			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25,424	20	31	31	33	5	5	8	0	25,619	0	34	34	34	5	5	8	0			
Credit institutions	23,479	0	13	13	13	4	12	12	0	22,179	0	13	13	13	3	13	13	0			
Other financial corporations	12,159	0	91	91	92	0	0	0	1	12,179	0	73	73	73	40	5	5	1			
Non-financial corporations	108,459	26	2,491	2,491	2,403	310	686	652	812	109,309	26	2,635	2,635	2,431	344	700	687				
of which: small and medium-sized enterprises	26,504	19	418	418	411	61	134	133	75	26,445	8	449	449	442	128	150	148				
of which: Loans collateralised by commercial immovable property	31,351	7	1,376	1,376	1,356	106	383	376	543	31,721	8	1,501	1,501	1,390	151	454	443				
Households	26,399	119	196	196	196	145	64	62	47	27,780	109	217	217	207	131	79	67				
of which: Loans collateralised by residential immovable property	19,812	61	60	60	59	29	10	9	42	20,397	58	63	63	58	29	10	8				
of which: Credit for consumption	4,211	45	99	99	99	98	38	38	0	4,525	37	111	111	111	81	43	42				
DEBT INSTRUMENTS other than HFT	287,129	156	2,827	2,827	2,739	503	766	731	860	284,508	126	2,972	2,972	2,799	530	822	777				
OFF-BALANCE SHEET EXPOSURES	81,496		299	299	144	82	46	22	41	81,491		312	312	152	84	34	12				

(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 here 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 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 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 19.00 / 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) 2012/1651 - 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

Bayerische Landesbank

	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 ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(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)	1,373	833	342	327	336	99	1,793	1,045	409	394	508	142
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	26	25	0	0	1	0	25	19	0	0	1	0
Non-financial corporations	1,294	786	334	321	315	92	1,720	1,005	402	387	489	136
of which: small and medium-sized enterprises	186	86	36	34	48		170	101	48	45	23	
Households	53	21	8	6	20	7	49	22	7	6	18	7
DEBT INSTRUMENTS other than HFT	1,373	833	342	327	336		1,793	1,045	409	394	508	
Loan commitments given	97	42	20	16	6	0	121	46	23	20	4	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	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 ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,022	980	416	384	548	234	2,398	1,191	497	458	673	332
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	24	18	0	0	1	0	6	5	5	5	1	0
Non-financial corporations	1,942	940	408	378	525	227	2,335	1,165	485	448	651	324
of which: small and medium-sized enterprises	185	90	49	45	27		170	77	44	41	32	
Households	55	21	7	6	22	7	56	21	7	6	21	7
DEBT INSTRUMENTS other than HFT	2,022	980	416	384	548		2,398	1,191	497	458	673	
Loan commitments given	154	60	23	16	2	0	232	94	18	9	3	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

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

(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 ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	
A Agriculture, forestry and fishing	2,097	39	39	2,097	10	0	2,077	37	37	2,077	11	0	2,064	34	34	2,064	11	0	2,056	32	32	2,056	10	0					
B Mining and quarrying	247	0	0	247	1	0	247	0	0	247	1	0	247	0	0	247	1	0	433	0	0	433	0	0					
C Manufacturing	6,567	303	303	6,567	206	0	6,300	612	612	6,300	239	0	6,142	607	607	6,142	293	0	6,639	609	609	6,639	241	0					
D Electricity, gas, steam and air conditioning supply	21,442	232	232	21,442	168	0	22,243	233	233	22,243	146	0	22,070	197	197	22,070	143	0	23,222	276	276	23,222	216	0					
E Water supply	6,326	17	17	6,326	7	0	6,343	17	17	6,343	6	0	6,320	17	17	6,320	7	0	6,478	17	17	6,478	6	0					
F Construction	1,882	62	62	1,882	56	0	1,882	240	240	1,882	85	0	1,842	236	236	1,842	85	0	2,028	206	206	2,028	193	0					
G Wholesale and retail trade	1,624	27	27	1,624	28	0	1,638	27	27	1,638	20	0	1,593	22	22	1,593	21	0	1,671	62	62	1,671	40	0					
H Transport and storage	3,098	150	150	3,098	52	0	3,122	163	163	3,122	29	0	3,100	160	160	3,100	29	0	3,061	87	87	3,061	16	0					
I Accommodation and food service activities	698	5	5	698	15	0	666	5	5	666	9	0	662	5	5	662	9	0	693	15	15	693	15	0					
J Information and communication	1,036	4	4	1,036	5	0	1,029	3	3	1,029	5	0	1,041	3	3	1,041	4	0	1,411	1	1	1,411	4	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	47,933	730	730	47,933	170	0	48,149	966	966	48,149	211	0	47,886	936	936	47,886	226	0	49,592	1,112	1,112	49,592	305	0					
M Professional, scientific and technical activities	1,997	49	49	1,997	19	0	1,792	5	5	1,792	10	0	1,885	6	6	1,885	6	0	1,825	18	18	1,825	16	0					
N Administrative and support service activities	4,803	322	322	4,803	138	0	4,712	294	294	4,712	162	0	4,668	310	310	4,668	145	0	2,209	182	182	2,209	110	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	354	0	0	354	2	0	355	0	0	355	2	0	367	0	0	367	4	0	390	0	0	390	6	0					
Q Health services and social work activities	2,743	14	14	2,743	9	0	2,795	14	14	2,795	11	0	2,708	14	14	2,708	13	0	2,861	15	15	2,861	24	0					
R Arts, entertainment and recreation	114	0	0	114	0	0	116	0	0	116	1	0	109	0	0	109	1	0	134	0	0	134	0	0					
S Other services	1,914	0	0	1,914	1	0	1,973	0	0	1,961	2	0	2,080	4	4	2,089	4	0	2,164	3	3	2,164	6	0					
Loans and advances	107,072	1,084	1,084	107,061	601	0	108,147	2,529	2,529	108,135	989	0	109,456	2,491	2,491	108,444	995	0	109,309	2,635	2,635	109,299	1,074	0					

¹The 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 FRRREP 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.