

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

		L	andesbank Baden-Württembe	erg				
		1	2	3	4	5	6	7
	_	Actual		Baseline Scenario			Adverse Scenario	
Rov Nur	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,778	1,638	1,573	1,471	1,399	1,207	1,078
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	102	169	169	169	-426	127	127
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-408	-7	-256	-246	-376	-399	-357
4	Profit or (-) loss for the year	154	410	190	123	-1,027	-313	-366
5	Coverage ratio: non-performing exposure (%)	58.80%	46.16%	41.05%	38.35%	44.64%	40.27%	38.04%
6	Common Equity Tier 1 capital	12,415	12,494	12,423	12,322	8,994	8,407	7,682
7	Total Risk exposure amount (all transitional adjustments included)	82,112	82,647	82,571	82,645	89,185	89,494	90,417
8	Common Equity Tier 1 ratio, %	15.12%	15.12%	15.05%	14.91%	10.08%	9.39%	8.50%
9	Fully loaded Common Equity Tier 1 ratio, %	14.81%	15.06%	14.98%	14.88%	9.88%	9.19%	8.38%
10	Tier 1 capital	13,641	13,479	13,167	13,066	9,979	9,151	8,425
11	Total leverage ratio exposures	267,876	267,876	267,876	267,876	267,876	267,876	267,876
12	Leverage ratio, %	5.09%	5.03%	4.92%	4.88%	3.73%	3.42%	3.15%
13	Fully loaded leverage ratio, %	4.83%	4.93%	4.89%	4.87%	3.57%	3.35%	3.11%
			Memoran	idum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹ Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		743	743	743	743	743	743
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

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

	10	
	тU	

New definition of default?

Yes





										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	ure amounts								
			A-If	RB	F-1	RB	A-II	RB	F-I	(RB		-		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stag	je 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 extra extra
19	Central banks		0		0 24,913	0	0	(0 0		0 1,110	0) (0 0	(<u>ر</u>	ე -
20	Central governments		0		0 33,484	0	0	(0 6		0 10,551	2,686	5 74	1 1	16	آ ز	3 4.35%
21	Institutions		0		0 13,856	0	0	(0 642		0 243	136	5 (0 0	C) (0 0.00%
22	Corporates		0		0 65,577	910	0	(30,141		0 30,073	26,016	673	3 21	406	43۶ اذ	8 65.11%
23	Corporates - Of Which: Specialised Lending		0		0 5,953	0	0	(2,107		0 3,664	1,855	5 () 1	25) ز	0 23.33%
24	Corporates - Of Which: SME		0		0 10,014	145	0	(3,839		0 7,084	2,813	3 117	7 5	34	+ 6f	8 58.11%
25	Retail		0		0 0	0	0	(0 0		0 0	0) (0 0	C) (J -
26	Retail - Secured on real estate property		0		0 0	0	0	(0 0		0 0	0) (0 0	C) (J -
GERMANY	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0	(0 0		0 0	0) (0 0	C) (J –
28 GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0	(0 0		0 0	0) (0 0	C) (J –
29	Retail - Qualifying Revolving		0		0 0	0	0	(0 0		0 0	0) (0 0	C) (J –
30	Retail - Other Retail		0		0 0	0	0	(0 0		0 0	0) (0 0	C) (J –
31	Retail - Other Retail - Of Which: SME		0		0 0	0	0	(0 0		0 0	0) (0 0	C	<u>ر</u>) -
32	Retail - Other Retail - Of Which: non-SME		0		0 0	0	0	(0 0		0 0	0) (0 0	0) () -
33	Equity		0		0		0	(D		0	16	5 (0 0	0	<u>) </u>	0.00%
34	Securitisation																
35	Other non-credit obligation assets		0		0		0	(D		191	41	. (0 0	()(9.63%
36	IRB TOTAL		0		0 137,830	910	0	(30,789	(0 42,167	28,894	748	3 21	423	3 442	2 59.03%

		Actual 31/12/2020												
									31/12/2020					
			Expos	ure values			Risk expos	ure amounts						
		P	-IRB	F-I	RB	A-IF	RB	F-IR		0		Stock of	Stock of Sto	k of Coverage Ratio -
owN Im	(mln	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stage 1 exposure	provisions for provisi Stage 2 exposure Stage 3	ons for exposure Stage 3 exposure
37	Central banks		0	0 6,017		0 0	(0 0	0	6,006	0	0 (0	0 -
38	Central governments		0	0 89		0 0	(0 0	0	4	38	0 (0	0 -
39	Institutions		0	0 2,654		0 0	(570	0	598	57	0 (0	0 -
40	Corporates		0	0 15,446	1	6 0	C	4,236	0	2,162	3,382 1	6 4	4 60	7 44.95%
41	Corporates - Of Which: Specialised Lending		0	0 4,230		0 0	(3,226	0	1,520	2,403	0	3 44	0 -
42	Corporates - Of Which: SME		0	0 3		1 0	() 3	0	0	6	1 (0	0 22.02%
43	Retail		0	0 0		0 0	(0 0	0	0	0	0 (0	0 -
44	Retail - Secured on real estate property		0	0 0		0 0	(0 0	0	0	0	0 (0	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0	C	0 0	0	0	0	0 (0	0 -
46 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0	(0 0	0	0	0	0 (0	0 -
47	Retail - Qualifying Revolving		0	0 0		0 0	(0 0	0	0	0	0 (0	0 -
48	Retail - Other Retail		0	0 0		0 0	C	0 0	0	0	0	0 (0	0 -
49	Retail - Other Retail - Of Which: SME		0	0 0		0 0	(0 0	0	0	0	0 (0	0 -
50	Retail - Other Retail - Of Which: non-SME		0	0 0		0 0	(0	0	0	0	0 0	0	0 -
51	Equity		0	0		0	()		0	0	0 0	0	0 -
52	Securitisation													
53	Other non-credit obligation assets		0	0		0	()		0	0	0 0	0	0 -
54	IRB TOTAL		0	0 24,206	10	5 0	C	4,806	0	8,771	3,476 10	6 4	60	7 44.95%

										Actual							
										31/12/2020							
				Exposi	ire values			Risk expos	ure amounts								
				A-IRB	F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stag	je 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0	0 0		0 0	(0 0		0 0	0	(C	0	C	/ -
56		Central governments		0) 1		0 0	(0 0		0 0	1	(0	0	C	/ -
57		Institutions		0	3,626		0 0	(0 155		0 37	0	(0	0	C	/ -
58		Corporates		0) 4,559		0 0	(2,275		0 1,698	2,477		1	32	C	/ -
59		Corporates - Of Which: Specialised Lending		0	9 4,027		0 0	(2,060		0 1,478	2,199	(0	29	C	/ -
60		Corporates - Of Which: SME		0) 32		0 0	(20		0 15	19	(0	0	C	/ -
61		Retail		0	0 0		0 0	(0 0		0 0	0	(0	0	C	/ -
62		Retail - Secured on real estate property		0	0 0		0 0	(0 0		0 0	0	(0	0	C	/ -
	EMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0	(0 0		0 0	0	(0	0	C	/ -
		Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0	(0 0		0 0	0	(0	0	C	/ -
65		Retail - Qualifying Revolving		0	0 0		0 0	(0 0		0 0	0	(0	0	C	/ -
66		Retail - Other Retail		0	0 0		0 0	(0 0		0 0	0	(0	0	C	/ -
67		Retail - Other Retail - Of Which: SME		0	0 0		0 0	(0 0		0 0	0	(0	0	C	/-
68		Retail - Other Retail - Of Which: non-SME		0	0 0		0 0	(0 0		0 0	0	(0	0	C	/ -
69		Equity		0)		0	(D		0	0	(0	0	C	/ -
70		Securitisation															
71		Other non-credit obligation assets		0			0	(D		0	0	(0	0	C	/ -
72		IRB TOTAL		0	8,186		0 0	C	2,430		1,735	2,478	C	1	32	0	/ -

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposu	ire values			Risk expos	ure amounts								
	A-I	RB	F-I	RB	A-If	RB	F-II	RB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			Stuge 5 exposure		Stage 2 exposure		Stage 3 exposure
(IIIII EOK, %)	0	(0 32,532	0	0	0) 58	(8,013	0	0	0	0	0	-
	0	C	0 41,077		0	0) 984	(12,210		106	1	24	3	3.26%
	0	C	73,802	1	0	0	6,047	(2,534			1	3	1	97.71%
	0	C	106,237	1,011	0	C) 45,477	(39,444			33	619	501	
	0	C	20,357		0	0	10,393	(8,234			6	146	0	23.33%
	0	C	10,299	148	0	0	3,987	(7,237	2,947	120	5	39	69	57.34%
	0	C	0 0	0	0	0	0 0	(0	0	0	0	0	0	-
	0	C	0 0	0	0	C	0 0	(0	0	0	0	0	0	-
	0	C	0 0	0	0	0	0 0	(0	0	0	0	0	0	-
	0	0	0 0	0	0	0	0 0	0	0	0	0	0	0	0	-
	0		0 0	0	0	0	0 0	(0	0	0	0	0	0	-
	0			0	0	0	0	(0	0	0	0	0	0	-
	0			0	0			(0	0	0	0	0	0	-
	0	0	0	0	0	0)		0	16	0	0	0	0	0.00%
	0		5		Ū				Ŭ	10	0	0	0	0	0.0070
	0	C	0		0	C			244	41	1	0	0	0	16.07%
	0	0	253,647	1,012	0	0	52,566	0	62,444		883	34	645	506	57.30%

EBA	EUROPEAN BANKING AUTHORITY
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				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				۵-`	IRB	F-IRB		A-I		F-IF	R				Stock of	Stock of	Stock of	
												Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for		Coverage Ratio -
RowN				Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			39991	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stage 3 exposure
um			(mln EUR, %)	Non-derautted	Derauiteu	Non-derauited D	Peraulteu	Non-deraulted	Derduited	Non-derauted	Deraulteu							
73		Central banks		0) () 610	0	0	() 0		0 607	· (0) (0 0	-
74		Central governments		0) (213	0	0	(0 0		0 48	136	5 25	0) 2	2 0	0.19%
75		Institutions		0) (9 4,066	0	0	() 602		0 301	. 1	1 C	0) ('0 ل	J -
76		Corporates		0) (1,840	1	0	(927		0 656	1,294	4 1	1		'0 لا	48.74%
77		Corporates - Of Which: Specialised Lending		0) () 24	0	0	() 3		0 0	24	4 C	0) (ט () -
78		Corporates - Of Which: SME		0) (0 84	0	0	() 23		0 82	2	2 0	0) (ט 0	J -
79		Retail		0) (0	0	0	(0 0		0 0) (D C	0) (0 ر	J -
80		Retail - Secured on real estate property		0) (0	0	0	(0		0 0) (D C	0) (ر 0	<i>)</i> -
81	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		0	(0 0	0	0	(0 0		0 0) (0 0	0	(ַ 0	/-
82	SVITZLKLAND	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0	(0 0		0 0	0 (0 0	0	(ַ 0	/ -
83		Retail - Qualifying Revolving		0	(0 0	0	0	(0 0		0 0	0	0 0	0	(<u>י</u> 0'	/ -
84		Retail - Other Retail		0	(0 0	0	0	(0 0		0 0) (D C	0) (<u>) </u>	/-
85		Retail - Other Retail - Of Which: SME		0	(0 0	0	0	(0 0		0 0) (D C	0) (<u>) </u>	/-
86		Retail - Other Retail - Of Which: non-SME		0	(00	0	0	(0 0		0 0) (D C	0) (<u>, 0'</u>	/-
87		Equity		0	()		0	()		((D C	0	(<u>/ 0'</u>	/
88		Securitisation		_				_					-		_			
89		Other non-credit obligation assets		0	(_	0	(37	(0 C	0) (/0'	<u> -</u>
90		IRB TOTAL		0	(C	6,729	1	0	C	1,529		0 1,650	1,431	L 25	1	11	. 0'	1.26%

										Actual					
										31/12/2020					
				Exposi	ure values			Risk expos	sure amounts						
			A-I	RB	F-II	RB	A-1	IRB	F-1	IRB			Stock of	Stock of Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for provisions fo Stage 2 exposure Stage 3 exposu	
91	Central banks		0		0 0		0 0		0 0		0 0	0	0	0 0	0 -
92	Central governments		0		0 1,404	(0 0		0 4		0 1,078	49	7 (0 1	0 2.54%
93	Institutions		0		0 2,328	(0 0		0 276		0 96	0	0	0 0	0 -
94	Corporates		0		0 1,975	40	5 0		0 849		0 356	1,198 4	5 (0 7	30 66.88%
95	Corporates - Of Which: Specialised Lending		0		0 56	(0 0		0 19		0 44	10	0	0 0	0 -
96	Corporates - Of Which: SME		0		0 8	(0 0		0 6		0 4	1	0	0 0	0 -
97	Retail		0		0 0	(0 0		0 0		0 0	0	0	0 0	0 -
98	Retail - Secured on real estate property		0		0 0	(0 0		0 0		0 0	0	0	0 0	0 -
99			0		0 0	(0 0		0 0		0 0	0	0	0 0	0 -
AUST	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 0		0 0	0) (0 0	0 -
101	Retail - Qualifying Revolving		0		0 0		0 0		0 0		0 0	0	0	0 0	0 -
102	Retail - Other Retail		0		0 0		0 0		0 0		0 0	0	0	0 0	0 -
103	Retail - Other Retail - Of Which: SME		0		0 0		0 0		0 0		0 0	0) (0 0	0 -
104	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0		0 0		0 0	0	0	0 0	0 -
105	Equity		0		0		0		0		0	0	0	0 0	0 -
106	Securitisation														
107	Other non-credit obligation assets		0		0		0		0		0	0) (0 0	0 -
108	IRB TOTAL		0		0 5,707	46	5 0		0 1,129		0 1,531	1,248 52	2 (0 7	30 58.19%

									Actual							
									31/12/2020							
			Exposu	re values			Risk expos	ure amounts								
		(mln EUR, %)	A-IRB	F-I	RB	A-IF	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
vN n	(1	(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Charles D. and a service
9	Central banks		0 (0 0	0	0	(0 0		0 0	0		D	0 0	(D -
0	Central governments		0 (31	0	0	(0 0		0 10	20		D	0 0	(D -
1	Institutions		0 (1,703	0	0	(181		0 0	1		D	0 0	(D -
2	Corporates		0 (2,931	3	0	(1,182		0 1,246	972		3	1 11		3 100.00%
3	Corporates - Of Which: Specialised Lending		0 (900	0	0	(322		0 359	375		D	0 3	(D -
4	Corporates - Of Which: SME		0 () 7	0	0	(5 5		0 2	5		D	0 0	(D -
5	Retail		0 (0	0	0	(0 0		0 0	0		D	0 0	(D -
6	Retail - Secured on real estate property		0 (0	0	0	(0 0		0 0	0		D	0 0	(D -
7 NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0 (0	0	0	(0 0		0 0	0		D	0 0	(D -
8 NETIERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0 (0	0	0	(0 0		0 0	0		D	0 0	(D -
9	Retail - Qualifying Revolving		0 (0	0	0	(0 0		0 0	0		D	0 0	(D -
0	Retail - Other Retail		0 (0 0	0	0	(0 0		0 0	0		D	0 0	(D -
1	Retail - Other Retail - Of Which: SME		0 (0 0	0	0	(0 0		0 0	0		D	0 0	(D -
2	Retail - Other Retail - Of Which: non-SME		0 (0 0	0	0	(0 0		0 0	0		D	0 0	(D -
3	Equity		0 ()		0	(0		0	0		D	0 0	(D -
4	Securitisation															
5	Other non-credit obligation assets		0 (0	(0		15	0		D	0 0	(D -
6	IRB TOTAL		0 0	4,665	3	0	C	1,363		0 1,271	993		3	1 11	3	3 100.00%

										Actual						
										31/12/2020						
				Exposi	ure values			Risk expos	sure amounts							
			A-I	RB	F-I	RB	A-1	IRB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127	Central banks		0		0 286	0	0 0		0 23		0 284	0	0 () (0 0	
128	Central governments		0		0 3	0	0 0		0 0		0 0	3	0 () (0 0	/
129	Institutions		0		0 17,632	0	0 0		0 979		0 23	2	0 () (0 0	
130	Corporates		0		0 1,831	0	0 0		0 984		0 566	1,014	0 () 30	0 0	45.00%
131	Corporates - Of Which: Specialised Lending		0		0 1,371	0	0 0		0 685		0 419	847	0 () 25	5 0	/
132	Corporates - Of Which: SME		0		0 6	0	0 0		0 2		0 3	1	0 () (0 0	45.00%
133	Retail		0		0 0	0	0 0		0 0		0 0	0	0 () (0 0	<u> </u> /
134	Retail - Secured on real estate property		0		0 0	0	0 0		0 0		0 0	0	0 () (0 0	<u> </u> !
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0 0		0 0		0 0	0	0 () (0 0	
	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0 0		0 0		0 0	0	0 () (0 0	
137	Retail - Qualifying Revolving		0		0 0	0	0 0		0 0		0 0	0	0 () (0 0	!
138	Retail - Other Retail		0		0 0	0	0 0		0 0		0 0	0	0 () (0 0	-
139	Retail - Other Retail - Of Which: SME		0		0 0	0	0 0		0 0		0 0	0	0 () (0 0	-
140	Retail - Other Retail - Of Which: non-SME		0		0 0	0	0 0		0 0		0 0	0	0 () (0 0	
141	Equity		0		0		0		0		0	0	0 () (0 0	-
142	Securitisation															
143	Other non-credit obligation assets		0		0		0		0		0	0	0 () (0 0	'
144	IRB TOTAL		0		0 19,752	0	0		0 1,986		0 874	1,019	0 (30	0	45.00%



		1	2	3 4	5	6	7	8	9	10 11	12	13 14	15
								Actual					
			Evnor	ure values		Dick ovpor	ure amounts	31/12/2020					
								D D	-				
	(n	Non-defau nln EUR, %)	A-IRB ted Defaulted	F-IRB Non-defaulted Defaulted	Non-defaulted	IRB Defaulted	F-I Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 expo	for Coverage R
	Central banks		0	0 0	0 0	(0 0		0 (0 0	0 (0 0	0 -
	Central governments		0	0 2	0 0	(0 0		0	0	0 (0 0	0 -
	Institutions		0	0 14,693	0 0	() 822		0 411	. 0	0 (0 0	0 -
	Corporates		0	0 1,037	0 0	() 488		0 222	614	0 (0 10	0
	Corporates - Of Which: Specialised Lending		0	0 396	0 0	() 167		0 156	176	0 (0 2	0 -
	Corporates - Of Which: SME		0	0 76	0 0	() 33		0 12	63	0 (0 0	0 -
	Retail		0	0 0	0 0	(0 0		0 (0	0 (0 0	0 -
	Retail - Secured on real estate property		0	0 0	0 0	(0 0		0 (0	0 (0 0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0 0	0 0	(0 0		0 (0	0 (0 0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0 0	(0 0		0 (0	0 (0 0	0 -
	Retail - Qualifying Revolving		0	0 0	0 0	(0 0		0 (0	0 (0 0	0 -
	Retail - Other Retail		0	0 0	0 0	(0 0		0 (0	0 (0 0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0	0 0	(0 0		0 (0	0 (0 0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0	0 0	(0 0		0 (0	0 (0 0	0 -
	Equity		0	0	0	()		(0	0 (0 0	0 -
	Securitisation												
	Other non-credit obligation assets		0	0	0	()		(0	0 (0 0	0 -
	IRB TOTAL		0	0 15,732	0 0	C	1,310		0 636	614	0 0	D 10	0

										Actual							
										31/12/2020							
				Εχροςι	ire values			Risk expos	sure amounts								
			A-I	RB	(F-)	IRB	A-I	RB	F-	IRB		_		Stock of	Stock of	Stock of	Coverage Ratio
owN Jm		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposi
63	Central banks		0		0 0	0	0 0		0 0)	0 0	(0 (0 0		0 (0 -
64	Central governments		0		0 0	C	0 0		0 0)	0 0	(0 (0 0		0 (0 -
.65	Institutions		0		0 0	C	0 0		0 0)	0 0	(0 (0 0		0 (0 -
66	Corporates		0		0 1,147	C	0 0		0 381	L	0 105	1,022	2 (0 0		1 (0 -
67	Corporates - Of Which: Specialised Lending		0		0 1,029	C	0 0		0 355	5	0 27	989	9 (0 0		1 (0 -
68	Corporates - Of Which: SME		0		0 0	C	0 0		0 0)	0 0	(0 (0 0		0	0 -
69	Retail		0		0 0	0	0 0		0 0)	0 0	(0 (0 0		0 0	0 -
70	Retail - Secured on real estate property		0		0 0	0	0 0		0 0)	0 0	(0 (0 0		0	0 -
JERSE	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0 0		0 0)	0 0	(0 (0 0		0 (0 -
	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0 0		0 0)	0 0	(0 (0 0		0 (0 -
73	Retail - Qualifying Revolving		0		0 0	0	0 0		0 0)	0 0	(0 (0 0		0 (0 -
74	Retail - Other Retail		0		0 0	0	0 0		0 0)	0 0	(0 (0 0		0 (0 -
75	Retail - Other Retail - Of Which: SME		0		0 0	C	0 0		0 0)	0 0	(0 (0 0		0 (0 -
76	Retail - Other Retail - Of Which: non-SME		0		0 0	0	0 0		0 0)	0 0	(0 (0		0 (0 -
77	Equity		0		0		0		0		0	(0 (0		0 (0 -
.78	Securitisation																
79	Other non-credit obligation assets		0		0		0		0		0	(0 () 0		0 (0 -
80	IRB TOTAL		0		0 1,147	C	0 0		0 381		0 105	1,022	2 0	0		1 (D -

										Actual							
										31/12/2020							
				Εχροςι	ire values			Risk expos	ure amounts								
			A-II	RB	F-I	RB	A-:	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Rat
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	Ire Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0		0 0	(0 0	(0 0)	0 0)	0	0 (0 () (0 -
	Central governments		0		0 150	(0 0	(0 64	ł	0 0)	0	0 () () (D -
	Institutions		0		0 0	(0 0	(0 0)	0 0)	0	0 (0 () (D -
	Corporates		0		0 13	(0 0	(0 10)	0 0)	27	0 () () (0.9
	Corporates - Of Which: Specialised Lending		0		0 0	(0 0	(0 0)	0 0)	0	0 (0 () (D -
	Corporates - Of Which: SME		0		0 0	(0 0	(0 1	L	0 0)	1	0) () (0.9
	Retail		0		0 0	(0 0	(0 0)	0 0)	0	0 (0 () (D -
	Retail - Secured on real estate property		0		0 0	(0 0	(0 0)	0 0)	0	0 () () (D -
MEXICO	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0	(0 0)	0 0)	0	0 (0 () (D -
MLAICO	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0	(0 0)	0 0)	0	0 () () (D -
	Retail - Qualifying Revolving		0		0 0	(0 0	(0 0)	0 0)	0	0 () () (D -
	Retail - Other Retail		0		0 0	(0 0	(0 0)	0 0)	0	0	0 () (D -
	Retail - Other Retail - Of Which: SME		0		0 0	(0 0	(0 0)	0 0)	0	0) () (D -
	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0	(0 0)	0 0)	0	0 () () (D -
	Equity		0		D		0	(D		0)	0	0) () (D -
	Securitisation																
	Other non-credit obligation assets		0		D		0	(D		0)	0	0) () (D -
	IRB TOTAL		0		163	C	0 0		73	8	0 0		27	0 0			0.99

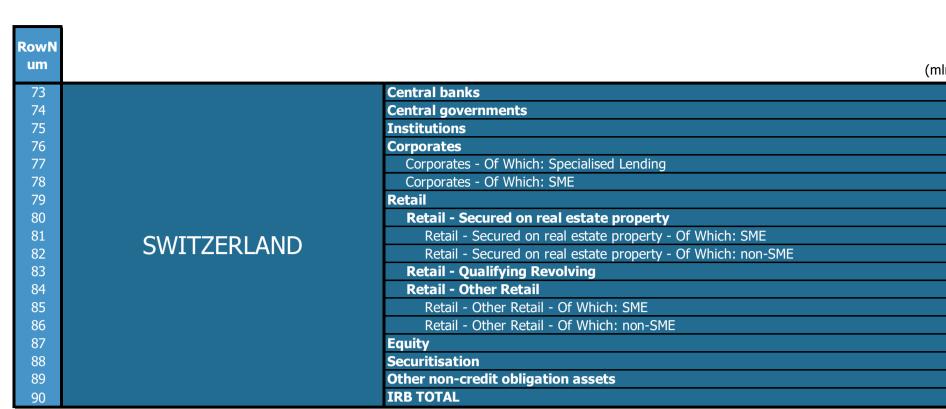
	Landesdank Daden-Wurttemberg																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Stage 3
	Central banks		8,013	0)		0 0	() -	8,013	0	C	0	()	0 -	8,01	3	0	0 0	0		0 -
	Central governments		12,871	2,651	109		1 1	43	40.00%	12,821	2,698	111	1		L 4	4 40.00%	6 12,76	9 2,74	48 11	.4 1	1	4	45
	Institutions		2,600	291			1 0	4	49.96%	2,601	285	13	1		1	6 46.84%	6 2,65	5 2	27 1	.8 1	1		8
	Corporates		57,525	22,616	1,520	4	1 360	699	45.98%	55,240	24,326	2,095	43	418	3 86	0 41.04%	6 54,09	1 24,8	2,76	4 42	416	1,06	58
	Corporates - Of Which: Specialised Lending		10,864	7,526	273		6 98	45	16.68%	10,881	7,333	, 449	5	96	5 7	5 16.68%	6 11,04	3 7,0	07 61	2 5	83	10	02
	Corporates - Of Which: SME		8,623	1,477	205		6 21	88	42.91%	8,563	1,451	290	6	23	3 10	7 37.04%	6 8,30	8 1,6	11 38	5 6	5 27	13	30
	Retail		0) (0 0	() -	0		C	0)	0 -	,	0	0	0 0	0		0 -
	Retail - Secured on real estate property		0	0) (0 0	() -	0	0	C	0)	0 -		0	0	0 0	0 0		0 -
Landesbank Baden-	Retail - Secured on real estate property - Of Which: SME		0	0) (0 0	() -	0	0	C	0	()	0 -		0	0	0 0	0 0		0 -
Württemberg	Retail - Secured on real estate property - Of Which: non-SME		0	0) (0 0	() -	0	0	C	0	()	0 -		0	0	0 0	0		0 -
wurttemberg	Retail - Qualifying Revolving		0	0) (0 0	() -	0	0	0	0	()	0 -		0	0	0 0	0 0		0 -
	Retail - Other Retail		0	0) (0 0	() -	0	0	C	0	()	0 -		0	0	0 0	0 0		0 -
	Retail - Other Retail - Of Which: SME		0	0) (0 0	() -	0	0	C	0	()	0 -		0	0	0 0	0 0		0 -
	Retail - Other Retail - Of Which: non-SME		0	0) (0 0	() -	0	0	C	0	()	0 -		0	0	0 0	0		0 -
	Equity		7	8	3 (0 0	() 29.87%	6	9	C	0	()	0 29.22%	6	6	10	0 0	0 0		0
	Securitisation																						
	Other non-credit obligation assets		174	107	/		0 2	1	24.73%	157	121	7	0		2	2 25.37%	6 16	3 1	12 1	.0 0	2		3
	IRB TOTAL		81,190	25,674	1.641	4	3 363	747	45.55%	78,839	27,440	2,226	45	421	91	2 40 97%	o 77,69	5 27.90	3 2.90	6 44	419	1,12	25

						84/48/8884							Baseline Scenario							84 /48 /8888			
						31/12/2021		1			1		31/12/2022			-				31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur		tage 2 exposure Sta	ige 3 exposure S	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure St	Stock of provisions for stage 3 exposure	Covera re Stage
	Central banks		1,110	0	0)	0 (0 () -	1,110) 0	C	0 0	C)	0 -	1,110	0	0	0	0		0 -
	Central governments		10,983	2,253	76	5	0 (0 30	40.00%	10,939	2,295	77	7 0	C) 3	1 40.00 ^o	% 10,899	2,335	78	0	0	3	31
	Institutions		360	19	0)	0 (0 (33.41%	356	5 22	1	1 0	C)	0 32.80 ^o	% 349	28	1	0	0		0
	Corporates		42,306	13,346	1,109) 2	8 254	4 581	L 52.39%	40,417	14,880	1,465	5 30	304	4 69	9 47.749	% 39,044	15,808	1,910	29	311	859	9ز
	Corporates - Of Which: Specialised Lending		4,243	1,242	35		1 18	8 12	2 35.27%	4,213	3 1,251	55	5 1	18	3 1	8 33.28 ^o	% 4,206	1,238	75	1	16	24	24
	Corporates - Of Which: SME		8,439	1,376	198	3	6 20	0 86	43.48%	8,383	3 1,350	281	1 6	23	3 10	5 37.47 ^o	% 8,129	1,511	373	5	26	12	27
	Retail		0	0	0)	0 (0 () -	() 0	C	0 0	C)	0 -	0	0	0	0	0		0 -
	Retail - Secured on real estate property		0	0	0)	0 (0 () -	() 0	C	0 0	C)	0 -	0	0	0	0	0		0 -
	Retail - Secured on real estate property - Of Which: SME		0	0	0)	0 (0 () -	() 0	C	0 0	C)	0 -	0	0	0	0	0		0 -
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		0	0	0)	0 (0 () -	() 0	C	0 0	C)	0 -	0	0	0	0	0		0 -
	Retail - Qualifying Revolving		0	0	0)	0 (0 () -	() 0	C	0 0	C)	0 -	0	0	0	0	0		0 -
	Retail - Other Retail		0	0	0)	0 (0 () -	() 0	C	0 0	C)	0 -	0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: SME		0	0	0)	0 (0 () -	() 0	C	0 0	C)	0 -	0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0		0 0	0 () -	() 0	C	0 0	C)	0 -	0	0	0	0	0		0 -
	Equity		7	8	0		0 (0 () 29.87%	6	5 9	C	0 0	C)	0 29.22 ⁰	% 6	10	0	0	0		0
	Securitisation																						
	Other non-credit obligation assets		157	72	3	8	0	1 1	l 19.87%	139	88	e	6 0	1		1 20.53 ^o	% 137	87	8	0	1		2
	IRB TOTAL		54,923	15,698	1,189	2	8 255	5 612	2 51.51%	52,968	17,294	1,548	8 31	305	73	2 47.25%	6 51,545	18,267	1,998	29	313	893	93

												Baseline Scenario									
						31/12/2021	-	-	-			31/12/2022			-			31/12/2023			
		(mln EUR, %		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage R re Stage 3 exp
	Central banks		6,006	5	0 0		0 () () –	6,006	0	0 0	0	C	-	6,006	0	0	0 0		0 -
	Central governments		4	4 3	8 0		0 () (40.00%	4	38	0 0	0	C	40.00%	o 4	37	0	0 0		0 4
	Institutions		653	3	1 0		0 () (31.29%	652	2	0 0	0	C	31.29%	650	4	1	0 0		0 31
	Corporates		3,433	3 1,97	9 149		4 28	3 28	18.78%	3,442	1,886 2	33 3	31	42	18.21%	3,477	1,767	316	3 28	6	60 18
	Corporates - Of Which: Specialised Lending		2,322	2 1,47	9 122		3 21	. 16	13.46%	2,357	1,370 1	96 2	21	27	13.71%	2,426	1,236	261	2 18	3	36 13
	Corporates - Of Which: SME		2	2	3 1		0 () (20.92%	2	3	1 0	0	C	19.73%	2	3	2	0 0		0 17.
	Retail		C	0	0 0		0 () () -	0	0	0 0	0	C	-	0	0	0	0 0		0 -
	Retail - Secured on real estate property		C	0	0 0		0 () () –	0	0	0 0	0	C	-	0	0	0	0 0		0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		C	0	0 0		0 () () -	0	0	0 0	0	C	-	0	0	0	0 0		0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		C	0	0 0		0 () () -	0	0	0 0	0	C	-	0	0	0	0 0		0 -
	Retail - Qualifying Revolving		C	0	0 0		0 () () –	0	0	0 0	0	C	-	0	0	0	0 0		0 -
	Retail - Other Retail		C	0	0 0		0 () () –	0	0	0 0	0	C	-	0	0	0	0 0		0 -
	Retail - Other Retail - Of Which: SME		C	0	0 0		0 () () –	0	0	0 0	0	C	-	0	0	0	0 0		0 -
	Retail - Other Retail - Of Which: non-SME		C	0	0 0		0 () () –	0	0	0 0	0	C	-	0	0	0	0 0		0 -
	Equity		C	0	0 0		0 () () –	0	0	0 0	0	C	-	0	0	0	0 0		0 -
	Securitisation																				
	Other non-credit obligation assets		C	0	0 0		0 () () –	0	0	0 0	0	C	-	0	0	0	0 0		0 -
	IRB TOTAL		10,096	5 2,018	3 149	4	4 28	28	18.80%	10,104	1,926 2	33 3	31	43	18.24%	10,138	1,808	317	3 28	6	50 18. 9

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
Ν	((mln EUR, %)	sure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage 3 e	xposure St	Stock of provisions for tage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0 ()	0 0)	0 -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	Central governments		0	1 ()	0 0		40.00%		1	0	0	C	0 0	40.00%	0	1	0	0	0		0 40.00%
	Institutions		36	0 0)	0 0)	28.00%	3	0	0	0	C	0 0	28.00%	o 36	0	0	0	0		0 28.00%
	Corporates		2,772 1,3	371 32		0 11		5 16.50%	2,72	1,397	57	0	12	2 9	16.30%	2,709	1,387	79	0	12		.3 16.20%
	Corporates - Of Which: Specialised Lending		2,327 1,3	318 31		0 11		5 16.07%	2,32	1,297	55	0	11	1 9	15.77%	2,307	1,294	76	0	11		_2 15.50%
	Corporates - Of Which: SME		20	13 ()	0 0		0 19.50%	2	13	0	0	C	0 0	19.46%	20	14	1	0	0		0 19.49%
	Retail		0	0 ()	0 0)	D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	Retail - Secured on real estate property		0	0 ()	0 0)	D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0 ()	0 0)	D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
LUAEMIDUUKG	Retail - Secured on real estate property - Of Which: non-SME		0	0 ()	0 0)	D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	Retail - Qualifying Revolving		0	0 ()	0 0)	D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	Retail - Other Retail		0	0 ()	0 0)	D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: SME		0	0 ()	0 0)	D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: non-SME		0	0 ()	0 0) (D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	Equity		0	0 ()	0 0) (D -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 ()	0 0		0 -		0	0	0	C	0 0	-	0	0	0	0	0		0 -
	IRB TOTAL		,809 1,3	72 32		0 11	5	5 16.50%	2,759	1,397	57	0	12	2 9	16.31%	2,746	1,388	79	0	12	1	16.20%







RowN			
um			(mln EUR, %
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	
118	NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

DowN			
RowN um			(maile
			(mlr
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	
136		Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(min EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	607	0	0	0) 0	0	-	607	0	0	0	0	0) –	607	0	0	0	0	0	-
	70	114	25	0	0 0	10	40.00%	68	115	25	0	0	10	40.00%	67	117	25	0	0	10	40.00%
	155		1	0) 0	0 0	24.50%	209	92	1	0	0	0	24.75%			1	0	0	0	24.87%
	1,291	649	11	1	4	4	34.85%	1,243	687	21	1	5	7	33.58%	1,298	620	32	1	4	11	33.36%
	0	24	0	0	0	0	7.94%	0	24	0	0	0	0	7.94%	0	24	0	0	0	0	7.94%
	/2	13	0	0	0	0 0	17.54%	/2	12	0	0	0	0	19.89%	/3	10	1	0	0	0	20.81%
	0	0	0	0	0	0 0	-	0	0	0	0	0	0) -	0	0	0	0	0	0	-
	0	0	0	0			-	0	0	0	0	0	0)	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0			_	0	0	0	0	0	0		0	0	0	0	0	0	_
	0	0	0	0			-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0			-	0	0	0	0	0	0		0	0	0	0	0	0	
	0	0	0	0) 0		-	0	0	0	0	0	0	/ 	0	0	0	0	0	0	-
	0	0	0	0		0	-	0	0	0	0	0	0		0	0	0	0	0	0	-
											, i i i i i i i i i i i i i i i i i i i	0							3		
	2	35	0	0) 1	. 0	45.00%	5	32	0	0	1	0	45.00%	13	24	1	0	1	0	45.00%
	2,125	945	36	1	. 5	14	38.30%	2,132	927	47	1	6	17	36.91%	2,235	813	58	1	5	21	36.14%

										Baseline Scenario)									
			31/12/2021							31/12/2022		1					31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0 0) -	(0 0	0	C	D C) (D -	0	C) (0 () () 0	-
	1,086	42	7	0	0 3	40.00%	1,08	5 42	. 7	C	D C)	3 40.00%	1,084	42	2 8	3 () () 3	40.00%
	96	1	0	0	0 0	36.43%	94	T 2	. 0	C	D C) (0 36.45%	92	4	ł C) () () 0	36.46%
	1,011	540 4	48	1	3 31	l 64.71%	922	2 625	53	1	1 4	4 33	3 62.43%	1,023	518	3 58	3 1	. 2	35	60.00%
	41	13	0	0	0 0	25.94%	37	7 17	, O	C	D C) (25.80%		11	. 1	1 () (0 0	25.73% 40.36%
	4	0	0	0	0 0	40.62%	4	4 1	. 0	C	D C) (0 40.49%	9 4	C) (0 () () 0	40.36%
	0	0	0	0	0 0) -	(0 0	0 0	C	D C) (D -	0	C) (0 () () 0	-
	0	0	0	0	0 0) -	(0 0	0 0	C	D C) (D -	0	C) (0 () (0	-
	0	0	0	0	0 0) -	(0 0	00	C	D C) (D -	0	C) () () (0	-
	0	0	0	0	0 0) -	(0 0	00	C	D C) (D -	0	C) () () (0	-
	0	0	0	0	0 0) -	(0 0	00	C	D C) (D -	0	C) () () (0	-
	0	0	0	0	0 0) -	(0 0	00	C	D C) (D -	0	C) () () (0	-
	0	0	0	0	0 0) -	(0 0	00	0	D C) (0 -	0		0 0	0 () (00	-
	0	0	0	0	0 0) -	(0 0	00	0	D C) (0 -	0		0 0	0 () (00	-
	0	0	0	0	0 0) -	(0 0	00	C	D C) (0 -	0) (0 () (00	-
	0	0	0	0	0 0) -	(0 0	00	0	C C) (0 -	0	0) () () (00	-
	2,192	582 5	56	1 3	3 34	61.40%	2,101	L 669	60	1	l] 4	l 36	5 59.52%	2,200	565	66	5 1	. 4	38	57.51%

1											Baseline Scenario)									
				31/12/2021							31/12/2022			-				31/12/2023			
R, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	C) 0	0	0	-	0	0	0	C	D C	0) -	0	0	(0 0	0	0	-
	10	20	C	0	0	0	40.00%	10	20	0	0	0 0	0	40.00%	10	20	(0 0	0	0	40.00%
	0	1	C	0	0	0	14.49%	0	1	0	C	D C	0) 14.73%	0	1	(0 0	0	0	14.83%
	1,712	497	11	1	5	5	48.12%	1,703	500	17	1	1 6	5 7	41.25%	1,689	507	25	5 1	6	9	38.05%
	406	323	3	3 0	4	- 1	19.00%	420	307	6	C) 4	1	20.38%	441	284	C	9 0	4	2	21.16%
	2	5	C) 0	0	0	13.10%	2	4	1	C	D C	0) 12.87%	2	4	1	L 0	0	0	12.68%
	0	0	C	0	0	0	-	0	0	0	C	D C	0 0) -	0	0	(0 0	0	0	-
	0	0	C	0	0	0	-	0	0	0	C	D C	0 0) -	0	0	(0 0	0	0	-
	0	0	C	0	0	0	-	0	0	0	0	D C	00) -	0	0	(0 0	0	0	-
	0	0	C	0	0	0	-	0	0	0	0	D C	00) -	0	0		00	0	0	-
	0	0	C	0	0	0	-	0	0	0	0	D C	0) -	0	0	(0 0	0	0	-
	0	0	C	0 0	0	0	-	0	0	0	C	D C	0 0) -	0	0	(0 0	0	0	-
	0	0	C	0 0	0	0	-	0	0	0	0	D C	0 0) -	0	0	(0 0	0	0	-
	0	0	C	0 0	0	0	-	0	0	0	0	D C	0) -	0	0	(0 0	0	0	-
	0	0	C	0 0	0	0	-	0	0	0	C	D C	0 0) -	0	0	(0 0	0	0	-
	14	1	0	0	0	0	45.00%	13	1	1	0		0) 45.00%	13	1	1	0	0	1	45.00% 38.36%
	1,737	519	11	. 1	5	5	47.98%	1,727	523	18	1	L 6	· 7	41.42%	1,712	530	26	5 I	6	10	38.36%

									Baseline Scenario										
			31/12/2021						31/12/2022			-				31/12/2023		_	
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	284	0 0	0	0 0) –	284	0	0	0	0	0	-	284	() 0	() 0	C) -
	0	3 0	0	0 0	40.00%	0	3	0	0	0	0	40.00%	0	3	8 0	(0 0	C	40.00%
	23	2 0	0	0 0	33.83%	23	2	0	0	0	0	33.85%	22	2	2 0	(0 0	C) 33.87%
	794	771 15	1	21 5	32.22%	821	735	24	1	19	8	32.95%	865	682	2 33	1	l 17	11	. 32.80%
	539	714 13	1	194	30.70%	569	676	21	0	18	7	31.49%	617	621	. 29	1	15	g	32.80% 31.15% 32.49%
	4	0 0	0	0 0	37.59%	4	0	0	0	0	0	34.42%	3	(0 0	(0 0	C) 32.49%
	0	0 0	0	0 0) -	0	0	0	0	0	0	-	0	(0 0	(0 0	C) -
	0	0 0	0	0 0) -	0	0	0	0	0	0	-	0	(0	(0 0	C) -
	0	0 0	0	0 0) -	0	0	0	0	0	0	-	0	(0 0	(0 0	C) -
	0	0 0	0	0 0) –	0	0	0	0	0	0	-	0	(0	(0) -
	0	0 0	0	0 0) -	0	0	0	0	0	0	-	0	(0	(0) -
	0	0 0	0	0 0) -	0	0	0	0	0	0	-	0		0) - \
	0	0 0	0		/ -	0	0	0	0	0	0	-	0						/ -
	0		0		/	0	0	0	0	0	0	-	0						/ -
	0		0	0		0	0	0	0	0	0	-	0		0				/ -
	0	0 0	0	0 0	40 0.8%	0	0	0	0	0	0	40 0.8%	0	((0	40.07%
	1,101	776 15	1	21 5	40.08%	1,128	740	24	1	19	8	40.08% 32.95%	1,172	687	33	1	. 17	11	40.07%



	Landesbank Baden-Wurttemberg																					
		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
												Baseline Scenario	D									
					31/12/2021	<u>г г</u>						31/12/2022							31/12/2023			
		Stage 1 exposu (mln EUR, %)	re Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposure St	age 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu	
	Central banks		0	0 (0 0) 0	() -	0	0	0)	0 (0	0 -	(D		0 0	0		0 -
	Central governments		2	0 (0 0) 0	(40.00%	2	0	0)	0 0	0	0 40.00%		2	0	0 0	0		0
	Institutions	4	11	0 (0 0) 0	() 44.71%	411	0	0)	0 0	0	0 44.69%	409	9	2 (0 0	0		0
	Corporates	4	53 37	77 (5 0) 7	-	2 27.18%	448	378	11	L	0 7	7	3 27.32%	458	8 36	2 10	6 0	6		4
	Corporates - Of Which: Specialised Lending	1	35 19	94	3 0) 5	:	. 19.79%	153	174	6	5	0 4	4	1 20.03%	169	9 15	5 8	8 0	3		2
	Corporates - Of Which: SME		18 5	58 (0 0) 0	(8.78%	17	58	1	L	0 0	0	0 8.79%	17	7 5	3	1 0	0		0
	Retail		0	0 (0 0) 0	() –	0	0	0)	0 0	0	0 -	(D	0	0 0	0		0 -
	Retail - Secured on real estate property		0	0 (0 0) 0	() -	0	0	0)	0 0	0	0 -	(D	0 (0 0	0		0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0 (0 0) 0	() -	0	0	0)	0 0	0	0 -	(D	0 (0 0	0		0 -
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0 (0 0) 0	() -	0	0	0)	0 0	0	0 -	(D	0 (0 0	0		0 -
	Retail - Qualifying Revolving		0	0 (0 0) 0	() -	0	0	0)	0 0	0	0 -	(D	0 (0 0	0		0 -
	Retail - Other Retail		0	0 (0 0) 0	() -	0	0	0)	0 0	0	0 -	(D	0 (0 0	0		0 -
	Retail - Other Retail - Of Which: SME		0	0 (0 0) 0	() -	0	0	0)	0 0	0	0 -	(D	0 (0 0	0		0 -
	Retail - Other Retail - Of Which: non-SME		0	0 (0 0) 0	() -	0	0	0)	0 0	0	0 -	(D	0 (0 0	0		0 -
	Equity		0	0 (0 0) 0	() -	0	0	0)	0 (0	0 -	(0	0 (0 0	0		0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 (0 0) 0	() -	0	0	0)	0 0	0	0 -	(0	0 (0 0	0		0 -
	IRB TOTAL	8	56 37	78 6	5 0	7	2	27.53%	861	378	11		0 7	7	3 27.73%	870) 364	17	7 0	6		5



												Baseline Scenario									
						31/12/2021						31/12/2022			_			31/12/2023			
		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 ex
	Central banks		C	0 0	0 0)	0 (0 () -		0 0	0 0	(0	D -	0	0	0	0 0		0 -
	Central governments		C	0 0	0 0)	0 (0 () -		0 0	0 0	(0	D -	0	0	0	0 0		0 -
	Institutions		C	0 0	0 0)	0 (0 (42.96%	b	0 0	0 0	(0	0 42.96%	0	0	0	0 0)	0 4
	Corporates		C	27	, O)	0 (0 (5.15%		0 27	0 0	(0	0 7.83%	0	27	0	0 0		0 1
	Corporates - Of Which: Specialised Lending		C	0 0	0 0)	0 (0 () -		0 0	0 0	(0	D -	0	0	0	0 0		0 -
	Corporates - Of Which: SME		C) 1	. 0)	0 (0 (1.75%		0 1	0 0	(0	0 2.43%	0	1	0	0 0		0 3
	Retail		C	0 0	0)	0 (0 () -		0 0	0 0	(0	D -	0	0	0	0 0		0 -
	Retail - Secured on real estate property		C	0 0	0)	0 (0 () -		0 0	0 0	(0	D -	0	0	0	0 0		0 -
MEXICO	Retail - Secured on real estate property - Of Which: SME		C	0 0	0)	0 (0 () -		0 0	0 0	(0	D -	0	0	0	0 0)	0 -
MLAICO	Retail - Secured on real estate property - Of Which: non-SME		C	0 0	0)	0 0	0 () -		0 0	0 0	(0	D -	0	0	0	0 0)	0 -
	Retail - Qualifying Revolving		C	0 0	0)	0 0	0 () -		0 0	0 0	(0	D -	0	0	0	0 0)	0 -
	Retail - Other Retail		C	0 0	0)	0 () () -		0 0	0 0	(0	D -	0	0	0	0 0)	0 -
	Retail - Other Retail - Of Which: SME		C	0 0	0)	0 0	0 () -		0 0	0 0	(0	D -	0	0	0	0 0)	0 -
	Retail - Other Retail - Of Which: non-SME		C	0 0	0)	0 0	0 () -		0 0	0 0	(0	D -	0	0	0	0 0)	0 -
	Equity		C	0 0	0)	0 (0 () -		0 0	0 0	(0	D -	0	0	0	0 0)	0 -
	Securitisation																				
	Other non-credit obligation assets		C	00	0)	0 0	0 () -		0 0	0 0	(0	0 -	0	0	0	00)	0 -
	IRB TOTAL		0	27	0		0 0		5.16%		0 27	0 0	C		7.84%	0	27	0 0	0		0 11.2

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	() (0 0	0 0	0 0	0	-	0	0 0	0)) () -	0	0	0	() 0	0	-
	() (0 0) 0	0 0	0	-	0	0 0	0) () -	0	0	0	() 0	0	-
	()	0 0	0 0	0 0	0	-	0	0 0	0) () -	0	0	0	(0 0	0	<u> </u>
	197	7 924	4 6	6 0	0 2	1	8.80%	193	919 15	0)	2 1	8.77%	173	928	26	() 2	2	8.73%
	87	7 923	3 6	6 0	0 2	1	8.82%	83	918 15	0)	2 1	8.79%	64	926	26	() 2	2	8.74%
	()	0 C	00	0 0	0	-	0	0 0	0) () -	0	0	0	(0 0	0	<u> </u>
	() (0 C	0 0	0 0	0	-	0	0 0	0		0 0) -	0	0	0	(0 0	0	l
	() (0 C	0 0	0 0	0	-	0	0 0	0		0 0) -	0	0	0	(0 0	0	
	() (0 0	0 0	0 0	0	-	0	0 0	0		0 0) -	0	0	0	(0 0	0	[
	() (0 0	0 0	0 0	0	-	0	0 0	0		0 () -	0	0	0	(0 0	0	 `
	() (0 0	00	0 0	0	-	0	0 0	0		0 () -	0	0	0	(0 0	0	 `
	(0 0	00	0 0	0	-	0	0 0	0) () -	0	0	0	(0 0	0	[]
	(0 0	00	0 0	0	-	0	0 0	0) () -	0	0	0	(0 0	0	ſ
	() (0 0	00	0 0	0	-	0	0 0	0) () -	0	0	0	(0 0	0	ſ
	() ()	0 0	0 0	0 0	0	-	0	0 0	0) () -	0	0	0	(0 0	0	·
						-								-						
	() / 924		0 0		0	- 8.80%	0 193	00 0000_	0) - L 8.77%	0	0	0	(0	- 0.730/
	197	924	+ 6	<u> </u>	<u> </u>	1	8.80%	193	12	0		<u> </u>	8.77%	173	928	26	U	<u>' 2</u>	2	8.73%

	Landesbank Daden-Wurttenberg																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		S (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 e
	Central banks		8,013	3 0) () (0 0	() -	8,013	0	0	0	0	(0 -	8,013			0 0	0		0 -
	Central governments		12,871	2,651	. 109)	1 1	44	40.00%	12,820	2,698	113	1	1	45	5 40.00%	6 12,766	2,74	3 11	5 1	1	4	1 7
	Institutions		2,189	697	13	3	1 1	6	5 45.18%	2,192	688	19	1	1	8	43.53%	6 2,215	65	2	5 1	1	1	1
	Corporates		38,471	41,430	1,760	3	1 543	775	5 44.04%	36,243	42,899	2,519	28	637	1,013	3 40.20%	6 35,099	43,21	2 3,35) 27	658	1,28	36
	Corporates - Of Which: Specialised Lending		8,055	5 10,236	372	2 (5 154	68	3 18.39%	7,789	10,274	599	5	156	114	4 19.02%	6 7,821	10,024	4 81	3 5	145	15	59
	Corporates - Of Which: SME		6,640	3,472	2 193	3	5 60	85	5 44.11%	5,997	4,014	293	4	78	108	3 36.70%	6 5,725	4,15	7 42	2 4	83	13	37
	Retail		0) () () (() -	0	0	0	0	0	() -	0	,)	0 0	0	1	0 -
	Retail - Secured on real estate property		0) () ()) (() -	0	0	0	0	0	() -	0)	0 0	0		0 -
Landesbank Baden-	Retail - Secured on real estate property - Of Which: SME		0	0 0) () (D C	() -	0	0	0	0	0	(0 -	0			0 0	0		0 -
Württemberg	Retail - Secured on real estate property - Of Which: non-SME		0	0 0) () (D C	() -	0	0	0	0	0	(0 -	0			0 0	0		0 -
vuittemberg	Retail - Qualifying Revolving		0	0 0) () (D C	() -	0	0	0	0	0	(D -	0			0 0	0		0 -
	Retail - Other Retail		0	0 0) () (0 0	(D -	0	0	0	0	0	(D -	0			0 0	0)	0 -
	Retail - Other Retail - Of Which: SME		0	0 0) () (0 0	(D -	0	0	0	0	0	(D -	0			0 0	0)	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0) () (0 0	(0 -	0	0	0	0	0	(D -	0			0 0	0)	0 -
	Equity		3	3 13	3 () (0 0	(30.41%	3	13	0	0	0	(29.73%	6 3	11	3	0 0	0		0
	Securitisation																						
	Other non-credit obligation assets		144	136	5 5	5 (2 2	1	1 24.87%	145	132	9	0	2		2 25.18%	6 149	124	1 1	2 0	2	1	3
	IRB TOTAL		61,692	44,926	1.887	34	1 547	826	6 43.77%	59,415	46,430	2 660	31	641	1 069	40.16 %	58,244	46.756	3 50	30	662	1.34	3 7

													Adverse Scenario)									
						31/12/2021							31/12/2022							31/12/2023			
		Sta (mln EUR, %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage Ratio Stage 3 exposi		sure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks		1,110	0	0		0 0	C) -	1,110	D	0	0	0	0	0 -		1,110	0	0	0	0	0 -
	Central governments		10,982	2,253	76		1 1	30	40.00%	10,939	9 2,2	295 7	78	1	1	40.0	0% 1	0,897	,335 7	9	1	1 3	40.00
	Institutions		235	142	2 1		0 0	C	32.37%	222	2	154	2	0	0	1 32.1	6%	223	152	3	0	D	1 32.010
	Corporates		28,645	26,885	1,232	. 20	0 365	627	50.90%	26,744	4 28,3	308 1,70	09 1	9 4	150 79	99 46.7	5% 2	5,714 2	3,786 2,26	2 1	8 47	7 1,00	44.38 ⁰
	Corporates - Of Which: Specialised Lending		3,433	2,042	2 44		1 28	16	34.99%	3,285	5 2,:	159 7	75	1	29	24 31.3	4%	3,234	2,175 11	1	1 2	9 3	28.93 ^o
	Corporates - Of Which: SME		6,502	3,326	5 186	, ,	4 58	83	44.83%	5,868	3,8	363 28	32	4	75 10)5 37.2	1%	5,600	40	7	4 8	1 13	33 32.76 ⁰
	Retail		0	0) 0		0 C	C) -	C	D	0	0	0	0	0 -		0	0	0	0	D	0 -
	Retail - Secured on real estate property		0	0) 0		0 C	C) -	C	D	0	0	0	0	0 -		0	0	0	0	D	0 -
	Retail - Secured on real estate property - Of Which: SME		0	0) 0		0 C	C) -	C	D	0	0	0	0	0 -		0	0	0	0	D	0 -
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		0	0) 0		0 C	C) -	C	D	0	0	0	0	0 -		0	0	0	0	D	0 -
	Retail - Qualifying Revolving		0	0) 0		0 C	C) -	C	D	0	0	0	0	0 -		0	0	0	0	D	0 -
	Retail - Other Retail		0	0) 0		0 C	C) –	C	0	0	0	0	0	0 -		0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0	0) 0		0 0	C) –	C	0	0	0	0	0	0 -		0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0) 0		0 0	C) –	C	0	0	0	0	0	0 -		0	0	0	0	0	0 -
	Equity		3	13	; O		0 0	C	30.41%	3	3	13	0	0	0	0 29.7	3%	3	13	0	0	0	0 29.50
	Securitisation																						
	Other non-credit obligation assets		130	99) 4		0 1	1	. 18.90%	124	4	102	7	0	1	1 19.4	4%	119	104 1	0	0	1	2 19.899
	IRB TOTAL		41,104	29,392	1,313	2:	L 367	659	50.16%	39,141	L 30,8	72 1,79	6 1	9 4:	52 83	2 46.34	<u>%</u> 38	3,065 31	390 2,35	5 19	9 47	9 1,039	9 44.119

												Adverse Scenari)								
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of r provisions for ıre Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exposu	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposur	
37	Central banks		6,006	0	0	0	0	() -	6,006	0	0	0	0 0	-	6,006	0	0	0	0	0 -
38	Central governments		4	38	0	0	0	(40.00%	4	38	0	ס	0 0	40.00%	4	38	0	0	0	0 40.00%
39	Institutions		629	24	1	C	0	() 31.34%	632	22	1	D	0 0	31.31%	621	33	1	0	D	0 31.26%
40	Corporates		2,251	3,100	209	3	42	43	3 20.33%	2,162	3,098	300	3	46 63	21.08%	2,166	3,012	383	2 4	5 8	85 22.22%
41	Corporates - Of Which: Specialised Lending		1,623	2,121	179	2	31	29	9 16.40%	1,555	2,114	254	2	33 43	17.12%	1,594	2,015	314	2 3	1 5	55 17.61%
42	Corporates - Of Which: SME		0	5	1	C	0	(20.45%	0	5	1	כ	0 0	18.55%	0	5	2	0	0	0 16.65%
43	Retail		0	0	0	C	0	() -	0	0	0)	0 0	-	0	0	0	0)	0 -
44	Retail - Secured on real estate property		0	0	0	C	0	() -	0	0	0)	0 0	-	0	0	0	0	0	0 -
	Retail - Secured on real estate property - Of Which: SME		0	0	0	C	0	() -	0	0	0)	0 0	-	0	0	0	0	0	0 -
45 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	C	0	() -	0	0	0	0	0 0	-	0	0	0	0	0	0 -
47	Retail - Qualifying Revolving		0	0	0	C	C	() -	0	0	0)	0 0	-	0	0	0	0	0	0 -
48	Retail - Other Retail		0	0	0	C	C	() -	C	0	0)	0 0	-	0	0	0	0	0	0 -
49	Retail - Other Retail - Of Which: SME		0	0	0	C	C	() -	C	0	0)	0 0	-	0	0	0	0	0	0 -
50	Retail - Other Retail - Of Which: non-SME		0	0	0	C	C	() -	C	0	0	<u>כו</u>	0 0	-	0	0	0	0)	0 -
51	Equity		0	0	0	C	0	() -	0	0	0)	0 0	-	0	0	0	0	0	0 -
52	Securitisation																				
53	Other non-credit obligation assets		0	0	0	C	0	() -	0	0	0	D	0 0	-	0	0	0	0	0	0 -
54	IRB TOTAL		8,891	3,162	210	3	42	43	20.37 %	8,804	3,157	301	3	46 64	21.11%	8,797	3,082 3	85	3 4	5 8	36 22.25%

												Adverse Scenario										
					31/12/2021							31/12/2022						31/12/2023	, 			
RowN um	(mln EUR		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 expo	Stock of ure provisions fo Stage 1 expose		of Stock of is for provisions posure Stage 3 expo	for osure	erage Ratio - e 3 exposure
55	Central banks		0	0 0	(0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
56	Central governments		0	1 0)	0 0	(40.00%	(0 1	0	0	(0 0	40.00%	» 0	1	0	0	0	0	40.00%
57	Institutions	34	4	3 ()	0 0	(28.00%	34	4 3	0	0		0 0	28.00%	o 33	3	0	0	0	0	28.00%
58	Corporates	1,863	2 2,27	'0 44		1 35		3 19.06%	1,739	9 2,336	100	1	30	5 20	19.98%	1,687	2,322	167	1	34	34	20.39%
59	Corporates - Of Which: Specialised Lending	1,54	7 2,08	67 43	:	1 34		3 18.69%	1,443	3 2,136	97	0	34	4 19	19.64%	1,408	2,107	162	0	31	32	20.05%
60	Corporates - Of Which: SME	1	7 1	.7 ()	0 0	(20.20%	13	3 20	1	1		0 0	20.64%	o 13	20	1	0	0	0	21.10%
61	Retail		0	0 0		0 0	() -	(0 0	0	0		0 0	-	0	0	0	0	0	0 -	
62	Retail - Secured on real estate property		0	0 0		0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
64 LUALMDOUKG	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
65	Retail - Qualifying Revolving		0	0 0		0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
66	Retail - Other Retail		0	0 0		0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
67	Retail - Other Retail - Of Which: SME		0	0 0		0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
68	Retail - Other Retail - Of Which: non-SME		0	0 0)	0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
69	Equity		0	0 0)	0 0	() -	(0 0	0	0	(0 0	-	0	0	0	0	0	0 -	
70	Securitisation																					
71	Other non-credit obligation assets		0	0 0		0 0	() -	(00	0	0	(0 0	-	0	0	0	0	0	0 -	
72	IRB TOTAL	1,89	5 2,27	3 44	1	1 35	8	19.07%	1,773	3 2,339	100	1	36	5 20	19.99%	1,720	2,326	167	1	34	34	20.40%







RowN			
um			(mln EUR, %
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	
118	NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN		
um	Ι	(mln EUR, %
127		Central banks
127		Central governments
129		Institutions
130		Corporates
131		Corporates - Of Which: Specialised Lending
132		Corporates - Of Which: SME
133		Retail
134		Retail - Secured on real estate property
135	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME
136		Retail - Secured on real estate property - Of Which: non-SME
137		Retail - Qualifying Revolving
138		Retail - Other Retail
139		Retail - Other Retail - Of Which: SME
140		Retail - Other Retail - Of Which: non-SME
141		Equity
142		Securitisation
143		Other non-credit obligation assets
144		IRB TOTAL

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	607	0	0	0)	0 0	-	607	0	C	0	0	C) –	607	0	0	0	0	0) –
	70	114	25	0)	0 10	40.00%	68	115	25	0	0	10	40.00%	67	117	25	0	0	10	40.00%
	19	282	1	0)	0 0	24.50%	96	204	2	0	0	C) 24.43%	211	89	2	0	0	1	24.47%
	598	1,338	14	1		8 5	35.07%	586	1,337	27	1	8	g	34.26%	607	1,305	38	1	8	13	34.07%
	0	24	0	0		0 0	7.94%	0	24	C	0	0	C	7.94%	0	24	0	0	0	0	7.97%
	68	16	0	0		0 0	18.41%	65	19	1	0	0	C	18.50%	64	19	1	0	0	0	18.10%
	0	0	0	0			-	0	0	0	0	0) -	0	0	0	0	0	0) –
	0	0	0	0			-	0	0		0	0) -	0	0	0	0	0	0) –
	0	0	0	0			-	0	0		0	0) -	0	0	0	0	0	0) -
	0	0	0	0			-	0	0		0	0) -	0	0	0	0	0	0)
	0	0	0	0			-	0	0		0	0) _	0	0	0	0	0)
	0	0	0	0			-	0	0		0	0) -	0	0	0	0	0	0	-
	0	0	0	0			-	0	0		0	0) _	0	0	0	0	0	0	-
	0	0	0	0)		-	0	0		0	0	C	/ 	0	0	0	0	0		/
	0	0		0				0	0		0	0			0	0		0	0		
	2	35	0	0)	1 0	45.00%	9	28	1	0	1	C	45.00%	19	18	1	0	1	C	45.00%
	1,296	1,769	40	1		9 15	37.84%	1,367	1,685	54	1	9	20	36.66%	1,510	1,529	66	1	8	24	36.09%

										Adverse Scenario										
				31/12/2021					_	31/12/2022							31/12/2023		_	
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C	0	0	0 0		0 0) -	0 0	0	C) 0	0	-	0	0	0	0	0	0) -
	1,086	6 42	7	7 0		0 3	40.00%	1,085 42	. 8	C	0 0) 3	40.00%	1,084	42	8	0	0	3	3 40.00%
	84	12	1	0		0 0	36.43%	85 11	1	C	0 0	0 0	36.44%	85	11	1	0	0	0	36.45%
	330	1,218	50	0 0		6 32	2 63.64%	338 1,206	55	C) 7	<u>'</u> 34	61.07%	335	1,204	60	0	7	36	5 58.93% 25.73% 40.06%
	34	20	0	0 0		0 0	25.94%	31 23	0	C	0 0	0	25.80%		19	1	0	(0	25.73%
	3	8 1	0	0 0		0 0	40.67%	3 1	0	C	0	0	40.40%	3	1	0	0	(0	40.06%
	0	0 0	0	0 0		0 0) -	0 0	0 0	C	0 0	0 0	-	0	0	0	0	0	0 0) -
	0	0 0	0	0 0		0 0) -	0 0	0 0	C	0 0	0 0	-	0	0	0	0	0	0 0) -
	0	0	0	0 0		0 0) -	0 0	0	C	0 0	0	-	0	0	0	0	0	0) -
	0	0	0	0 0		0 0) -	0 0	0	C	0 0	0	-	0	0	0	0	(0) -
	0	0	0	0 0		0 0) -	0 0	0	C	0 0	0	-	0	0	0	0	(0) -
	0	0	0	0 0		0 0) -	0 0	0	C	0 0	0	-	0	0	0	0	(0) -
	0	0	0	0 0		0 0) -	0 0	0	C	0 0	0	-	0	0	0	0	(0) -
	0	0	0	0 0		0 0) -	0 0	0	C	0	0	-	0	0	0	0	(0) -
	0	0 0	0	0 0		0 0) -	0 0	0	C	00	00	-	0	0	0	0	(0) -
	-											-				-				
	0	0 0	0	0 0) -	0 0	0	C	0	0 0	-	0	0	0	0	(0) -
	1,500	1,272	58	S 0		5 35	60.32%	1,508 1,258	64	0	ין 7	' 37	58.14%	1,503	1,257	70	0	8	39	56.33%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
२, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	C) 0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
	10	20	0	C) 0	0	40.00%	10	20 0	0	0	0	40.00%	10	20	0	0	0	0	40.00%
	0	1	0	C) 0	0	14.43%	0	1 0	0	0	0	14.48%	0	1	0	0	0	0	14.52%
	1,175	1,033	13	1	. 10	6	45.83%	1,140	1,058 23	1	11	9	38.89%	1,129	1,058	33	1	11	12	35.71%
	297	432	4	C) 5	1	19.72%	305	420 8	0	5	2	20.23%	323	398	12	0	5	2	20.57%
	2	5	0	C) 0	0	17.63%	2	5 1	0	0	0	19.06%	2	5	1	0	0	0	19.80%
	0	0	0	C	0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	C	0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	C	0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	r
	0	0	0	C	0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	r
	0	0	0	0	0	0 -	-	0	0 0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0-	-	0	00	0	0	0	-	0	0	0	0	0	0	-
	12	2	1	0	0	0	45.00% 45.78%	12	2 1	0	0	1	45.00%	11	2	2	0	0	1	45.00% 36.18%
	1,197	1,056	14	1	. TO	6	45.78%	1,163	1,081 24	1	11	9	39.21%	1,151	1,082		1	11	13	30.18%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
. %)		e Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	28	34 0	0		0 0	00	-	284	0	(0 0	0	0) -	284	1 C	0) (0	0	-
		0 3	0		0 0	0 0	40.00%	0	3		0 0	0	0	40.00%	C) 3	0) (0	0	40.00%
	2	20 5	0		0 0	0 0	34.27%	21	4		0 0	0	0) 34.34%	20) 4	C) (0 0	0	34.40%
	56	52 999	19		1 26	6 6	32.63%	578	971	32	2 0	25	10) 32.85%	601	936		1	. 23	14	32.68%
	40	9 841	16	(0 24	l 5	30.99%	428	811	27	70	22	8	31.17%	459	9 770	37	′ (20	11	30.91%
		3 1	0		0 0	0 0	35.53%	2	1	(00	0	0) 29.65%	2	2 2	0) (0 0	0	26.44%
		0 0	0		0 0	0 0	-	0	0	(0 0	0	0) -	C	0 0	0 0) (0 0	0	-
		0 0	0		0 0	0 0	-	0	0	(0 0	0 0	0) -	C	0 0	0 0) (0 0	0	-
		0 0	0		0 0	0 0	-	0	0	(0 0	0	0) -	C	0 0	0 0) (0 0	0	-
		0 0	0		0 0	0 0	-	0	0	(0 0	0	0) -	0	0 0	0) (0	0	-
		0 0	0		0 0	0 0	-	0	0	(0 0	0	0) -	C	0 0	0) (0 0	0	-
		0 0	0		0 0	0 0	-	0	0	(0 0	0	0) -	0	0 0	0) (0	0	-
		0 0	0		0 0	0 0	-	0	0	(0 0	0	0) -	0	0 0	0) (0	0	-
		0 0	0		0 0	0 0	-	0	0	(0 0	0	0) -	0	0 0	0) (0	0	-
		0 0	0		0 0	0 0	-	0	0	(00	0	0) -	0	0 0	0) (0 0	0	-
						-						-							-		
	86	0 0 6 1,007	0 19) 0 5 6	40.08% 32.64%	0 883	0 978	(0	0	0 40.08% 32.85%	906	0 0 5 943) (. 1	0 23	0 14	40.08% 32.68%



	Landesbank Baden-wurtlemberg	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario	0									
					31/12/2021							31/12/2022						-	31/12/2023			
	(mln El		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo e Stage 3 expos	
	Central banks		0	0 0	0	0	(0 -	0		0	0	0 (0	0 -	(0	0 (0 0		0	0 -
	Central governments		2	0 0	0	0	(0 40.00%	2		0	0	0 (0	0 40.00%	2	2	0 (0 0		0	0
	Institutions	40.	3	8 0	0	0	(0 44.71%	388	-	23	0	0 (0	0 44.71%	387	7 2	4 1	1 0		0	0
	Corporates	26	0 56	8 8	0	11		2 28.31%	275	54	1 6 1	6	0 10	0	5 28.43%	276	6 53	7 24	4 0	1	.0	7
	Corporates - Of Which: Specialised Lending	10	0 22	8 4	. 0	7		1 20.13%	119	20	06	8	0 6	6	2 20.49%	130	0 19	1 11	1 0		5	2
	Corporates - Of Which: SME	12	2 6	3 0	0	0	(0 12.05%	12	(53	1	0 (0	0 13.16%	11	1 6	3 2	2 0		0	0
	Retail		0	0 0	0	0		0 -	0		0	0	0 (0	0 -	(0	0 (0 0		0	0 -
	Retail - Secured on real estate property		0	0 0	0	0	(0 -	0		0	0	0 (0	0 -	(0	0 (0 0		0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0	(0 -	0		0	0	0 (0	0 -	(0	0 (0 0		0	0 -
INANCL	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0	(0 -	0		0	0	0 (0	0 -	(0	0 (0 0		0	0 -
	Retail - Qualifying Revolving		0	0 0	0	0	(0 -	0		0	0	0 (0	0 -	(0	0 (0 0		0	0 -
	Retail - Other Retail		0	0 0	0	0	(0 -	0		0	0	0 (0	0 -	(0	0 (0 0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0	0	0	(0 -	0		0	0	0 (0	0 -	(0	0 (0 0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0	0	0	(0 -	0		0	0	0 0	0	0 -	C	0	0 (0 0		0	0 -
	Equity		0	0 0	0	0	(0 -	0		0	0	0 0	0	0 -	C	0	0 (0 0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0	0	0		0 -	0		0	0	0 0	0	0 -	(0	0 (0 0		0	0 -
	IRB TOTAL	665	5 57	7 9	0	11	2	2 28.71%	665	56	i9 1	6	0 10		5 28.80%	665	5 56	1 24	4 0	1	0	7



				Adverse Scenario																	
						31/12/2021						31/12/2022						31/12/2023			
		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage re Stage 3 e
	Central banks		C	0 0) C)	0 0) () -		0 0	0 0	C	() -	0	0	0	0 0)	0 -
	Central governments		C	0 0) C)	0 0) () -		0 0	0 0	C	() -	0	0	0	0 0)	0 -
	Institutions		C	0 0) C)	0 0) (42.96%		0 0	0 0	0	(42.96%	0	0	0	0 0)	0
	Corporates		C	27	' C)	0 0) (6.76%		0 27	0 0	C	(10.46%	0	27	0	0 0)	0
	Corporates - Of Which: Specialised Lending		C	0 0) C)	0 0) () –		0 0	0 0	C	() -	0	0	0	0 0)	0 -
	Corporates - Of Which: SME		C	0 1	. C)	0 0) (1.97%		0 1	0 0	C	(2.93%	0	1	0	0 0)	0
	Retail		C	0 0) C)	0 0) () –		0 0	0 0	C	() –	0	0	0	0 0)	0 -
	Retail - Secured on real estate property		C	0 0) C)	0 0) () –		0 0	0 0	C	() –	0	0	0	0 0)	0 -
MEXICO	Retail - Secured on real estate property - Of Which: SME		C	0 0) C)	0 0) () –		0 0	0 0	C	() –	0	0	0	0 0)	0 -
MLAICO	Retail - Secured on real estate property - Of Which: non-SME		C	0 0) C) (0 0) () –		0 0	0 0	C	() –	0	0	0	0 0)	0 -
	Retail - Qualifying Revolving		C	0 0) C) (0 0) () –		0 0	0 0	C	() –	0	0	0	0 0)	0 -
	Retail - Other Retail		C	0 0) C)	0 0) () –		0 0	0 0	C	() –	0	0	0	0 0)	0 -
	Retail - Other Retail - Of Which: SME		C	0 0) C) (0 0) () –		0 0	0 0	C	() –	0	0	0	0 0)	0 -
	Retail - Other Retail - Of Which: non-SME		C	0 0) C) (0 0) () –		0 0	0 0	C	() –	0	0	0	0 0)	0 -
	Equity		C	0 0) C)	0 0) () -		0 0	0 0	C	() -	0	0	0	0 0)	0 -
	Securitisation																				
	Other non-credit obligation assets		C	0 0) C)	0 0) () –		0 0	0 0	0	() -	0	0	0	0 0)	0 -
	IRB TOTAL		0	27	0) (0 0	0	6.77%		27	0 0	0	(10.47%	0	27	0 () 0		0 13

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0)	0	0 (0 0) 0	-	0	0	0	(D) (0 -	() 0	0	0 0	0	0	-
	0)	0 (0 (0 0) 0) –	0	0	0	(ס) (0 -	(0 0	C	0 0	0	0	-
	0	0	0 (0 (0 0	0 0) -	0	0	0	(ס) (0 -	(00	0	00	0	0	-
	113	3 1,0	04 10	0 () 3	3 1	. 12.15%	130	977	19	(0	3	3 13.37%	ó 124	1 974	- 29	0	3	4	14.09%
	37	7 9	70 10	0 (3 3	3 1	. 12.18%	55	942	19	(3	3 13.41%	6 50	937	29	0	3	4	14.14%
	0)	0	0 (0 0) 0) –	0	0	0	(ס) (0 -	() 0	C	0 0	0	0	-
	0	0	0 (0 (0 0	0 0) -	0	0	0	(ס) (0 -	(00	0	00	0	0	-
	0	0	0	0 (0 0	0 0	-	0	0	0	(ס) (0 -	() 0	0	00	0	0	-
	0)	0	0 (0 0) 0) –	0	0	0	(0) (0 -	() 0	C	0 0	0	0	-
	0	0	0	0 (0 0	0 0) –	0	0	0	(0) (0 -	() 0	C	0 0	0	0	-
	0)	0	0 (0 0) 0) –	0	0	0	(ס) (0 -	() 0	C	0 0	0	0	-
	0	0	0 (0 (0 0	0 0) -	0	0	0	(ס) (0 -	(00	0	00	0	0	-
	0	0	0 (0 (0 0	0 0) -	0	0	0	(0	0 (0 -	(00	0	0 0	0	0	-
	0)	0 (0 (0 0	0 0	-	0	0	0		0	0 (0 -	(00	0	0	0	0	-
	0	0	0	0 (0 0	0 0	-	0	0	0	(ס) (0 -	() 0	0	00	0	0	-
	C	0	0	0 (0 0) 0) -	0	0	0	(0) (0 -	(0 0	C	0 0	0	0	-
	113	B 1,00	04 10) 3	1	12.15%	130	977	19	C		3	3 13.37%	b 124	974	29	0	3	4	14.09 %





								31/12/202	0			
			Exposure	values	Risk exposi	ure amounts						
Rowl	N		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions Stage 3 exp
		(mln EUR, %))									
22		Central banks	7	0	0	(0 0	7	'	0 0	0	
23		Central governments	131	0	0	() 5	121	. (0 0	1	
24		Regional governments or local authorities	1,100	0	2	(802	305		2 0	1	
25		Public sector entities	373	0	71	() 1,241	19) (0 0	0	
26		Multilateral Development Banks	0	0	0	(0 0	C) (0 0	0	
27		International Organisations	0	0	0	(0 0	C) (0 0	0	
28		Institutions	35,928	0	92		30,529	113		3 1	0	
29		Corporates	4,636	40	3,135	46	5 4,294			5 2	12	
30		of which: SME	1,164	7	1,115	11	l 982	204) 1	3	
31		Retail	6,267	54	4,245		2 4,777	2,058		8 6	14	
32	GERMANY	of which: SME	2,585	40	1,477	57	7 1,679			3 5	9	
33		Secured by mortgages on immovable property	3,978	10	1,383	10	3,261	635	5 10	0 0	2	
34		of which: SME	378	2	111	2	2 269	97	2	2 0	1	
35		Items associated with particularly high risk	20	0	30	(0 0	C) (0 0	0	
36		Covered bonds	15	0	0	(0 0	0) (0 0	0	
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0 0	C) (0 0	0	
38		Collective investments undertakings (CIU)	6	0	6	(0 0	0) (0 0	0	
39		Equity	0	0	0	(0 0	C) (0 0	0	
40		Securitisation										
41		Other exposures	76	0	71	(9 46	28	(0 0	0	
42		Standardised Total	52,536	103	9,034	128	44,955	4,138	219) 10	31	

								Actual				
								31/12/202	0			
			Exposure	values	Risk expos	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
43		Central banks	0	0	C) (0 () C	C	C)	0
44		Central governments	0	0	C) (0 () C	0	C)	0
45		Regional governments or local authorities	0	C	C) (0 () C	C	C)	0
46		Public sector entities	0	C	C) (0 0) C	0	C)	0
47		Multilateral Development Banks	0	0	C) (0 0) C	0	C		0
48		International Organisations	0	0	C) (0 0) C	C	C		0
49		Institutions	52	•	11	. (0 0) C	0	C		0
50		Corporates	45	0	45	5 (7	6	0	C		0
51		of which: SME	1	0	1	. (0 0	1	0	C		0
52		Retail	4	0	3	3 (3	1	0	C)	0
53	UNITED STATES	of which: SME	0	0	C) (0 () C	C	C)	0
54		Secured by mortgages on immovable property	10	0		3 (7	2	. 0	C)	0
55		of which: SME	0	C	C) (0 0	C	C	C)	0
56		Items associated with particularly high risk	0	C	C) (0 0	C	C	C)	0
57		Covered bonds	0	0	C) (0 0) C	C	C		0
58		Claims on institutions and corporates with a ST credit assessment	0	0	C) (0 () C	0	C)	0
59		Collective investments undertakings (CIU)	4	0	4	ł (0 () C	C	C)	0
60		Equity	0	0	C) (0 () C	0	C)	0
61		Securitisation										
62		Other exposures	2	0	2	2 (2	2 C	C	C)	0
63		Standardised Total	117	0	68	6 C	20	9	0	0		0

							Actual				
							31/12/202	20			
			Exposure	e values	Risk exposu	ure amounts					
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions Stage 3 exp
64		Central banks	0		0				0 0) 0	
65		Central governments	0		0	(
66		Regional governments or local authorities	0	0	0	(0	0 (0 0	0	
67		Public sector entities	0	C	0	(0	0 (0 0) 0	1
68		Multilateral Development Banks	0	C	0 0	(0) (0 0) 0	1
69		International Organisations	0	C	0 0	(0	D (D C) 0	
70		Institutions	0	C	0 0	(0	0 (0 0) 0	
71		Corporates	13	2	. 13	4	4 20	2 (0 0) 0	
72		of which: SME	0	C	0	(0) (0 0) 0	
73		Retail	0	C	0	(0	0 (0 0) 0	
74	LUXEMBOURG	of which: SME	0	C	0	(0	0 (0 0) 0	
75		Secured by mortgages on immovable property	1	C	0	(D 1	0 (0 0) 0	
76		of which: SME	0	C	0	(0	0 (0 0) 0	
77		Items associated with particularly high risk	0	C	0	(0	0 (0 0) 0	
78		Covered bonds	0	C	0	(0	0 (0 0) 0	
79		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	0 (0 0) 0	
80		Collective investments undertakings (CIU)	1	C) 1	(0	0 (0 0) 0	
81		Equity	0	C	0	(0	0 (0 0) 0	
82		Securitisation									
83		Other exposures	1	C	1	(0 1	0 (0 0) 0	
84		Standardised Total	15	2	15	4	21	2 0	0 0	0 0	

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	ire amounts						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
UR, %)						_		_		
	7	0	0	0	-	7	0	0	0	
	161	0	0	0	5	151	0	0	1	
	1,101	0	2	0	802	305	2	0	-	
	373	0	71	0	1,241	19		0	_	
	0	0	0	0	0	0	0	0		
	0	0	0 105	0	0	0	0	0	ő	
	35,987	0 44			30,532 5,135			1	0 14	
	5,806 1,200	44 7	3,926 1,148		1,005			5	3	
	6,318	/ 54	4,282							
	2,591	41	1,480					5	9	
	4,034	10	1,403				10	0	_	
	384	2	113		274			0		
	21	0	32		0	0	0	0		
	68	0	5		0	0	0	0		
	0	0	0		0	0	0	0		
	20	0	20	-	0	0	0	0	-	
	0	0	0		0	0	0	0		
	84	0	80	0	50	28	0	0	0	
	53,981	109	9,925						33	

Actual

	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.01%
0	0.00%
0	0.00%
0	0.88%
97	80.21%
6	62.73%
48	53.33%
36	56.98%
1	14.03%
0	12.11%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
146	64.66%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.01%
0	0.00%
0	0.00%
0	0.88%
93	80.04%
6	62.68%
47	53.23%
36	57.12%
1	13.99%
0	12.11%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
141	64.29%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	42.57%
0	0.00%
0	45.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	44.77%

of ns for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	98.71%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	98.71%





								Actual				
								31/12/202	20			
			Exposure	e values	Risk exposu	re amounts						
Rowl um	Ν	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu
106		Central banks	() (0 0	(D C)	0 () () C	,
107		Central governments	2	2 (0 0	(D C)	2 () () C	1
108		Regional governments or local authorities	() (0 0	(D C) (0 () () C	
109		Public sector entities	() (0 0	(D C) (0 () () C	,
110		Multilateral Development Banks	() (0 0	(D C) (0 () () C	,
111		International Organisations	() (0 0	(0 0) (0 () () C	1
112		Institutions	1	L (0 0		D C) () () () C	,
113		Corporates	182	2 (136		0 159) 1!	5 () () C	,
114		of which: SME	2	2 () 2		2	2 () () () C	1
115		Retail	2	2 (0 1		2 2	2	1 () () C	1
116	AUSTRIA	of which: SME	() (0 0	(D C) (0 () () C	1
117		Secured by mortgages on immovable property	2	2 (0 1	(0 1		1 () () ()	1
118		of which: SME	() (0 0	(0 0) (0 () () ()	1
119		Items associated with particularly high risk	() (0 0	(D C) (0 () () C	1
120		Covered bonds	() (0 0	(D C) (0 () () C	1
121		Claims on institutions and corporates with a ST credit assessment	() (0 0	(0 0) (0 () () C	,
122		Collective investments undertakings (CIU)	1	L (0 1	(D C) (0 () () C	,
123		Equity	(0 0		0 0		0 () ()) ()	1
124		Securitisation										
125		Other exposures	(0 0		0 0		0 () ()	0	,
126		Standardised Total	189		139	() 162	18	3 0	0	0	1

								Actual				
								31/12/202	0			
	_		Exposure	values	Risk exposu	ure amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisior Stage 3 ex
		(mln EUR, %)										
127		Central banks	0	(0		0 0	0		0 0) ()
128		Central governments	0	(0 0		0 0	0	(0 0) ()
129		Regional governments or local authorities	0 0		0 0		0 0	0	(0 0) ()
130		Public sector entities	0	(0 0		0 0	0	(0 0) ()
131		Multilateral Development Banks	0	(0 0		0 0	0	(0 0) ()
132		International Organisations	0 0		0 0		0 0	0	(0 0) ()
133		Institutions	0	(0 0		0 0	0	(0 0) ()
134		Corporates	45	() 45		25		(0 0) ()
135		of which: SME	12	(12) 11	0) ()) ()
136		Retail	0	(0 0		0 0	0) ()) ()
137	NETHERLANDS	of which: SME	0	(0 0		0 0	0		0 0) ()
138		Secured by mortgages on immovable property	2	() 1) 2	0		0 0) ()
139		of which: SME	0	(0		0 0	C	(0 0) ()
140		Items associated with particularly high risk	0	(0		0 0	0	(0 0) ()
141		Covered bonds	0	(0		0 0	0	(0) ()
142		Claims on institutions and corporates with a ST credit assessment	0	(0		0 0	C	(0 0) ()
143		Collective investments undertakings (CIU)	2	(2		0 0	0		0 0) ()
144		Equity	0	(0		0 0	C	(0 0) ()
145		Securitisation										
146		Other exposures	0	(0		0 0	C	(0 0) ()
147		Standardised Total	49		48	(28	3	0	0 0	0	

								Actual				
								31/12/202	20			
			Exposure	e values	Risk expos	ure amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisio Stage 3 e
		(mln EUR, %)										
148		Central banks	C	C) C	(0 0		0 0	0 0	(5
149		Central governments	C	C	0	(0 0		0 0	0 0	(3
150		Regional governments or local authorities	C	C	0 0	(0 0		0 0	0 0	(3
151		Public sector entities	C	C	0 0	(0 0		0 0	0 0) (ა
152		Multilateral Development Banks	C	C	0 0	(0 0		0 0	0 0	(ა
153		International Organisations	C	C	0 0	(0 0		0 0	0	(ა
154		Institutions	C	C	0 0	(0 0		0 0	0	(ა
155		Corporates	23	C	23	(20	1	7 0	0) (3
156		of which: SME	3	C) 3	(0 3		0 0	0 0) (ა
157		Retail	2	C) 1	(0 1		1 0	0	(ა
158	UNITED KINGDOM	of which: SME	C	C	0 0	(0 0		0 0	0) (3
159		Secured by mortgages on immovable property	7	Č C) 2	. (0 6		1 0	0	(0
160		of which: SME	5	C) 2	() 4		0 0	0	(0
161		Items associated with particularly high risk	C	C	0	(0 0		0 0	0	(0
162		Covered bonds	C	C) ((0 0		0 0	0	(0
163		Claims on institutions and corporates with a ST credit assessment	C	C) ()	(0 0		0 0	0 0) (0
164		Collective investments undertakings (CIU)	1	C) 1	(0 0		0 0	0 0	(0
165		Equity	C	C	0 0	(0 0		0 0) 0) (0
166		Securitisation										
167		Other exposures	C	C) C	(0 0		0 0	0 0	(0
168		Standardised Total	33	0	28	0	26	20	0 0	0	C	נ

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
, ,	0	(0 0	0	0	0	0	0	0	
	8		0 0	0				0	0	
	0	(0 0	0	0	0	0	0	0	
	0	(0 0	0	0	0	0	0	0	
	0	(0 0	0	•			0	0	
	0		0 0	0	-			0	0	
	0		0 0	0	•			0	0	
	52	(32	0	01		0	0	0	
	7	(6	0	-		0	0	0	
	20		0 14	0			0	0	0	
	2 18			0	13		0	0	0	
	10) 0	0			0	0	0	
	0	(0	0	-	-		0	0	
	0		0 0	0	-			0	0	
	0		0 0	0	0			0	0	
	0		0 0	0	-			0	0	
	0	(0 0	0	0			0	0	
	4	(· ·	0		-	0	0	0	
	102	C	57	0	78	27	0	0	0	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	47.68%
0	83.36%
0	69.94%
0	79.93%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	65.38%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	77.28%
0	3.50%
0	10.94%
0	10.94%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	23.92%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	46.38%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
	0.000/
0	0.00% 46.38%
0	40.38%

Stock of ovisions for e 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	96.90%
0	100.00%
0	80.07%
0	79.93%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	81.93%





								Actual				
								31/12/202	0			
			Exposure	Exposure values Risk exposure amounts								
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposu
190		Central banks	0				0 (0
190		Central governments			0							0
191		Regional governments or local authorities			0		0					0
192		Public sector entities			0		0)	0
195		Multilateral Development Banks	0		0		0))	0
195		International Organisations	C		0		0) ()	0
196		Institutions	C		0 0		0) 0) ())	0
197		Corporates	C		0		0 () C	0 0) ()	0
198		of which: SME	C) (0 0		0 () C) () (0	0
199		Retail	C) (0 0		0 () C) () ()	0
200	JERSEY	of which: SME	C) (0 0		0 () C) () ()	0
201	521(821	Secured by mortgages on immovable property	C) (0 0		0 () C	0 0) ()	0
202		of which: SME	C) (0 0		0 () C) () ()	0
203		Items associated with particularly high risk	C) (0 0		0 () C) () ()	0
204		Covered bonds	C) (0 0		0) C) () ()	0
205		Claims on institutions and corporates with a ST credit assessment	C) (0 0		0 () C) ()) ()	0
206		Collective investments undertakings (CIU)	C) (0 0		0 () C) () ()	0
207		Equity	C) (0 0		0) C	0) ()	0
208		Securitisation										
209		Other exposures	C) (0		0) C	0 0) ()	0
210		Standardised Total	0	0 0	0	(0 0	0 0	0	C		0

							Actual				
							31/12/2020				
			Exposure values	Risk exposu	re amounts			Stock of	Stock of	Stock of	
RowN um		(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	provisions for	provisions for		Coverage Ratio - Stage 3 exposure
211		Central banks	0	0 0		0 (0	0 0	0 0	(0.009
212		Central governments	0	0 0		0 (0	0 0) 0	(0 0.00%
213		Regional governments or local authorities	0	0 0		0 0	0	0 0	0 0	(0 0.00% 0 0.00%
214		Public sector entities	0	0 0		0 0	0	0 0	0 0	(J 0.00%
215		Multilateral Development Banks	0	0 0		0 0	0	0 0	0 0		0 0.00% 0 0.00%
216		International Organisations	0	0 0		0 (0	0 0	0		J 0.00%
217		Institutions	5) 1		0 2	2 0	0 0	00	(0 0.00%
218		Corporates	679	1 374		1 510	168	2 1	1 1		1 61.59%
219		of which: SME	0	0 0		0 (0	0 0	0 0		0 0.00%
220		Retail	0	0 0	0 (0 0		0 0		0 0.00%
221	MEXICO	of which: SME	0	0 0		0 (0	0 0	0 0	(0 0.00%
222		Secured by mortgages on immovable property	1	0 0	0 0		0 0 C		0 0		0 0.00%
223		of which: SME	0	0 0		0 0	0	0 0	0 0	(0 0.00%
224		Items associated with particularly high risk	0	0 0		0 (0	0 0	0 0	(0 0.00%
225		Covered bonds	0	0 0		0 0	0	0 0	0 0	(0 0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0 0		0 (0	0 0	0 0	(0 0.00%
227		Collective investments undertakings (CIU)	0	0 0		0 (0	0 0	0 0	(0 0.00%
228		Equity	0	0 0		0 (0	0 0	0 0	(0 0.00%
229		Securitisation									
230		Other exposures	1	D 1		0 1	L 0	0 0	00	(0 0.00%
231		Standardised Total	685	L 377		1 513	169	2 1	. 1	1	1 61.59%

1										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	כ			
	Exposure	values	Risk exposu	re amounts						
:UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
	0	0	0	() 0	0	0	0	0	
	0		0	(0 0	0		0	0	
	0		0	(0 0	0	0	0	0	
	0	0	0	(0 0	0	0	0	0	
	0	0	0	(0 0	0	0	0	0	
	0	-	0	(0 0	0	0	0	0	
	0		0	(,	0	0	0	0	
	16	0	10	(10		0	0	0	
	1	0	1	(, <u> </u>	0	0	0	0	
	6		4	(-	2	1	0	0	
	0		0	(°	0	0	0	0	
	0		1	(-	0	0	0	0	
	0	-	0	(, ,	0	0	0	0	
	0	-	0	(°	0	0	0	0	
	0	-	0	(0 0	0	0	0	0	
	2	-	2	(0 0	0	0	0	0	
	0		0	(0 0	0	0	0	0	
	0		0	(0 0	0	0	0	0	
	26	0	17	0	18	6	1	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	26.13%
0	27.17%
0	47.27%
0	36.87%
0	0.00%
0	0.00%
0	0.00%
_	
0	0.00%
0	0.00%
0	0.00%
	0.000/
0	0.00%
0	46.84%

tock of /isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





											Baseline Scenario	D					
					31/12/2021						31/12/2022				31/12/2023		
	(min EUR, ۱۹	Stage 1 exposure Stage	e 2 exposure St	tage 3 exposure	Stock of Stock of Stock of Stock of Stock of Stock of Stage 1 exposure Stage	Stock of visions for 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 e	Stock of exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions fo Stage 2 exposure Stage 3 expos	r Stage 3 exposure Stage 1 expo	sure Stage 2 exposure Stage 3 exp	Stock of Stock of provisions for provisions fo Stage 1 exposure Stage 2 expose	Stock of r provisions for ire Stage 3 exposu	Coverage Ratio Stage 3 exposure
	Central banks	0	7	C) 0	0	0	0.00%	0	7	0	0 0	0 0.00%	0 7	0 0	0	0.00%
	Central governments	34	93	C) 0	0	0	40.00%	42	84	0	0 0	0 40.00%	49 77	0 0	0	0 40.00%
	Regional governments or local authorities	859	248	2	2 0	0	1	40.00%	863	244	3	0 0	1 40.00%	866 241	3 0	0	1 40.00%
	Public sector entities	1,231	28	1	L 0	1	0	38.46%	b 1,153	106	1	0 5	0 38.42%	1,005 253	2 0	11	1 38.35%
	Multilateral Development Banks	0	0	C) 0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	International Organisations	0	0	C) 0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Institutions	30,522	112	13	3 3	1	4	30.06%	30,423	201	22	3 1	7 31.04%	0,261 353	32 3	3	10 31.449
	Corporates	4,164	947	150) 2	10	101	67.27%	4,089	989	182	2 11	107 58.42%	4,005 1,036	220 2	11 1	13 51.449 13 51.449 13 20.309 89 29.669 71 29.289
	of which: SME	841	327	28	3 1	3	9	30.79%	820	331	45	1 3	11 23.79%	782 348	66 1	3	13 20.30%
	Retail	4,971	1,789	163	3 4	24	62	38.18%	5 5/6/ 6 1	617	230 4	4 26	75 52.7570	5,039 1,582	301 4	27	89 29.66%
GERMANY	of which: SME	1,496	1,128	126	5 4	13	49	38.76%	b 1,512 1	057	182	3 14	59 32.67%	1,479 1,029	242 3	15	71 29.28%
	Secured by mortgages on immovable property	3,396	488	22	2 0	3	2	11.11%	3,451	423	32	0 3	3 10.20%	3,445 419	42 0	3	4 9.68%
	of which: SME	276	87	5	5 0	1	1	10.22%	284	77	7	0 1	1 9.57%	288 71	9 0	1	1 9.13%
	Items associated with particularly high risk	0	0	0) 0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Covered bonds	0	0	C) 0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Collective investments undertakings (CIU)	0	0	C) 0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Equity	0	0	C) 0	0	0	0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00%
	Securitisation																
	Other exposures	46	27	C	0	0	0	33.29%		27	1 (0 0	0 33.45%	46 27	1 0	0	0 33.519 19 36.429
	Standardised Total	45,223	3,738	351	. 9	39	171	48.65%	o 45,143 3,	598	471 9	9 46 5	.94 41.12% 44	,716 3,995	600 9	55 21	19 36.42%

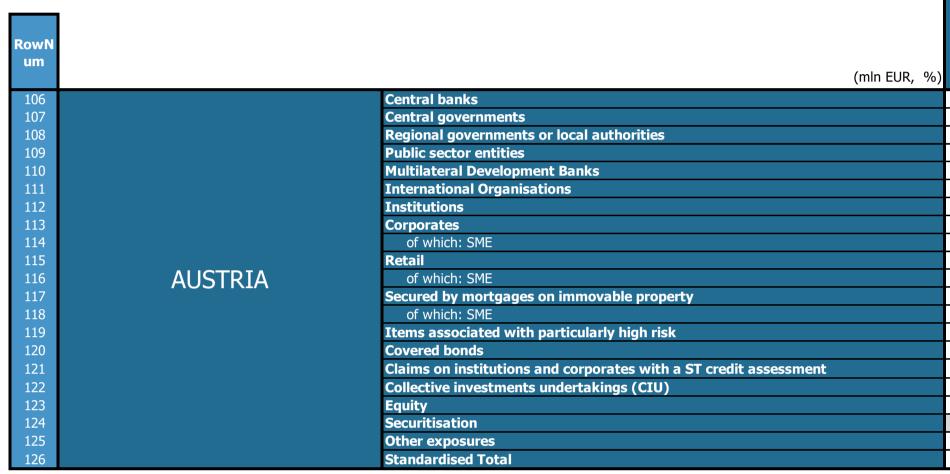
								Baseline Scenario	0						
				31/12/2021				31/12/2022				31/12/2023			
vN n	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 expo	Stock of or provisions for sure Stage 3 exposu	Coverage Ratio - re Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
3	Central banks	(0 0	0	0	0 0.00%	δ 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
	Central governments	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	J0.00
	Regional governments or local authorities	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	J0.00
	Public sector entities	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
1	Multilateral Development Banks	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
3	International Organisations	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
	Institutions	(0 0	0	0	0 45.00%	6 0 0	0	0 0 0	0 45.00%	0 0	0 0	0	0	0 45.00
	Corporates	7	6 0	0	0	0 18.24%	6 7 6	5 0	0 0 0	0 17.03%	7 6	0 0	0	0	0 16.53
	of which: SME	(1 0	0	0	0 10.60%	б О Д	1 0	0 0 0	0 10.59%	0 1	0 0	0	0	0 10.58
	Retail	3	1 0	0	0	0 38.44%	6 3 1	1 0	0 0 0	0 35.05%	3 1	0 0	0	0	0 32.98
UNITED STATES	of which: SME	(0 0	0	0	0 36.95%	6 0 0	0	0 0 0) 37.17%	0 0	0 0	0	0	J 37.47
	Secured by mortgages on immovable property	8	2 0	0	0	0 7.56%	6 8 2	2 0	0 0 0	0 7.40%	8 2	0 0	0	0	J 7.21
	of which: SME	(0 0	0	0	0 0.03%	6 0 0	0	0 0 0	0.02%	0 0	0 0	0	0	J 0.07
	Items associated with particularly high risk	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
/	Covered bonds	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
3	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
	Collective investments undertakings (CIU)	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
	Equity Securitisation	(0 0	0	0	0 0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 0	0	0	0.00
	Securitisation														
	Other exposures	2	0 0	0	0	0 21.15%		0	0 0 0	0 25.89%	2 0	0 0	0	0	0 27.64 D 19.59
	Standardised Total	20	9 0	0	0	0 25.52%	o 21 9	0	0 0 0) 21.50% 2	9	0 0	0	0	19.59

								Baseline Scenario						
				31/12/2021				31/12/2022				31/12/2023		
RowN um	(mln EUR, १	Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - age 3 exposure
64	Central banks	(0 0 0	0 0		0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
65	Central governments	(0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
66	Regional governments or local authorities	(0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
67	Public sector entities	(0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
68	Multilateral Development Banks	(0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
69	International Organisations	(0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
70	Institutions	(0 0 0	0 0	(0 0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00% 58.42% 13.07%
71	Corporates	20	0 2 0	0 0	(0 77.70%	19 3	0 0	0 0	0 67.71% 19	3 1	0 0	0	58.42%
72	of which: SME	(0 0	(0 13.31%		0 0	0 0	0 13.17% 0	0 0	0 0	0	13.07%
73	Retail	(0 0 0	0 0	(0 46.66%	0 0	0 0	0 0	43.61% 0	0 0	0 0	0	41.86%
⁷⁴ LUXEMBOURG	of which: SME	(0 0 0	0 0	(0 53.90%	0 0	0 0	0 0	0 52.19% 0	0 0	0 0	0	50.96%
75	Secured by mortgages on immovable property	(0 0	(0 6.33%	0 0	0 0	0 0	0 6.33% 0	0 0	0 0	0	6.33%
76	of which: SME	(0 0 0	0 0	(0 0.00%	0 0	0 0		0 0.00% 0	0 0	0 0	0	0.00%
77	Items associated with particularly high risk			0 0	(0.00%	0 0	0 0	0 0	0 0.00% 0	0 0	0 0	0	0.00%
78	Covered bonds		0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	(0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
80	Collective investments undertakings (CIU)	(0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
81	Equity Securitisation	(0 0 0	0 0	(0.00%	0 0	0 0	0 0	0.00% 0	0 0	0 0	0	0.00%
82														
83	Other exposures	1	1 0 0	0 0	(0 21.15%		0 0	0 0	25.89% 1	0 0	0 0	0	27.64% 58.12%
84	Standardised Total	21	1 3 0	0 0	C	77.46%	21 3	0 0	0 0	67.40% 20	3 1	0 0	0	58.12%

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure Stag	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	age 3 exposure:	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0) 7	0		0 (0 (0.00%	0	7	· 0	C) C	0	0.00%	0	7	0	0	0	(0.00%
46	5 110	0	(0 (0 (40.03%	55	101	. 0	C) C	0	40.03%	63		0	0	0	(0.00% 0.00%
859	248	2	(0 (0 1	40.00%	863	244	3	C) C) 1	40.00%	866		3	0	0	1	40.00%
1,231	. 28	1	(0 1	1 (38.46%	1,153	106	5 1	. C) 5	6 0	38.42%	1,005	253	2	0	11	1	38.36%
0) 0	0	(0 (0 (0.00%	0	0	0	C) C	0	0.00%	0	0	0	0	0	(0.00%
0	0	0		0 (0 (0.00%	0	0	0	C) C	0 0	0.00%	0	0	0	0	0	(0.00%
30,525		13		3 1	1 4	30.07%	30,426	201	. 22	3	1	. 7	31.04%	30,264	354	32	3	3	10) 31.45%
4,998	1,260	160		2 11	1 107	66.69%	4,884	1,338	196	2	. 12	. 114	57.91%	4,733	1,447 380	238	2	12	121	51.06%
856		28		1 3	3	30.99%	834			1	. 3	11	24.10%	795	380	67	1	3	14	1 20.64%
5,014		165		4 24	4 63	38.39%	5,120			4	26	76	32.93%	5,083	1,592	303	4	27	90	29.81%
1,501		126	4	4 13	3 49	38.85%	1,516	1,058	183	3	14	60	32.75%	1,484	1,031	242	3	15	71	29.35%
3,443		22		0 3	3	11.13%	3,498		. 33	C	3	3	10.21%	3,493		43	0	3	4	9.68%
281	. 88	5		0 1	1 1	. 10.14%	290	77	7	۲ C	1	. 1	9.49%	294	71	9	0	1	1	9.05%
0	0	0		0 (0 (0.00%	0	0	00	C	0 0	00	0.00%	0	0	0	0	0	(0.00%
0	0	0	(0 0	0 (0.00%	0	0	0	C) C	00	0.00%	0	0	0	0	0	(0.00%
0	0	0	(0 0	0 (0.00%	0	0	00	C) C	00	0.00%	0	0	0	0	0	(40.00% 38.36% 0.00% 0.00% 0.145% 1.145% 1.145% 20.64% 0.29.81% 29.35% 9.68% 9.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0	0	0	(0 0	0 (0.00%	0	0	00	C	0 0	00	0.00%	0	0	0	0	0	(0.00%
0	0	0	(0 0	0 (0.00%	0	0	0	C) C	00	0.00%	0	0	0	0	0	(0.00%
50	27	0		0 (0 () 33.26%	50	27	1	C) C	0	33.42%	50		1	0	0	() 33.49% 36.72%
46,167	4,089	363	10	40) 178	48.90%	46,051	4,081	488	9	47	202	41.41%	45,558	4,440	622	9	57	228	36.72%











	12	13	14	15	16	17	18	10	20	21	77	23	24	25	26	27	28	29	30	31	37
	12	15	14	15	10	17	10	17	20	21	Baseline Scenario		7	ZJ	20	۷.	20	23	50	51	52
				24/42/2024														24/42/2022			
				31/12/2021	-		-				31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0	0.00%	0	0	0	0	0	C	0.00%	C) () 0	(0 0	C	0.00%
	1	6	0	(0	0	40.00%	1	. 6	0	0	0	C	40.00%	2	e 6	6 0	() 0	C	40.00%
	0	0	0	(0	0	40.00%	0	0 0	0	0	0	C	40.00%	C) () 0	(0 0	C	40.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	C	0.00%	C) () 0	(0 0	C	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0	C	0.00%	0) () 0	(0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	0	C	0.00%	0	0 0	0 0	(0 0	0	0.00%
	0	0	0	(0	0) 45.00%	0	0 0	0	0	0	C	45.00%	C	0 (0 0	(0 0	C	45.00%
	49	9	0	(0	0	29.58%	48	10	0	0	0	C	29.11%	48	10) 1	(0 0	0	28.27%
	4	3	0	(0	0) 35.46%	3	3	0	0	0	0	32.54%	4		3 0	(0 0	0	31.44%
	16	5	0			0	38.08%	16	9 4	0	0	0	0	0 31.54%	16	2	+ <u> </u>	(0	0	28.76%
	14	1	0			0) 54.61%	15		0	0	0		0 45.89%	1			(41.11%
	14	3	0			0) 7.02%) 0.23%	15	3	0	0	0		0 7.30% 0 0.30%	15						/.3/%
	0	0	0	(0	0.23%	1	0	0	0	0		0.00%							0.36%
	0	0	0			0	0.00%	0	0	0	0	0		0.00%							0.00%
	0	0	0			0		0	0	0	0	0		0.00%				(0.00%
	0	0	0	(0 0.00% 0 0.00%	0		0	0	0		0.00%				(0.00%
	0	0	0	(0	0.00%	0	0	0	0	0		0.00%	0			(0	0.00% 40.00% 40.00% 0.00% 0.00% 45.00% 28.27% 31.44% 28.76% 41.11% 7.37% 0.36% 0.00% 0.00% 0.00% 0.00%
	0		0				0.0070		0	0	0	0		0.00 /0				,			0.0070
	0	0	0	(0	0	0.00%	0	0	0	0	0	C	0.00%	C) () 0	(0	0	0.00%
	80	24	0	C		0 (26.87%	81	23	1	0	0	0	24.96%	80	23	1	0) 0	0	0.00% 24.00%

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	C	0.00%	0	0 0) C	0	0	0.00%
	0 2	2 0	0	0 0	(0 40.00%	0	2	0	0	0	0	40.00%	0	1 0	0	0	0	40.00%
	0 0	00	0) 0		40.00%	0	0	0	0	0	0	40.00%	0	0 0	0 0	0	0	40.00%
	0 0	0 0	0) 0		0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0	0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0	0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	C	0.00%	0	0 0) C	0	0	0.00%
	OC	0 0	0) 0	(45.00%	0	0	0	0	0	C	45.00%	0	0 0	0 0	0	0	45.00%
	166 8	8 0	0	0	(23.65%	154	19	1	0	0	0	22.37%	141	32 1	. C	0	0	21.49%
	2 1	0	0	0	(22.65%	2	1	0	0	0	0	22.85%	2	1 0	0 0	0	0	22.74%
	2 0	0 0	0	0	(14.62%	2	0	0	0	0	0	15.63%	2	0 0	0 0	0	0	16.22%
	0 0	0 0	0	0	() 10.86%) 7.63%	0	0	0	0	0	0	10.79%	0	0 0	0	0	0	10.72%
	1 0	0 0	0	0	(7.63%	1	0	0	0	0	0	7.62%	1	0 0	0 0	0	0	7.61%
	0 0	0 0	0	0 0	(0 6.33% 0 0.00%	0	0	0	0	0	0	6.33%	0	0 0	0 0	0	0	6.33%
	0 0	0 0	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0		0	0	0.00%
	OC	0 0	0	0 0	(0.00%	0	0	0	0	0	C	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0	0	0	40.00% 0.00% 0.00% 45.00% 21.49% 22.74% 16.22% 10.72% 7.61% 6.33% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	C	0.00%	0	0 0	0 0	0	0	0.00%
	0C	00	0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0) C	0	0	0.00%
							-	-		-		-		-				-	
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0) <u> </u>	0	0	0.00%
	169 10	0	0	0	C	21.89%	158	21	1	0	0	0) 21.22%	145	34 1	. 0	0	0	20.75%

											Baseline Scenario										
				31/12/2021							31/12/2022						_	31/12/2023			
s %)	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure St	age 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0 0) C	0.00%	0		0 0	0	0	0	0.00%) () 0	0	0	0	0.00%
	0	0	0	(0 0) C	0.00%	0		0 0	0	0	0	0.00%) (0	0	0	0	0.00%
	0	0	0	(0 0) C	0.00% 0.00% 0.00% 0.00%	0		0 0	0 0	0	0	0.00%	6) () 0	0	0	0	0.00%
	0	0	0	(0 0	C	0.00%	0		0 0	00	0	0	0.00%) (0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 39.85% 43.19% 44.92% 33.70% 37.93% 34.94% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0 0	C	0.00%	0		0 0	00	0	0	0.00%) (0 0	0	0	0	0.00%
	0	0	0	(0 0) C	0.00%	0		0 0	00	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0	(0 0	C	39.81%	0		0 0	0 0	0	0) 39.84%) (0 0	0	0	0	39.85%
	15	13	1	(0 0	C	43.08%	15	1	2 1	. 0	0	1	43.09%		4 13	3 2	0	0	1	43.19%
	2	9	0	(0 0	C	44.93%	3		8 1	. 0	0	C) 44.93%		3 7	' 1	0	0	0	44.92%
	0	0	0	(0 0	0 0	38.03%	0		0 0	0 0	0	0	35.37%) (0 0	0	0	0	33.70%
	0	0	0	(0 0	0 0	37.94%	0		0 0	0 0	0	0	37.93%) (0 0	0	0	0	37.93%
	2	0	0	(0 0	0 0	40.10%	2		0 0	0 0	0	0) 37.43%		2 (0 0	0	0	0	34.94%
	0	0	0	(0.00%	0		0 0	0	0	0	0.00%) (0 0	0	0	0	0.00%
	0	0	0	(0.00%	0		0 0	0 0	0	0	0.00%) (0 0	0	0	0	0.00%
	0	0	0	(0.00%	0			0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0	(0 0	0.00%	0		0 0	0	0	0	0.00%) (0 0	0	0	0	0.00%
	0	0	0	(0.00%	0		0 (0	0	0	0.00%) (0 0	0	0	0	0.00%
	0	0	0	(0 0	р <u> </u>	0.00%	0		0 0	0	0	C	0.00%	o () (0	0	0	0	0.00%
							0.000/			0				0.000							0.000/
	0 18	0 13	0 1	0	D O	0	0.00%	0 17	1	3 1	0 0	0 0	1	0.00%		j (j 1 4	2 U	0	0 0	0 1	0.00% 42.97%

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	(0 0	D C	0.00%	0 () 0	0	0	C	0.00%	C) C) ())	0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 32.40% 8.59% 45.40% 74.13% 79.84% 2.76% 0.12% 0.00% 0.00% 0.00%
	0	0	0	(0 0		0.00%	0 0	0 0	0	0	0	0.00%	C	0 0) ()	0 0	0	0.00%
	0	0	0	(0.00%	0 0	0 0	0	0	0	0.00%	0) ()		0 0	0	0.00%
	0	0	0				0.00%	0		0	0	0	0.00%					0 0	0	0.00%
	0	0	0	(0.00%	0		0	0	0	0.00%					0 0	0	0.00%
	0	0	0				32.44%	0		0	0	0	0 0.00% 0 32.40%)	0	0	0.00%
	10	18	0	(1/ 38%	10 19		0	0		0 10.46%)		0	SZ.40%
		18	0				14.38% 62.73%	3		0	0		51.99%	10	20	, (0	45 40%
	1	1	0				77.91%	1	, 0 0	0	0	0	D 75.93%	1	, <u> </u>)		0	74 13%
	0	0	0	(79.91%	0 (0	0	0	0	79.87%) ()) 0	0	79.84%
	6	1	0	(0 (2.49%	6	0	0	0	0	2.64%		j j)	0 0	0	2.76%
	4	0	0	(0 0) (0.32%	4 () 0	0	0	0	0.17%	4	l C) ()	0 0	0	0.12%
	0	0	0	(0 (D C	0.00%	0 () 0	0	0	C	0.00%	C) () ()	0 0	0	0.00%
	0	0	0	(0 (D C	0.00%	0 () 0	0	0	0	0.00%	C) C) ()	0 0	0	0.00%
	0	0	0	(0 (D C	0.00%	0 () 0	0	0	0	0.00%	C) () ()	0 0	0	0.00%
	0	0	0	(0 (D C	0.00%	0 () 0	0	0	0	0.00%) C) ()	0 0	0	0.00%
	0	0	0	(0 (0 0	0.00%	0 () 0	0	0	0	0.00%	C	0) ()	0 0	0	0.00%
	0	0	0	(0 0	D C	0.00%	0 0) 0	0	0	0	0.00%	C) C) ()	0 0	0	0.00%
	26	20	0	0	0 0	0	41.66%	27 19	1	0	0	0	30.76%	24	. 22	2 1		0	0	24.06%









	12	13 14		15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
			31/1	2/2021							31/12/2022							31/12/2023			
Stag %)	ge 1 exposure	Stage 2 exposure Stage 3 ex	Sto posure provis Stage 1	ock of sions for exposure Si	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	0	0	0	0	C) C	0.00%	0	(0 0	C) 0) C	0.00%	0	0) 0	C) 0	0	0.00%
	0	0	0	0	C) C	0.00%	0	(0 0	C) 0) 0	0.00%	0	0	0 0	C) 0	0	0.00%
	0	0	0	0	C) C	40.00%	0	(0 0	C) 0) 0	40.00%	0	0) 0	C) 0	0	40.00%
	0	0	0	0	C) C	0.00%	0	(0 0	C) 0) 0	0.00%	0	0	0 0	C	0 0	0	0.00%
	0	0	0	0	C) C	0.00%	0	(0 0	C	0	0 0	0.00%	0	0	0 0	(0 0	0	0.00%
	0	0	0	0	C) C	0.00%	0	(0 0	C	0 0	0 0	0.00%	0	C	0 0	C	0 0	0	0.00%
	0	0	0	0	0) <u> </u>	45.00%	0	(0 0	C	0	0 0) 45.00%	0	0	0 0	0	0 0	0	45.00%
	12	3	0	0	0	0 0	19.08%	9	6	<u> </u>	0	0 0	0 0) 18.91%	8	8	8 0	(0 0	0	19.13%
	1	0	0	0	0	0 0	19.68%	0	1	0	C	0	0) 18.29%	0	1	0	(0 0	0	17.33%
	4	2	1	0	0		57.09%	4	2	2 1	0	0 0) 55.60%	4	2	2 1	(0 0	0	54.57%
	0	0	0	0	0		57.37% 9.23%	0				0) 57.25%	0				0 0	0	57.12%
	2	0	0	0	0		0.03%	2						9.87%	2		0		0	0	10.13%
	0	0	0	0	0		0.03%	0	(0.02%	0		0		0	0	0.02%
	0	0	0	0			0.00%	0						0.00%	0					0	0.00%
	0	0	0	0			0.00%	0	((0.00%	0					0	0.00%
	0	0	0	0			0.00%	0	((0.00%	0					0	0.00% 0.00% 40.00% 0.00% 0.00% 45.00% 19.13% 17.33% 54.57% 57.12% 10.13% 0.02% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0			0.00%	0	(0.00%	0) 0) 0		0.00%
	0		Ű				0.0070							0.0070	0				0		0.0070
	0	0	0	0	0		0.00%	0	(0	C) 0		0.00%	0	(0 0	() 0	0	0.00%
	18	6	1	0	0) 0	53.06%	15	9) 1	0	0	0	49.81%	14	10) 1	0	0	0	0.00% 46.90%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0)	0 0	0.00%	0	0	C	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	C	0	0)	0 (0.00%	0	0	C	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	()	0 0	0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0			0 (0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00%	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0		0				0.00%	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%
	0	0	0	()		0.00%	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(0 0	0.00%	0	0	0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C)	0 0	0.00%	0	0	C	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 0	0.00%	0	0	C	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C)	0 (0.00%	0	0	C	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C)	0 0	0.00%	0	0	C	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	C	0	C)	0 0	0.00%	0	0	C	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C)	0 (0.00%	0	0	C	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0)	0 0	0.00%	0	0	C	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0)	0 0	0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00% 0.00%
	0	0	0	0		0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	(0	0	0 0.00%	0	0	0	0) ()	0 (0 0.00%	0	0	(0 (0	0	0.00% 0.00% 39.00% 0.00% 0.00% 32.40% 48.93% 0.00% 10.22% 6.50% 6.44% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0	0 0.00%	0	0	0	0	0 0) (0 0.00%	0	0	(0 (0	0	0.00%
	0	0	0	(0	0 0.00%	0	0	0	0			0.00%	0	0	(0 (0	0	0.00%
	0	0	0			0	0 39.21%	0	0	0	0			0 38.94%	0	0	(0	0	39.00%
	0	0	0			0	0 0.00% 0 0.00%	0	0	0	0			0 0.00% 0 0.00%	0	0			0	0	0.00%
	0	0	0			0	0 32.44%		0	0	0			0 32.40%	0	0			0	0	32 40%
	493	183	3			0	2 53 10%	470	205	5	0			2 50.47%	427	246		6 (1	3	48 93%
	0	105	0			0	0 32.44% 2 53.10% 0 0.00% 0 9.87% 0 5.78% 0 6.44% 0 0.00%		205	0	0		2	0 0.00%	127	0			0		0.00%
	0	0	0	(0	0 9.87%	0	0	0	0			0 10.06%	0	0	(0 (0	0	10.22%
	0	0	0	()	0	0 5.78%	0	0	0	0) (0 6.19%	0	0	(0 (0	0	6.50%
	0	0	0	() (0	0 6.44%	0	0	0	0) (0 6.43%	0	0	(0 (0	0	6.44%
	0	0	0	(0 (0	0 0.00%	0	0	0	0) C	0 0	0.00%	0	0	(0 (0	0	0.00%
	0	0	0	() (0	0 0.00%	0	0	0	0) C) (0.00%	0	0	(0 (0	0	0.00%
	0	0	0	() (0	0 0.00%	0	0	0	0) ()) (0.00%	0	0	(0 (0	0	0.00%
	0	0	0	() (0	0 0.00%	0	0	0	0) () (0.00%	0	0	(0 (0	0	0.00%
	0	0	0	(0	0	0 0.00%	0	0	0	0) () (0.00%	0	0	(0 (0	0	0.00%
	0	0	0	(0	0 0.00%	0	0	0	0) () (0.00%	0	0	(0 (0	0	0.00%
	1	0	0	(0	0	0 21.15%	1	0	0	0	0 0	0 0	0 25.89%	1	0	(0 (0	0	27.64% 48.80%
	497	183	3	0		0	2 52.99%	474	205	5	0	0	2	2 50.33%	431	246	7	7 0	1	3	48.80%





											Adverse Scenario						
					31/12/2021						31/12/2022				31/12/2023		
	(mln EUR, S	Stage 1 exposure Stage	e 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 e	xposure S	Stock of tage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure Stage 1 expos	ure Stage 2 exposure Stage 3 exposu	Stock of Stock of re provisions for provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage Ratio re Stage 3 exposur
	Central banks	0	7	0	0	0	(0.00%	0	7	0 0	0 0	0 0.00%	0 7	0 0	0	0.000
	Central governments	34	93	0	0	0	(40.00%	42	84	0 0	0 0	0 40.00%	49 77	0 0	0	0 40.000
	Regional governments or local authorities	859	248	2	0	0	1	40.00%	863	244	3 (0 0	1 40.00%	865 241	3 0	0	1 40.000
	Public sector entities	1,172	87	1	0	3	(38.46%	1,106	152	2 (0 7	1 38.45% 1	020 237	3 0	11	1 38.41° 0 0.00°
	Multilateral Development Banks	0	0	0	0	0	(0.00%	0	0	0 0	0 0	0 0.00%	0 0	0 0	0	
	International Organisations	0	0	0	0	0	(0.00%	0	0	0 0	0 0	0 0.00%	0 0	0 0	0	0.000
	Institutions	29,322	1,311	13	3	11	2	29.99%	28,488	2,133	25 4	4 15	8 31.17% 28	319 2,284	44 4	16	14 31.679
	Corporates	3,635	1,479	147	2	22	105	71.78%	3,569	1,511	181 2	2 24 11	4 63.30% 3	550 1,491 2	19 1	25 12	24 56.669 16 28.649 53 30.689
	of which: SME	604	569	23	1	8	ç	40.08%	586	571	39 (0 9 1	.3 32.48%	581 558	57 0	9	16 28.649
	Retail	4,336	2,377	209	9	85	79	37.85%	4,326	2,248	348 8	8 88 11	.5 33.02% 4	388 2,036 4	97 7	83 1.	53 30.68°
GERMANY	of which: SME	1,196	1,430	124	5	32	55	44.70%	1,176	1,386	188 5	5 32 7	74 39.23% 1	181 1,315 2	55 4	32	92 36.02 ⁰ 7 10.96 ⁰
	Secured by mortgages on immovable property	3,199	682	25	0	5	3	11.30%	3,155	708	43 (0 5	5 10.93% 3	202 641	63 0	5	7 10.969
	of which: SME	247	115	6	0	1	1	10.58%	236	122	10 0	0 1	1 10.39%	242 111	15 0	1	2 10.37
	Items associated with particularly high risk	0	0	0	0	0	(0.00%	0	0	0 0	0 0	0 0.00%	0 0	0 0	0	0 0.00
	Covered bonds	0	0	0	0	0	(0.00%	0	0	0 0	0 0	0 0.00%	0 0	0 0	0	0.000
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.00%	0	0	0 0	0 0	0 0.00%	0 0	0 0	0	0 0.00
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.00%	0	0	0 0	0 0	0 0.00%	0 0	0 0	0	0.000
	Equity	0	0	0	0	0	(0.00%	0	0	0 0	0 0	0 0.00%	0 0	0 0	0	0 0.00
	Securitisation																
	Other exposures	46	27	1	0	0	(33.66%		27	1 0	0 0	0 33.67%	46 26	2 0	0	1 33.65° 00 36.15%
	Standardised Total	42,603	6,310	398	14	126	193	48.45%	41,595	7,114	602 14	4 139 24	4 40.49% 41,	141 7,040 83	31 13 <u>1</u>	40 30	36.15 %

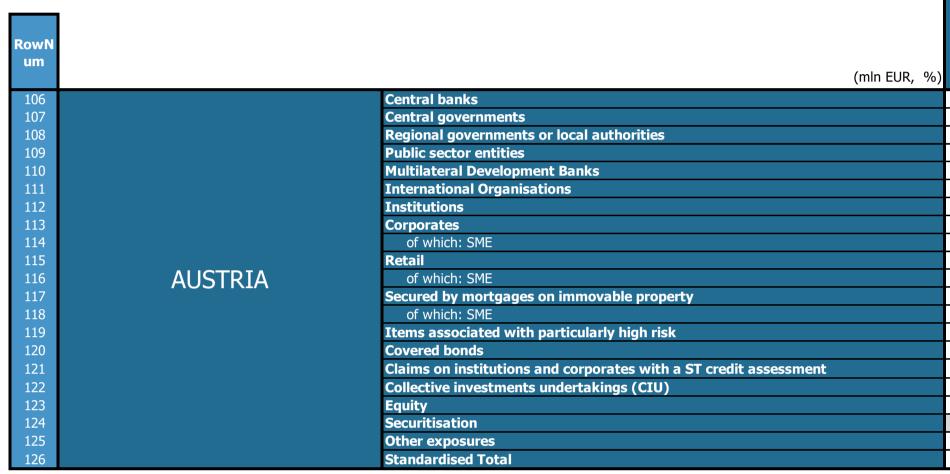
										Adverse Scenario								
				31/12/2021						31/12/2022					31/12/2023			
wN m	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for pro Stage 1 exposure Stag	Stock of ovisions for ge 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
3	Central banks	(0 0	0	0		0.00%	0 0	0	0	0	0.00	% 0	0 0	C) () C	J 0.00'
4	Central governments	(0 0	0	0		0.00%	b 0 0	0	0	0	0.00	% 0	0 0	C) () C	J 0.00'
5	Regional governments or local authorities	(0 0	0	0		0.00%	6 O O	0	0	0	0.00	% 0	0 0	C) () C	J 0.00 [′]
6	Public sector entities	(0 0	0	0		0.00%	6 O O	0	0	0	0.00	% 0	0 0	C) () C	J 0.00′
7	Multilateral Development Banks	(0 0	0	0		0.00%	٥ O	0	0	0	0.00	% 0	0 0	C) () C	J 0.00
8	International Organisations	(0 0	0	0		0.00%	٥ O	0	0	0	0.00		0 0	C) () C	0 0.00
9	Institutions	(0 0	0	0		0 45.00%	6 O O	0	0	0	0 45.00	% 0	0 0	C) () C	0 45.00
0	Corporates	7	6 0	0	0		0 18.97%	b 7 6	0	0	0	0 18.469	% 7	6 0	C) () C	0 18.72
1	of which: SME	(1 0	0	0		0 13.60%	b 0 1	0	0	0	0 13.599	% 0	1 0	C) () C	0 13.589
2	Retail		1 0	0	0		0 37.34%	b 3 1	0	0	0	0 32.819	% 3	1 0	C) () C	0 30.130
3 UNITED STATES	of which: SME	(0 0	0	0		0 36.41%	6 O O	0	0	0	0 36.589	% 0	0 0	C) () C	0 36.76
4	Secured by mortgages on immovable property	7	2 0	0	0		0 8.87%	b 7 2	0	0	0	0 10.029	% 7	2 0	C) () C	0 10.93
5	of which: SME	(0 0	0	0		0.03%	0 0	0	0	0	0 0.029	% 0	0 0	C) () C	0 0.02
6	Items associated with particularly high risk	(0 0	0	0		0.00%	0 0	0	0	0	0.00	% 0	0 0	C) () C	0.00
7	Covered bonds	(0 0	0	0		0.00%	0 0	0	0	0	0.00	% 0	0 0	C) () C	0 0.00
8	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0		0.00%	0 0	0	0	0	0.00	% 0	0 0	C) () C	0 0.00
9	Collective investments undertakings (CIU)	(0 0	0	0		0.00%	b 0 0	0	0	0	0.00	% 0	0 0	C) () C	0 0.00
0	Equity	(0 0	0	0		0.00%	0 0	0	0	0	0.00	% 0	0 0	C) () C	0 0.00
1	Securitisation																	
2	Other exposures	2	0 0	0	0		0 31.16%		0	0	0	0 29.59		0 0	C) () C	0 29.83 0 19.85%
3	Standardised Total	19	10 0	0	0		24.53%	o 19 10	0	0	0	0 20.99%	/o 19	10 1	0	C	0	J 19.85'

									Adverse Scenario						
					31/12/2021				31/12/2022				31/12/2023		
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions forStock of provisions forStage 1 exposureStage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0 0	0 0	C	0.00	% 0 C	0 0	0 (0.00%	0 0	0 0	/ 0	0.00%
65		Central governments	0	0 0	0 0	0	0.00	%	0 0) 0 (0.00% 0	0 0	0 0	/ 0	0.00%
66		Regional governments or local authorities	0	0 0	0 0	0	0.00	%	0 0) 0 (0.00% 0	0 0	0 0	/ 0	0.00%
67		Public sector entities	0	0 0	0 0	0	0.00	%	0 0	0 (0.00% 0	0 0	0 0	/ O	0.00%
68		Multilateral Development Banks	0	0 0	0 0	0	0.00	%	0 0	0 (0.00% 0	0 0	0 0	/ O	0.00%
69		International Organisations	0	0 0	0 0	0	0.00	%	0 0) 0 (0.00% 0	0 0	0 0	/ 0	0.00%
70		Institutions	0	0 0	0 0	C	0.00	%	0 0) 0 (0.00% 0	0 0	0 0	/ 0	0.00% 52.14% 20.20% 45.91%
71		Corporates	19	3 0	0 0	C	71.839	<u>% 18</u> 4	1 0) 0 (0 60.08% 18	3 1	0 0	/ 0	52.14%
72		of which: SME	0	0 0	0 0	C	20.439	%	0 0) 0 (0 20.31% 0	0 0	0 0	/ 0	20.20%
73		Retail	0	0 0	0 0	C	55.039	% 0 C	0 0) 0 (0 49.52% 0	0 0	0 0	/ 0	45.91%
74	LUXEMBOURG	of which: SME	0	0 0	0 0	C	64.089	% 0 C	0 0) 0 (0 61.27% 0	0 0	0 0	/ 0	58.75%
75		Secured by mortgages on immovable property	0	0 0	0 0	C	6.33	% 0 C	0 0) 0 (0 6.33% 0	0 0	0 0	/ 0	6.33%
76		of which: SME	0	0 0	0 0	C	0.00	%	0 0	0 (0.00% 0	0 0	0 0	/ 0	0.00%
77		Items associated with particularly high risk	0	0 0	00	C	0.00	% 0 C	0 0	0 (0.00% 0	0 0	0 0	/ 0	0.00%
78		Covered bonds	0	0 0	0 0	C	0.00	% 0 C	0 0	0 (0.00% 0	0 0	0 0	/ 0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0	0.00	%	0 0	0 (0.00% 0	0 0	0 0	/ O	0.00%
80		Collective investments undertakings (CIU)	0	0 0	0 0	0	0.00	%	0 0) 0 (0.00% 0	0 0	0 0	/ O	0.00%
81		Equity	0	0 0	0 0	0	0.00	%	0 0) 0 (0.00% 0	0 0	0 0	/ O	0.00%
82		Securitisation													
83		Other exposures	1	0 0	0 0	0	31.169	% <u>1</u> C	0 0	0 () 29.59% 1	. 0 0	0 0	/ O	29.83% 51.84%
84		Standardised Total	20	3 0	0 0	0	71.629	<u>6 20 4</u>	1 0	0 0	59.80% 20	0 4 1	0 0	0	51.84%

33	34	35	36	37	38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
									Adverse Scenario)									
			31/12/2021						31/12/2022							31/12/2023			
Stage 1 exposure	e Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	je 2 exposure Stage 3 expo	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	7 0)	0 0		0.00%	0	7	0) C	0.00%	0	7	0	0	0	0	0.00%
4	6 1	10 0)	0 C) (40.02%	55	101	0) () C	40.02%	63	93	0	0	0	0	40.02%
85	i9 24	48 2	2	0 C)	40.00%	863	244	3) () 1	40.00%	866	241	3	0	0	1	40.00%
1,17	2	87 1	. (0 3	3 (38.46%	1,106	152	2	7	7 1	L 38.45%	1,020	237	3	0	11	1	40.00% 38.41% 0.00% 0.00% 31.68%
	0	0 0		0 C) (0.00%	0	0	0	0 () C	0.00%	0	0	0	0	0	0	0.00%
	0	0 0		0 0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0	0	0	0	0	0.00%
29,32			3	3 11	4	30.02%	28,491	2,134	25	4 15	5 8	3 31.19%	28,322	2,284	44	4	16	14	31.68%
4,32	.9 1,9	30 159		2 23	3 112	2 70.48%	4,329	1,890	199	2 26	5 123	62.03%	4,260	1,915	243	2	26	135	55.67% 29.25%
61		04 24		1 8	3 10	0 40.37%	600	603	40	1 9	9 13	3 33.03%	594	590		0	9	17	29.25%
4,37				9 85	5 80	38.03%	4,365	2,264	350	8 88	8 116	5 33.14%	4,428	2,050	500	7	83	154	30.77%
1,20 3,24	1,4	33 125		5 32	2 56	5 44.77%	1,180 3,199	1,389 719	189	5 33	3 74	4 39.29%	1,185 3,246	1,317	256	4	32	92	36.07%
		93 26		0 5		3 <u>11.32%</u>			44		5	5 10.94%		651	65	0	5	/	10.96%
25	0	16 6				l 10.51% D 0.00%	242	123	10			l 10.32%	248	112	15	0	1	2	10.32%
	0					0.00%	0	0	0			0.00%	0	0	0	0	0	0	0.00%
	0	0 0				0.00%	0	0	0			0.00%	0	0	0	0	0	0	0.00%
	0					0.00%	0		0			0.00%	0	0	0	0	0		30.77% 36.07% 10.96% 10.32% 0.00% 0.00% 0.00% 0.00% 0.00%
	0					0.00%	0		0			0.00%	0	0	0	0	0		0.00%
						, 0.00%		U	0			0.00%	0	0	U		0		0.00%
5	50	27 1		0 0		33.65%	50	27	1		C	33.66%	51	26	2	0	0	1	33.64%
43,40	0 6,80	07 413	15	5 128	3 201		42,458	7,537	624 1	5 141	. 254		42,257	7,504	858	14	142	313	33.64% 36.43%











Г	33	34	35	36	37	38	30	40	41	47	43	44	45	46	47	48	49	50	51	52	53
	55	51	55	50	57	50	55	10	11	12	Adverse Scenario		15	10	17	10	15	50	51	JZ	55
				21/12/2021														21/12/2022			
				31/12/2021							31/12/2022			_			1	31/12/2023	-		
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0	0	0.00%	0) 0	0	0	0) (0.00%	C) (0 0		0 0	C	0.00%
	1	6	0	(0	0	40.00%	1	. 6	0	0	0) (40.00%	2	e 6	5 0		0 0	C	40.00%
	0	0	0	(0	0	40.00%	0	0	0	0	0) (40.00%	C) (0 0		0 0	C	40.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0) (0.00%	0) (0 0		0 0	0	0.00%
	0	0	0		0	0	0.00%	0	00	0	0	0) (0.00%	0	0 0	0 0		0 0	0	0.00%
	0	0	0	(0	0	0.00% 0 51.75%	0	0	0	0	0) (0.00%	C	0 0	0 0		0 0	C	0.00%
	0	0	0	(0	0	51.75%	0	0 0	0	0	0) (51.75%	C) (0 0		0 0	0	51.75%
	40	18	0	(0	0	28.80%	44	13	1	0	0) ()	29.06%	44	13	3 1		0 0	0	28.07%
	3	3	0	(0	0) 35.28%	4	2	0	0	0		0 32.79%	4				0 0	0	31.80%
	14	/	0		0	0) 36.21%) 53.45%	14	6	0	0	0		29.43%	15				0 0		27.08%
	1 14	1	0		0	0) 53.45%	12		0	0	0		0 43.82% 0 8.59%	14				0 0		39.97%
	14	4	0		0	0	0.26%	13	4	0	0	0		0.42%	14						9.20%
	0	0	0		0	0	0.20%	0	0 0	0	0	0		0.00%					0 0		0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	0) (0.00%					0 0	0	0.00%
	0	0	0	(0	0		0		0	0	0		0.00%							0.00%
	0	0	0	(0	0	0 0.00% 0 0.00%	0	0	0	0	0		0.00%					0 0		0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	0) (0.00%	0) (0 0	0	0.00% 40.00% 40.00% 0.00% 0.00% 51.75% 28.07% 31.80% 27.08% 39.97% 9.26% 1.66% 0.00% 0.00% 0.00%
		-																			
	0	0	0	(0	0	0.00%	0	0 0	0	0	0) (0.00%	C) () (0 0	C	0.00% 23.98%
	69	35	1	0	0	0 0	26.50%	73	30	1	0	0	0	25.08%	74	29	2	. (0 0	0	23.98%

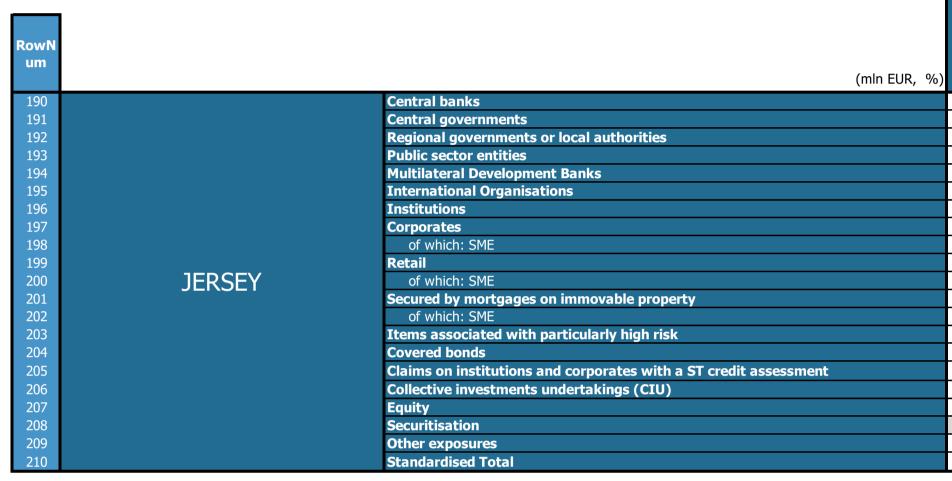
										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	(0 (0.00%	0	0 (0 (0 0	0	0.00%
	0 2	0	0	0 0	(0 40.00%	0	2	0	0	(0 (40.00%	0	1 (0 (0 0	0	40.00%
	0 0	0	0	0 0	(0 40.00%	0	0	0	0	(0 (40.00%	0	0 (0 (0 0	0	40.00%
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	(0 (0.00%	0	0 (0 (0 0	0	0.00%
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	(0 (0.00%	0	0 (0 (0 0	0	0.00%
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	(0 (0.00%	0	0 (0 (0 0	0	0.00%
	0 0	0	0	0 0	(0 51.75%	0	0	0	0	(0 (51.75%	0	0 (0 (0 0	0	51.75%
	72 101	1	0	0 0	(0 22.35%	133	40	2	. 0	(0 (22.02%	129	43	2 (0 0	0	21.80%
	2 1	0	0	0 0	(0 25.73%	2	. 1	0	0	(0 (25.80%	1	1 (0 (0 0	0	26.03%
	2 1	0	0	0 0	(0 15.41%	2	1	0	0	(0 16.93%	2	1 (0 (0 0	0	17.84%
	0 0	0	0	0 0	(0 10.81%	0	0	0	0	(0 10.77%	0	0 0	0 (0 0	0	10.92%
	1 0	0	0	0 0	(0 10.91%	1	0	0	0	(0 (0 11.67%	1	0 0	0 (0 0	0	11.70%
	0 0	0	0	0 0	(0 6.33%	0	0	0	0	(0 6.33%	0	0 0	0 (0 0	0	6.33%
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	(0 (0.00%	0	0 0	0 (0 0	0	0.00%
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	(0 (0.00%	0	0 0	0 (0 0	0	0.00%
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	() (0.00%	0	0 (0 (0 0	0	40.00% 40.00% 0.00% 0.00% 51.75% 21.80% 26.03% 17.84% 10.92% 11.70% 6.33% 0.00% 0.00% 0.00% 0.00%
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	(0 (0.00%	0	0 (0 (0 0	0	0.00%
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	() (0.00%	0	0 (0 (00	0	0.00%
			-							-				_					
	0 0	0	0	0 0	(0 0.00%	0	0	0	0	(0 (0.00%	0	0 (0 (0 0	0	0.00%
	75 104	1	0	0		0 21.76%	136	42	2	0	0) (21.58%	133	45 2	2 0	0	1	21.44%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0) (0.00%	0		0 (0 0	0) (0.00%) () 0	C	0	0	0.00%
	0	0	0		0 0) (0 0.00% 0 0.00% 0 0.00%	0		0 (0 0	0	(0.00%	, C) (0 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	(0.00%	, C) () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	0	0.00%	С) (00	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	0	0.00%) (00	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0		0 0	0 0	0	0 0	0.00%) (0 0	C	0	0	0.00%
	0	0	0		0 0) () 39.81%	0		0 (0 0	0	0 0	39.81%	C) () 0	C	0	0	39.82%
	10	18	1		0 0) 1	58.93%	12	1·	4 2	2 0	0	1	1 59.00%	11	. 15	5 2	C	00	1	59.05%
	1	9	1		0 0) () 60.81%	1		9	1 0	0	1	1 60.81%		. 8	3 1	C	00	1	60.80%
	0	0	0		0 0) () 38.95%	0		0 (0 0	0	0	35.70%) (0 0	C	0	0	33.53%
	0	0	0		0 0) () 37.88%	0		0 (0 0	0	0	37.86%	C) () 0	C	0	0	37.85%
	2	0	0		0 0) () 41.19%	2		0 (0 0	0	0	38.11%	2	2 0) 0	C	0	0	34.85%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	0	0.00%) (0 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	(0.00%) (0 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	(0.00%) (0 0	C	00	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	0 (0.00%	C) (0 0	C	00	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	0	0.00%	C) (00	C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 39.82% 59.05% 60.80% 33.53% 37.85% 34.85% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	0	0.00%	C) () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	(0.00%	C) () 0	C	0	0	0.00% 58.48%
	12	18	1		0 0	1	. 58.37%	15	1!	5 2	2 0	0	1	L 58.45%	13	s 15	5 2	0	0	1	58.48%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expo	osure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0		0	0.00%	0	0 (0 0) 0		0.00%) () () (0 0	0	0.00%
	0	0	0	0		0	0.00%	0	0 (0 0) 0		0.00%) () () (0 0	0	0.00%
	0	0	0	0		0	0.00%	0	0 (0 0) 0		0.00%) () (0 0	0	0.00%
	0	0	0	0		0	0.00%	0	0 (0 0	00		0.00%) (0 0		0 0	0	0.00%
	0	0	0	0		0	0.00%	0	0 (0 0	0 0		0.00%) () (0 0		0 0	0	0.00%
	0	0	0	0		0	0.00%	0	0 (0 0	00		0.00%) () (0 0		0 0	0	0.00%
	0	0	0	0		0) 32.48%	0	0 (0 0	0 0		32.49%) () (0 0		0 0	0	32.49%
	18	19	0	0		0	0 16.59% 0 60.22%	17	19	1 0	0 0		13.35%	16	5 20) 1		0 0	0	11.91%
	3	0	0	0		0	60.22%	3	1 (0 0	0 0		49.01%)	3	C C		0 0	0	43.60%
	1	1	0	0		0) 77.43%	1	1 (0 0	0 0		74.25%)	1	L C		0 0	0	71.04%
	0	0	0	0		0) 79.91%	0	0 (0 0	0 0		79.88%) () () (0 0	0	79.84%
	6	1	0	0		0) 4.94%	6	1 (0 0	0 0		7.31%	6	5	0		0 0	0	8.72%
	4	0	0	0		0	3.76%	4	0 (0 0	0 0		0 6.06%)	1 () (0 0	0	7.69%
	0	0	0	0		0	0.00%	0	0 (0 0	0 0		0.00%) () (0 0		0 0	0	0.00%
	0	0	0	0		0	0.00%	0	0 0	0 0	0		0.00%) () () (0 0	0	0.00%
	0	0	0	0		0	0.00%	0	0 (0 0	0		0.00%) () () ()		0 0	0	0.00%
	0	0	0	0		0	0.00%	0	0 (0 0	0		0.00%) () () <u>(</u>		0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 32.49% 11.91% 43.60% 71.04% 79.84% 8.72% 7.69% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0		0	0.00%	0	0 (0 0	0 0		0.00%) () () <u> </u>		0 0	0	0.00%
													0.000							0.000/
	0	0	0	0			0.00%	0	0 (0			0.00%) () (0	0.00%
	25	21	1	0		טן נ	38.78%	24	21 1	L 0	0		28.44%	23	8 22	2 1		0 10	0	23.33%









	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Si %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	C) (0	0.00% 0.00%	0	0	0	C	0	(0.00%		() 0	() 0	0	0.00%
	0	0	0	C	0	0	0.00%	0) 0	0	C	0	(0.00%	C) () 0	(0 0	0	0.00%
	0	0	0	C		0	0 40.00% 0 0.00%	0	0	0	C	0	(0 40.00%	C	0) 0	(0 0	0	40.00%
	0	0	0	C	0	0	0.00%	0	00	0	0	0	(0.00%	0	0) 0	(0 0	0	0.00%
	0	0	0	C) (0	0.00% 0.00%	0	0	0	C	0	(0.00%	C	0) 0	(0 0	0	0.00%
	0	0	0	C	0 (0	0.00%	0	0	0	0	0	(0.00%	C	0	0 0	(0 0	0	0.00%
	0	0	0	0		0	51.75%	0	0 0	0	0	0	(0 51.75%	0	(0 0	(0 0	0	51.75%
	10	5	0			0	23.73%	10	5	0	0	0	(0 23.47%	9	6	0	(0 0	0	23.46%
	0	1	0			0	24.68%	0		0	0	0	(0 23.80%	0			(0 0	0	23.35%
	3	3	1			0) 60.66%) 64.77%	3	3	1	0	0		0 58.24% 0 64.55%	4	2			0	0	56.37%
	0	0	0			0) 64.77%) 9.20%	1	/ U	0	0	0		0 64.55%	1				0	0	64.27% 10.70%
	1	1	0			0	0 0.03%	1		0		0		0 0.02%						0	0.79%
	0	0	0			0	0.00%			0		0		0.00%						0	0.02%
	0	0	0			0	0.00%			0		0	((0.00%				() 0		0.00% 0.00% 40.00% 0.00% 0.00% 51.75% 23.46% 23.35% 56.37% 64.27% 10.79% 0.02% 0.00% 0.00% 0.00%
	0	0	0			0	0.00%	0		0	0	0	((0.00%		() ()		(0	0.00%
	0	0	0	C		0	0.00%	0		0	0	0	((0.00%	0	() ()) 0	() 0	0	0.00%
	0	0	0			0	0.00%	0	0	0	0	0	(0.00%) 0	(0 0	0	0.00%
														5.0070							
	0	0	0	C		0	0.00%	0	0 0	0	C	0	(0.00%	0	() 0	(0 0	0	0.00%
	15	8	1	0		0 (55.50%	15	8	1	0	0	0	50.89%	15	9	1		0	0	0.00% 47.47%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	C		0 (0.00%	0	0	C	0 0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00%	0	0		0 0	0	0	0 0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0			0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 0	0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 (0.00%	0	0) C) 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 (0.00%	0	0) C	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 (0.00%	0	0) C) 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 (0.00%	0	0) C	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 0	0.00%	0	0	C	00	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 0	0.00%	0	0	C	00	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C)	0 0	0.00%	0	0	C	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 0	0.00%	0	0	0 0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C		0 0	0.00%	0	0	C	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0					0	0.000/	0						0.000/		0		0	0	0	0.000/
	0	0	0				0.00%	0					0	0.00%	0	0	0	0	0	0	0.00% 0.00%
	U	0	0	0			0.00%	0	U	U	U	U	0	0.00%	0	0	U	U	U	0	0.00%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	C	0		0 (0	0 0.00%	0	0) 0	() (0 (0.00%	0	0 0	0	0	0	0.00% 0.00% 39.54% 0.00% 0.00% 32.49% 56.00% 0.00% 10.41% 5.77% 6.78% 0.00% 0.00% 0.00% 0.00%
	0	C	0	0	0 (0	0 0.00%	0	0	0 0	(0 (0 (0 0.00%	0	0 0	0	0	0	0.00%
	0	C	0	0	0 (0	0 0.00%	0	0	0 0	() (0 (0 0.00%	0	0 0	0	0	0	0.00%
	0	C	0	0	0 (0	0 39.21%	0	0	0	() (0 0	0 39.44%	0	0 0	0	0	0	39.54%
	0	0	0	(0 (0	0 0.00%	0	0	0	() (0 0	0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0		0 (0	0 0.00%	0	0	0 0	() (0 (0 0.00%	0	0 0	0	0	0	0.00%
	2	0	0		0 (0	0 32.48%	2	0	0 0	() (0 (0 32.49%	2	0 0	0	0	0	32.49%
	483	193	4	1		1	2 57.46%	478	196	6				3 56.48%	438	234 8	0	1	4	56.00%
	0		0			0	0 0.00%	0	0		(0 0.00%	0	0 0	0	0	0	0.00%
	0		0			0	0 9.71%	0	0					0 10.01%	0	0 0	0	0	0	10.41%
	0		0			0	0 4.35%	0	0					0 5.03%	0	0 0	0	0	0	5.77%
	0		0			0	0 6.44% 0 0.00%	0	0					0 6.63% 0 0.00%	0	0 0	0	0	0	6.78%
	0		0			0	0 0.00%	0	0					0 0.00%	0	0 0	0	0	0	0.00%
	0		0			0	0 0.00%	0	0					0 0.00%	0	0 0	0	0	0	0.00%
	0		0			0	0 0.00%	0	0					0 0.00%	0	0 0	0	0	0	0.00%
	0		0			0	0 0.00%	0	0					0 0.00%	0	0 0	0	0	0	0.00%
	0		0			0	0 0.00%	0	0					0 0.00%	0	0 0	0	0	0	0.00%
	0	L C	0	L L		0	0.00%	0	0	0				0.00%	0	0 0	0	0	0	0.00%
	1	ſ	0	ſ		0	0 31.16%	1	0		ſ		0 (0 29.59%	1	0 0	0	0	0	29.83%
	487	193	4	1		1	2 57.34%	482	196	6	1		1 3	56.30%	441	235 8	0	1	0 	29.83% 55.81%
	-07	195		-	-	<u>-</u> ,	57.5470	402	150			-	- 5	50.5070		235 0	0	1	+	55.61 /0

		1	2	3	4	5	O	/	ð	9	10	11	12	13	14
								Morator	ia - Actual						
								31/12	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage Ra
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1	Central banks														
2	Central governments														
3	Institutions														
4	Corporates	() 495) 244	287	281	184	178	8	8 8	3 0	3		2 29
5	Corporates - Of Which: Specialised Lending														
6	Corporates - Of Which: SME														
7	Retail	(0 0	(0 0	(0 0	0	0 0	() (0 0	00		0 -
Landesbank Baden-	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
¹⁰ Württemberg	Retail - Secured on real estate property - Of Which: non-SME	() 0	(0 0	(0 0	C	00	() (0 0	00		0 -
11	Retail - Qualifying Revolving														
12	Retail - Other Retail														
13	Retail - Other Retail - Of Which: SME														4
14	Retail - Other Retail - Of Which: non-SME														
15	Equity														
16	Securitisation														
17	Other non-credit obligation assets			~					480						
18	IRB TOTAL		495	0	244	287	281	184	178	8	8 8	S 0	<u> </u> 3		2 29.1

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates		0 48	3	0 233	28	1 275	17	9 172		8 8	S 0	3		2 29
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail		0	0	0 0		0 0		0 0		0 0	0	0		0 -
26		Retail - Secured on real estate property														
27	GERMANY	Retail - Secured on real estate property - Of Which: SME														
28	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 0		0 0		0 0	0 0	0		0 -
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL		0 48	3	0 233	28	1 275	17	9 172		8 8	0	3		2 29

										Morato	ria - Actual						
										31/1	12/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage I Stage
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
37		Central banks															
38		Central governments															
39		Institutions															
40		Corporates		()	0	0	0	0 0		0 0		0 (0 (0 0		0 -
41		Corporates - Of Which: Specialised Lending															
42		Corporates - Of Which: SME															
43		Retail)	0	0	0	0 0		0 0		0 (0 (0 0		0 -
44		Retail - Secured on real estate property															
45	UNITED STATES	Retail - Secured on real estate property - Of Which: SME															
46	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		()	0	0	0	0 0		0 0		0 (0 (0 0		0 -
47		Retail - Qualifying Revolving															
48		Retail - Other Retail															
49		Retail - Other Retail - Of Which: SME															
50		Retail - Other Retail - Of Which: non-SME															
51		Equity															
52		Securitisation															
53		Other non-credit obligation assets															
54		IRB TOTAL		(0	0	0	0 0		0 0		0 (0		0 -

									Morato	ria - Actual						
									31/:	12/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks														
56		Central governments												4		
57		Institutions														
58		Corporates		0	0)	0	0 0		0 0		0 0	(<u>ס ר</u>)	0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0)	C	0 0		0 0		0 0	(<u>) (</u>		0 -
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME		0	0)	C	0 0		0 0		0 0	(<u>) (</u>		0 -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL		0	0			0 0		0 0		0 0	0	<u> </u>		0 -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
	Central banks															
	Central governments															
	Institutions															
	Corporates			0	1 C)	f	4 4		0 0	(0 0	0	0		0 -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail			0) ())	0 0		0 0	(0 0	0	0		0 -
	Retail - Secured on real estate property															
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME															
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME			0) ())	0 0		0 0	(0 0	0	0		0 -
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		()	l 0)	4	4 4	() 0	C) 0	0	0		0 -

									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of		Stock of provisions for		Coverage R
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	0	0	0	0 0		0 0		0 0) 0	C		0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0		0 (0 0	C		0 -
98		Retail - Secured on real estate property														4
99	AUSTRIA	Retail - Secured on real estate property - Of Which: SME														4
100	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 (0 0	C		0 -
101		Retail - Qualifying Revolving														4
102		Retail - Other Retail														4
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														4
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0	0	0	0 0		0 0		0 0) 0	0		0 -

Moratoria - Actual

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

29.189

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EBA EUROPEAN BANKING AUTHORITY

			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates	0	(0 ()	0 (0 0	(0 0	C	0 0	0	0	0	ე -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	() ()	0 (0 0	() 0	C	0	0	0	C	ე -
116		Retail - Secured on real estate property														
117	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
118	NL II IL RLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	() ()	0 (0 0	() 0	C	0 0	0	0	C	ე -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	0	(0 0) 0	(0	0	0	0	0	0	- ר

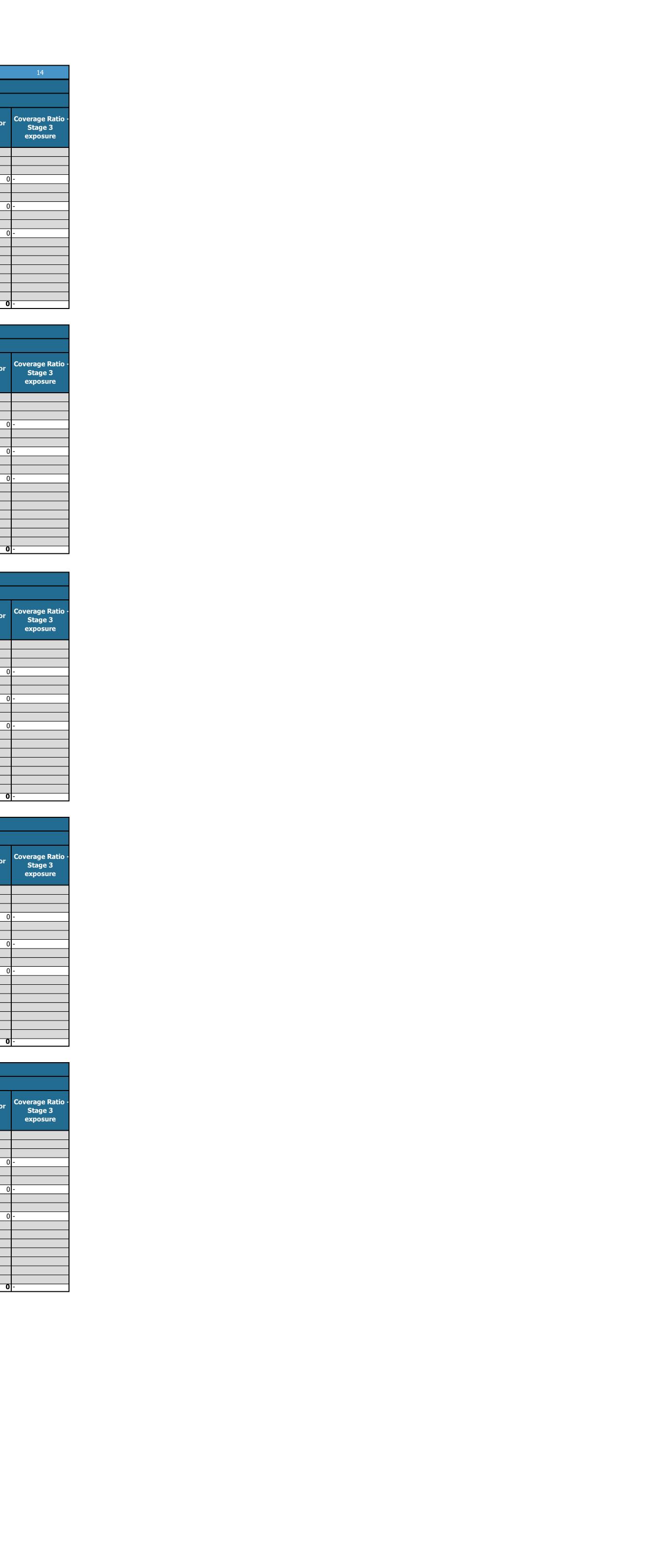
								Morato	oria - Actual						
								31/1	12/2020						
		Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for		Stock of provisions for	Coverage R Stage 3
Row Num	(mln EUR, ۱۹	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
127	Central banks														
128	Central governments														
129	Institutions														
130	Corporates		0	0	0	0	0 0		0 0		0 () (0 0		0 -
131	Corporates - Of Which: Specialised Lending														
132	Corporates - Of Which: SME														
133	Retail		0	0	0	0	0 0		0 0		0 () (0 0		0 -
134	Retail - Secured on real estate property														
UNITED KINGDO	Retail - Secured on real estate property - Of Which: SME														
136 UNITED KINGDO	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 () () C		0 -
137	Retail - Qualifying Revolving														
138	Retail - Other Retail														
139	Retail - Other Retail - Of Which: SME														
140	Retail - Other Retail - Of Which: non-SME														
141	Equity														
142	Securitisation														
143	Other non-credit obligation assets														
144	IRB TOTAL		0	0	0	0	0 0		0 0		0 () () 0		0 -

									Moralo	na - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage F
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage : exposu
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	C)	0 ()	0	0 0		0 0		0 (0 0	()	0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	C)	0 ()	0	0 0		0 0		0 0	0 0	0		0 -
152		Retail - Secured on real estate property														
153	FRANCE	Retail - Secured on real estate property - Of Which: SME														
154	INANCL	Retail - Secured on real estate property - Of Which: non-SME	C)	0 ()	0	0 0		0 0		0 (0 0	()	0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	C		0 0		0	0 0		0 0		0 0	0	C		0 -

										Morato	ria - Actual						
										31/1	.2/2020						
				Εχροςι	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
163		Central banks															
164		Central governments															
165		Institutions															
166		Corporates			0	0	0	0	0 0		0 0		0 0))	ז נ	1	0 -
167		Corporates - Of Which: Specialised Lending															
168		Corporates - Of Which: SME															
169		Retail			0	0	0	0	0 0		0 0		0 0) () (/	0 -
170		Retail - Secured on real estate property															
171	JERSEY	Retail - Secured on real estate property - Of Which: SME															
172	JEKSET	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 0		0 0		0 0) () (/	0 -
173		Retail - Qualifying Revolving															
174		Retail - Other Retail															
175		Retail - Other Retail - Of Which: SME															
176		Retail - Other Retail - Of Which: non-SME															
177		Equity															
178		Securitisation															
179		Other non-credit obligation assets															
180					0	0	0	0	0 0		0 0		0 0	<u>۲</u>	<u> </u>		0-

										Morato	ria - Actual						
										31/1	.2/2020						
				Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for		Stock of provisions for	Coverage R Stage 3
Row Num		(mln	1 EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		0		0	0 0		0 0		0 0		0 0) (0 0	(0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		0		0	0 0		0 0		0 0		0 0) (0 0	(0 -
188		Retail - Secured on real estate property															
189	MEXICO	Retail - Secured on real estate property - Of Which: SME															
190	MLAICO	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 0		0 0		0 0		0 0) (0 0	(0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL		0		0 (0		0 0		0 0		0 0	0	0		0 -

Moratoria - Actual



Norm Central banks Central banks Central banks Central banks Central governments AIRB F-IRB AIRB F-IRB Muther exposure which guaranted exposure which guaranted exposure which guaranted exposure exposure guaranted amount Stage 1 Stage 2 exposure exposure guaranted amount amount Base 3 amount Stage 1 exposure exposure amount Stage 1 exposure exposure amount stage 2 exposure exposure amount amount amount amount amount stage 1 exposure exposure amount a	EBA EUROPEAN BANKING AUTHORITY						2021 EU		Stress T Landesbanl				D-19 IRI	3			
Num Central banks Central banks Central banks FiRe AIRe FiRe AIRe FiRe Stage 1 exposure Stage 2 which which ganount Stage 3 seposure annount Stage 3 exposure annount Stage 3 exposure annount <t< th=""><th></th><th></th><th></th><th>15</th><th>16</th><th>17</th><th>18</th><th>19</th><th>20</th><th>21</th><th>22</th><th>23</th><th>24</th><th>25</th><th>26</th><th>27</th><th>28</th></t<>				15	16	17	18	19	20	21	22	23	24	25	26	27	28
$ \frac{1}{1} \\ 1$										Public guara	ntees - Actual						
										31/12	2/2020						
Nm A-TRB F-TRB A-TRB F-TRB A-TRB F-TRB A-TRB P-TRB A-TRB P-TRB A-TRB P-TRB P-TRB<				Exposu	re values	Risk expos	ure amounts	Stage 1	exposure, of		exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
1 Central banks	Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed				exposure
3 Institutions institutio	1	Central banks											Dinodint				
4 6 67 431 0 0 6 -0 6 - <td>2</td> <td></td>	2																
5 Corporates - Of Which: Specialised Lending 0	3																
6 7 7 8 Corporates - 0 Which; SME 0 309 0 40 131 114 156 133 0	4			(995	(252	206	151	667	481		0 (0 0	6	0	-
0 0	5			(0 0	(0 0	0	0	0	0 0		0 (0 0	0	0	-
8 Landesbank Baden Retail - Secured on real estate property 0				(309	(J 40	131	114	156	133		0 (0	2	0	<u> -</u>
9Landesbank baden10Württemberg11Nürttemberg11Retail - Secured on real estate property - Of Which: SME000				() 0	(0	0	0	0	0		0 (0	0	0	<u> -</u>
Nürttemberg Nürttemberg Retail - Secured on real estate property - O Which: non-SME O <th< td=""><td>I andeshank Bac</td><td>en- Retail - Secured on real estate property</td><td>4-</td><td>(</td><td>0</td><td></td><td>0</td><td></td><td>0</td><td>0</td><td></td><td></td><td>0 0</td><td></td><td></td><td></td><td>-</td></th<>	I andeshank Bac	en- Retail - Secured on real estate property	4-	(0		0		0	0			0 0				-
11 Retail - Qualifying Revolving 0 <		Retail Secured of real estate property of which, sh		(0	0							,
11Retail - Qualitying Revolving000		Retail - Secured on real estate property - Of which: no	DN-SIME	(0	0	0							, -
13Retail - Other Retail - Of Which: SME00 </td <td></td> <td>Retail - Qualitying Revolving</td> <td></td> <td>(</td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td>		Retail - Qualitying Revolving		(0	0							-
14Retail - Other Retail - Of Which: non-SME000 <th< td=""><td>12</td><td></td><td></td><td>(</td><td></td><td></td><td></td><td></td><td>0</td><td>0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	12			(0	0							
15 Equity Equity I <t< td=""><td></td><td></td><td></td><td>(</td><td>0</td><td></td><td></td><td></td><td>0</td><td>0</td><td></td><td></td><td></td><td></td><td></td><td></td><td>1-</td></t<>				(0				0	0							1-
16 Securitisation March 16 Mar				(0		5 0		0	0	, 0			0		0	F
17 Other non-credit obligation assets	17	Other non-credit obligation assets															
1/ 1/ 0 1/ 0				0	995	(252	206	151	667	481		0 (0	6	0	-

								Public guara	intees - Actual						
								31/12	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			r Coverag Stag
	(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expo
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	992	(251	20	6 151	664	479	C) (0 0	6		0 -
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	(()	0 0	0	0 0	C) (0 0	0		0 -
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0	0	(()	0 0	C	0 0	C) (0 0	0		0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	992	(251	. 20	6 151	664	479	0) () 0	6		0 -

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		provisions for	Coverage Ratio Stage 3
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37	Central banks														
38	Central governments														
39	Institutions														
40	Corporates	(0) (() (0	C	0	0	0	0	0	0	0 -
41	Corporates - Of Which: Specialised Lending														
42	Corporates - Of Which: SME														
43	Retail		0) (() (0	0	0	0	0	0	0	0	0 -
44	Retail - Secured on real estate property														
⁴⁵ UNITED STA	Retail - Secured on real estate property - Of Which: SME														
46 UNITED STA	Retail - Secured of real estate property - Or Which, hori-smc	(D) () () (0	C	0	0	0	0	0	0	0 -
47	Retail - Qualifying Revolving														
48	Retail - Other Retail														
49	Retail - Other Retail - Of Which: SME														
50	Retail - Other Retail - Of Which: non-SME														
51	Equity														
52	Securitisation														
53	Other non-credit obligation assets														
54	IRB TOTAL			0 0	0		0	0	0	0	0	0	0	0	0 -

										Public guara	intees - Actual						
										31/1	2/2020						
_				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	55		Central banks														
	56		Central governments														
	57		Institutions											\			
	58		Corporates	0) () (0	0 0	(0 0	() () (00	(-
	59		Corporates - Of Which: Specialised Lending														
	60		Corporates - Of Which: SME	-						-							
	61		Retail	0) () (0	0 0	(0 0	(0 0) (0	(-
	62		Retail - Secured on real estate property														
	63	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
	64	LUALMIDUUKG	Retail - Secured on real estate property - Of Which: non-SME	0) () (0	0 0	(0 0	(0 0) (00	0	-
	65		Retail - Qualifying Revolving														
	66		Retail - Other Retail														
	67		Retail - Other Retail - Of Which: SME														
	68		Retail - Other Retail - Of Which: non-SME														
	69		Equity														
	70		Securitisation														
	71		Other non-credit obligation assets														
	72		IRB TOTAL	0					0 0		0	C			0		-

									Public guara	antees - Actual						
									31/1	2/2020						
			Exp	osure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates		0	0	0	0	0 0		0 0		0) () () (D -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0	0	0	0 0		0 0		0) () () (D -
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82	SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0) () () (D -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity Securitisation														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0	0	0	0	0 0		0 0		0 0			ז ו) -
									Dublic mon	antees - Actual						
									Public duar	antees - Actual						

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates	0		3	0	1	0 0		1		0 0) C	0	C) -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME			-							-			-	
97		Retail	0		0	0	0	0 0		0 0	0	0 0	0 0	00	C) -
98		Retail - Secured on real estate property														
99	AUSTRIA	Retail - Secured on real estate property - Of Which: SME														
100	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0 0	0	0 0	0	0 0) ()	0	0) -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	0		3	0	1 0	0	3	1	C	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB



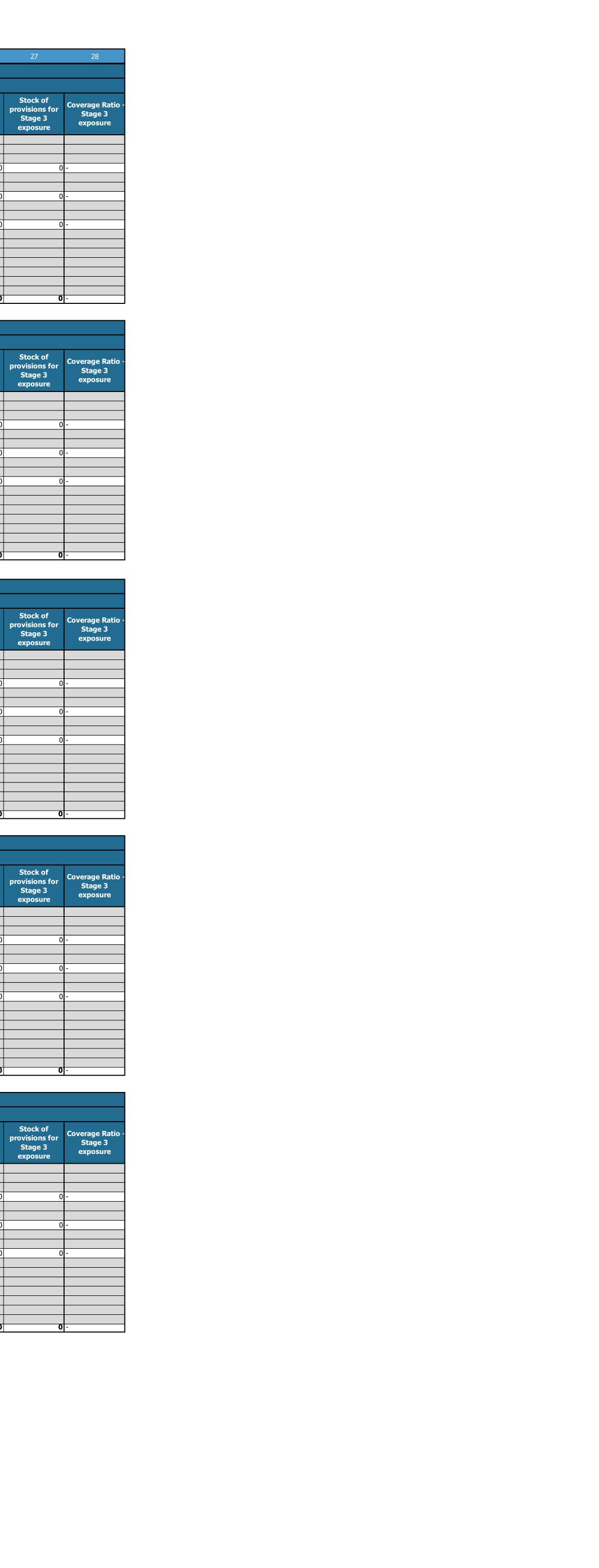
							Landesban	K Dauen M	ruittemberg						
		15	16	17	18	19	20	21	22	23	24	25	26	27	28
								Public guara	antees - Actual						
								31/1	2/2020						
		Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ra Stage 3
	(mln EUR, S	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		0	0	0	0	0 0		0 0		0	0 0	() () –
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0 0		0 0		0	0 0	() () –
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0	0 0	0) () –
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL		0	0	0	0	0 0		0 0		0	0 0	0) –
								Public guara	antees - Actual						
								31/1	2/2020						

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposure	e values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127		Central banks					_									
128		Central governments														
129		Institutions									-					
130		Corporates	0	(0 0	() (0 0	0	0 0	0	0 0	0	0	0) -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME									-			-		
133		Retail	0	(0 0	() (0 0	0	0 0	0	00	0	0	0) -
134		Retail - Secured on real estate property														
135	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	() (0 0	0	0 0	0	00	0	0	0) -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0	0	0			0	0	0	0	0	0	0	0	-

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	() ()	0	0 0		0 0		0 0	0 0	0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	() ()	0	0 0		0 0		0 0	0 0	0		0 -
152		Retail - Secured on real estate property														
153	RANCE	Retail - Secured on real estate property - Of Which: SME														
154 I F	NANCL	Retail - Secured on real estate property - Of Which: non-SME	0	() ()	0	0 0		0 0		0 (0 0	0		0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0				0	0 0		0 0		0 0	0	0		0 -

	Public guarantees - Actual 31/12/2020															
									31/12	2/2020						
			Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num		mln EUR, ۱۹)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0 (0 0		0	0 0	(0 0		0 0	0 0	(0 0) -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0 (0 0		0	0 0	(0 0		0 0	0 0	(0 0) -
170		Retail - Secured on real estate property														
171	JERSEY	Retail - Secured on real estate property - Of Which: SME														
172	JEINJEI	Retail - Secured on real estate property - Of Which: non-SME		0 (0 0		0	0 0	(0 0		0 0) C	(0 0) -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0	0		0	0 0	C	0		0 0	0	C	0	-

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181	Central banks														
182	Central governments														
183	Institutions														
184	Corporates	0	0) ()	0 0	(0 0) (0 0	0		0 -
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	0	0) ()	0 0		0 0) (0 0	0		0 -
188	Retail - Secured on real estate property														
189 MEXIC	Retail - Secured on real estate property - Of Which: SME														
190	Retail - Secured on real estate property - Or Which, horr-smil	0	0	0) ()	0 0		0 0) (0 0	0		0 -
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets	-													
198	IRB TOTAL	0	0	0)	0 0		0 0) (0	0		0 -



			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Mor	atoria - Baseline	Scenario									
						31/12/2021							31/12/2022	2						31/12/2023			
		(mln EUR, %)	Stage 1 xposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions fo Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		349	117	7 1	.2	0 3	3	2 18.87%	345	5 118	-	.6	0	2	4 25.87%	343	3 11	14 2	21 0	2		5 2
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0)	0	0 () (0 -	0	0 0		0	0	0	0 -	0	0	0	0 0	0		0 -
Landesbank Baden-	Retail - Secured on real estate property					_							_		_					_			
	Retail - Secured on real estate property - Of Which: SME		0	0		0	0 0		2	0			0	0	0	0	0	0	0	0 0	0		0
Württemberg	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0		, 	J =	0	0		0	0	U	J =	L L	0	0	0 0	0		0 -
	Retail - Qualifying Revolving Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		349	117	/ 1	2	3	8	2 18.87%	345	5 118	1	6	0	2	4 25.87%	343	3 11	.4 2	1 0	2		5 23.3

											Mor	ratoria - Baseline S	cenario									
					31/12/2021	L						31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure EUR, %)	Stage : e exposu		Stock of provisions fo Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks																					
	Central governments																					1
	Institutions																					
	Corporates		343	112	12	0	3	2 19.05%	338	3 113		16	0	2	4 26.01%	6 33	7 10)9 2	1	0 2	. 5	5 23
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					1
	Retail		0	0	0	0	0	0 -	(0 0		0	0	0	0 -		0	0	0	0 0	0	/ -
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					4
GLKMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	(0 0		0	0	0	0 -		0	0	0	0 C	0	-
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					4
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					4
	Other non-credit obligation assets																					4
	IRB TOTAL		343	112	12	0	3	2 19.05%	338	3 113	1	L6	0	2	4 26.01%	6 33	7 10	9 2	1	0 2	5	23.

												Mora	toria - Baseline So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	(0	0 () (0 () -	0	0) (0 0) (0 0) -	(0 ()) (0 0	0	D -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		0	0 0) (0 () -	0	0		0 0	0 (0 0) -	(0 () (0 0	0) -
	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																						
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	(0	0 () (0 () -	0	0) (0 0) (0 0) -	(0 () (0 0	0) -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets									-												-	
	IRB TOTAL		0	C		0 0) (-	0	0		0 ס) (0) -) () (0	0	ע-

												Mora	toria - Baseline S										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks																						
	Central governments																						4
	Institutions								N														
	Corporates		0	0) (0 0)	0 () -	0	0		0	0 0	0 0	-	0	((0	0	0	<u>)</u> -
	Corporates - Of Which: Specialised Lending																						4
	Corporates - Of Which: SME		0	0				0		0	0		0	0			0				0	0	
	Retail		0	0		0		<u> </u>) -	0	0				0	-	0) <u> </u>)(0	0	0	<u></u>
	Retail - Secured on real estate property																						4
UXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0				0		0	0		0	0 0		-	0			0	0	0	
	Retail - Qualifying Revolving		0						/	0	0				0		0	·	/	0	0	0	4—
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						1
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0	0) 0		0 0) -	0	0		0 0	0 0	0 0	-	0	C) 0	0	0	J -

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	4	0) (0 0		0	0.00%	۰ ۵	1 ()	0	0	0 0	11.96%	2	1 (0 0		0 0	0	0 14
	Corporates - Of Which: Specialised Lending																					4
	Corporates - Of Which: SME				-		-					-	-									
	Retail	0	0) (0 0		0) -	() ()	0	0	0 0	-) (0 0	(0 0	0	<u>)</u> -
	Retail - Secured on real estate property																					4
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		-		-							-	-	-								
SWITZLIND	Retail - Secured on real estate property - Of Which: non-SME	0	0) (0 0		0) -	() ()	0	0	0 0	-) (0 0		0 0	0	<u>)</u> -
	Retail - Qualifying Revolving																					4
	Retail - Other Retail																					4
	Retail - Other Retail - Of Which: SME																					4
	Retail - Other Retail - Of Which: non-SME																					4
	Equity																					4
	Securitisation																					
	Other non-credit obligation assets	-	-					0.000							11.000/							
	IRB TOTAL	4	0) (טן ס	· C	ויי	0.00%	D 4	+ C		U] () ונ	U 0	11.96%	4	+ C	0 0	(0 0	0	0 14.8

												Mora	itoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks																						
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	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME							- 1				-	-	-		-					-		-
	Retail		0	C)	0 0		0	0 -	0		0	0	0 () (0 -	() () ()	0	0 0	0 -
	Retail - Secured on real estate property																						
AUSTRIA	Retail - Secured on real estate property - Of Which: SME							-				-	-	-		-					-		-
AUSTINA	Retail - Secured on real estate property - Of Which: non-SME		0	C)	0 0		0	0 -	0		0	0	0 () (0 -	0) () ()	0	0 0	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
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	Other non-credit obligation assets					-																	
	IRB TOTAL		0	0		0 0		D	D	0		D	0			0 -	0					00) -

												Lanacobai	IN DUUCH W	uittemberg									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Mora	itoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expo
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	Corporates		0	0)	0 0	0	C) -	() (0	0	0 0		0 -	0	0		0 0) 0	(0 -
	Corporates - Of Which: Specialised Lending																						
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	Retail		0	0	0	0 0	0	C) -) (0	0	0 0		0 -	0	0		0 0	0 0	(0 -
	Retail - Secured on real estate property																						4
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																						4
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	0	C) -	() (0	0	0 0		0 -	0	0		0 0	0 0	(0 -
	Retail - Qualifying Revolving															_							4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																			_			4
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			0	U		'	U	U	′					<u> </u>			U U	0			0		<u> </u>

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	Stage : exposu nln EUR, %)		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Covera Sta exp
	Central banks																					
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	Corporates		0	0	0 0)	0	D -	0	0) () (D	0 0	-	0	C) (0 0	//	<u>ງ</u>	0 -
	Corporates - Of Which: Specialised Lending																					
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	Retail		0	0	0 0)	0	D -	0	0) () (0	0 0	-	0	C) (0 0	/	3	0 -
	Retail - Secured on real estate property																					
NITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																					
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	Retail - Qualifying Revolving																					
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	IRB TOTAL		0	0	0 0		0) -	0	0				0 0	-	0	0) 0	/	J	0 -

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	tage 1 posure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage 3 exposu
	Central banks																					
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	Corporates - Of Which: Specialised Lending																					
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	Retail - Secured on real estate property																					
FRANCE	Retail - Secured on real estate property - Of Which: SME																					
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	Retail - Qualifying Revolving																					
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												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover S ex
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	(0 0	0 0		0 0	-	0	0 0)	0	0) () -	0)	0 0	0	(0 -
	Corporates - Of Which: Specialised Lending																						
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	Retail		0	(0 0	0 0		0 0	-	0	0 0)	0	0) -	0)	0 0	0	(0 -
	Retail - Secured on real estate property																						
JERSEY	Retail - Secured on real estate property - Of Which: SME																						
JENJEI	Retail - Secured on real estate property - Of Which: non-SME		0	(0 0	0 0		0 0	-	0	0 0)	0	0) -	0)	0 0	0	(0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
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	IRB TOTAL		0		0	0 ע		0	-	0	0 0)	U I			-	0			<u>v</u> 0	0		<u>u</u> -

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0	0	0	0 -		0	0	0 (0	0 0	-	() () (0 0	(0 -
	Corporates - Of Which: Specialised Lending																						
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	Retail		0		0	0	0	0	0 -		0	0	0 (0	0 0	-	() () () ((0 -
	Retail - Secured on real estate property																						
MEXICO	Retail - Secured on real estate property - Of Which: SME																						
I LAICO	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 (0	0	0 -		0	0	0 (0	0 0	-	() () () ((0 -
	Retail - Qualifying Revolving																						
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	Retail - Other Retail - Of Which: SME																						
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	Other non-credit obligation assets				0			0							0 0								
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EBA EUROPEAN BANKING AUTHORITY 50 51 Stage 1 exposure, of which guaranteed Stage 1 exposure Rov (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Landesbank Baden-Württemberg Equity Securitisation Other non-credit obligation assets IRB TOTAL

amour

																Public guarantees	s - Baseline Sce	nario													
						31/1	12/2021									31/1	2/2022									31/	2/2023				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	f Stock of provisions Stage 1 exposure	for provisions for Stage 2 e exposure	Stock of provisions for Stage 3 exposure	or Coverage Rat Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates	449	9 262	418	8 368	3	3	0	0 1		1 27.60%	459	9 292	2 4	05 33	38	6	0 ()	2 2	28.83%	473	3 317	38	37 31	3	.0	0	0	2	3 30.6
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	C	0 0	(0 0		0	0	0 0)	0 -	(0 0	D	0	0	0	0 () (0 0	-		0 0		0)	0	0	0	0 r	0 -
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	C	0 0	(0 0		0	0	0 0)	0 -	(0 0	D	0	0	0	0 () (0 0	-		0 0		0)	0	0	0	0 r	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
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	Other non-credit obligation assets																														
	IRB TOTAL	449	262	418	8 368	3	3	0 (0 6		0.00%	459	292	2 4)5 33	38	6	0 0)	1 1	14.32%	473	3 317	38	7 31	B 1	0	0	0	2 7	2 17.′

																Pu	ublic guarantees	s - Baseline Scena	Idrio													
							31/1	.2/2021									31/12	.2/2022									31/12	2/2023				
	(mln EUR, %)	Stage 1 exp xposure gua	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of or provisions fo Stage 3 exposure	or Coverage Ratic Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments																															
	Central governments																															
	Institutions Corporates																															
	Corporates		0	0	0	0		0 0)	0	0	0 -		0	0 0	0	(0	0	0 0		0 -	0	0 0		0 0	0	()	0	0	J -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	0	0		0 0)	0	0	0 -		0	0 0	0	(0	0	0 0		D -	C	0 0		0 0	0	()	0	0	ງ -
	Retail - Secured on real estate property																															
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0 0)	0	0	0 -		0	0 0	0	(0	0	0 0		0 -	0	0 0		0 0	0	()	0	0	J -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
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	Equity																															
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	Other non-credit obligation assets IRB TOTAL																															
	IRB TOTAL		0	0	0	0		0 0		0	0	0 -		0	0 0	0	0	0	0	0) -	0	0		0 0	0	(0	0	<u>/-</u>

																Public guarantees	- Baseline Scena	ario													
						31/1	12/2021									31/1	2/2022									31/1	2/2023				
w m	(n	Stage exposi In EUR, %)	Stage 1 1 exposure, of ire guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of or provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
7	Institutions																														
3	Corporates		0	0	0	0	0	0	0	0	0 -		0	0	0	0 ()	0	0	0	0 -	0	0 (0	0	0	0 0		0 0	1 (0 -
)	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0	0	0	0 -		0	0	0	0 (D	0	0	0	0 -	C	0 (0	0	0 (0 0		0 0	1	0 -
2	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -		0	0	0	0 ()	0	0 (0	0 -	C) (0	0	0 (0 0		0 0	1	0 -
5	Retail - Qualifying Revolving																														
5	Retail - Qualifying Revolving Retail - Other Retail																														
7	Retail - Other Retail - Of Which: SME																														
3	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL																														
2			0	0	0	0	0	0	0	0	0 -		0	0	0	0 0)	0	0 (0	0 -	0) (0	0		0 0		0 0	1	0 -

															Pu	ublic guarantees	- Baseline Scenar	rio													
						31/1	12/2021									31/12	2/2022									31/12	2/2023				
	(mln	Stage 1 exposure EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														4
	Central governments																														4
	Institutions			0	0	0		0	0	0	0	0						0							0			0	0		<u></u>
	Corporates		0	0	0	0	0 (0	0	0	0 -	0	0		0	0	0	0 0	0	0 0	-	0	((0	() 0	0	0	- 0	<u> </u>
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME			<u></u>				2			2							0													<u></u>
	Retail		0	0	0	0	0 (0	0	0	0 -	0	0		0	0	0	0 0	0	0 0	-	0	((0	Ĺ) 0	0	0	- 0	f
	Retail - Secured on real estate property																														4
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME			0		0	0	0	0	0	0	0						0							0			0			<u>.</u>
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 (0	0	0	0 -	0	0		0	0	0	0 0	U	0	-	0	Ĺ	(0	L	0	0	0	- 0	f
	Retail - Qualifying Revolving Retail - Other Retail																														
																															
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														L
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0 0	0	0	0 0	0 -	0	0		0	0		0 0	<u> </u>	0	-	0	0	(0	•		0	0	0-	1-
			v	v	v				v		<u> </u>	0	U U			0	, U		U U	, U		U	U	, i	Ŭ	U	, V	U U	U	0	

																	Public guaran	tees - Baseline Sco	enario													
							31/1	12/2021									3	1/12/2022									31/12/	2023				
Row Num		(mlr	Stage 1 exposure 1 EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, which guarantee amount	, of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposur	Stage 3 exposure, e guarantee amount	of provisions for Stage 1	Stock of r provisions f Stage 2 exposure	for provisions f Stage 3	or Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates		0 0		2 1		0 0	0) (0	0 13.729	6	0	0	2	1	0	0	0	0	0 13.73	%	0 0)	2 1	0	0	0	0	0	0 13.70%
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail		0 0		0 0		0 0	0) (0	0 -		0	0	0	0	0	0	0	0	0 -		0 0)	0 0	0	0	0	0	0	0 -
98		Retail - Secured on real estate property																														
99 ALIC	TRIA	Retail - Secured on real estate property - Of Which: SME																														
100 AUS	IRIA	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0		0 0	0) (0	0 -		0	0	0	0	0	0	0	0	0 -		0 0)	0 0	0	0	0	0	0	0 -
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL		0 0		2 1		0 0	0	0	D	0.009	6	0	0	2	1	0	0	0	0	0 7.07	%	0 0		2 1	0	0	0	0	0	0 8.73%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

													Lanacaban	IK DUUCII W	unternberg													
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
												Р	ublic guarantees	- Baseline Scena	rio													
			31/12	2/2021									31/12	2/2022									31/12	2/2023				
of d	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
262	420	369	3	3 0	0 0	1	1 1	1 27.55%	460	292	407	339	6	5 (0 0	2	2	28.78%	474	318	38	9 314	10		0 0	2	3	30.59%
0	(0	(0 0) 0	(0 0	0 -	0	0	0	0	0) () 0	0	C	-	0	0		0 0	0		0 0	0	0	-
262	420	369	3	B 0	0	6	5 0	0.00%	460	292	407	339	6	5 0	0	1	1	14.30%	474	318	38	9 314	10		0 0	2	2	17.59%

J

BANKING AUTHORITY													2021 E				edit risk)-19 IRI	B										
		50	F1	FD	E2	ΕΛ	FF	FC	57 5	о <u>го</u>	60	61	62	62	Lanacobar		<u>vurtterniberg</u>	67	69	60	70	71	70	72	74	75	76	77	70	
		50	16	52	33	5 1	55	50	5/ 5	ور ٥	60	10	02	63	04	60	00	07	00	69	70	/1	12	/3	/4	/5	70	//	70	
															Public guarantees		ario													
						31/1	12/2021								31/1	2/2022									31/12	/2023				
	(mln E	Stage 1 exposure JR, %)	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for pro Stage 1 exposure	Stock of Stock visions for provisi Stage 2 Stage exposure expo	k of ons for je 3 sure	atio - Stage 1 exposure	Stage 1 exposure, o which guaranteed amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov
	Central banks		amount		amount		amount					amount		amount		amount						amount		amount		amount				
	Central governments																													
	Institutions																													
	Corporates		0 0)	0 (0	0 0	0	0	0 -		0	0	0	0	0	0 0	0 0)	0 -	0	C)	0 0	0	0		0 0	(0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 0)	0 (0	0 0	0	0	0 -		0	0	0	0	0	0 (0 0)	0 -	0	C)	0 0	0	0		0 0	(0 -
	Retail - Secured on real estate property																													Л
IETHERLANDS	Retail - Secured on real estate property - Of Which: SME																													Τ
IE I FIERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0 0)	0 (0	0 0	0	0	0 -		0	0	0	0	0	0 0	0 0		0 -	0	C)	0 0	0	0		0 0	(0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													Л
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
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	Other non-credit obligation assets																													
	IRB TOTAL		0 0		0 0	D	0 0	0	0	0 -		0	0	0	0		0 0) 0		01-	0	0		0 0	0	0		0	C	0 -

																Pu	Iblic guarantees	- Baseline Scenar	rio													
							31/1	12/2021									31/1	2/2022									31/1	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cover S ex
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		0	0		0)	0	0	0	0	0 -	0		0 0	0	(0 0	0 0	0 0)	0 -	0		0	0 0	(0 0	0 0	0) (0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0		0	0	0	0	0	0	0 -	0		0 0	0	(0 0	0 0	0 0)	0 -	0		0	0 0	(0 0	0 0	0) (0 -
	Retail - Secured on real estate property																															
NITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																															
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0	0	0 -	0		0 0	0	(0 0	D C	0 0)	0 -	0		0	0 0	(0 0	0 0	0) (0 -
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	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
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	Other non-credit obligation assets																															
	IRB TOTAL		0	0		0		0	0	0	0	0 -	0		0 0	0	() 0		0		0 -	0		0	0 0	(0	0	0		0 -

																	P	ublic guarantees	- Baseline Scenar	rio													
								31/1	2/2021									31/12	2/2022									31/1	2/2023				
Row Num			(mln EUR, %)	Stage 1 exposure)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central bank																																
146	Central gove	vernments																														/	
147	Institutions	S																														/	
148	Corporates				0 0	(0 0		0 0	(0 0	(D -		0 () (0	0	0) (0)	0 -	C	0	(0 0) () 0	0	0	0') -
149	Corporates	es - Of Which: Specialised Lending																															
150	Corporates	es - Of Which: SME																															
151	Retail				0 0	(0 0		0 0	(0 0	(D -		0 () (0	0	0) (0)	0 -	C	0	(0 0) () 0	0	0	0') -
152	Retail - S	Secured on real estate property																															
153 154 FRAN	Retail -	- Secured on real estate property - Of Which: SME																															
154 FRAD	NCL Retail -	- Secured on real estate property - Of Which: non-SME			0 0	(0 0		0 0	(0 0	(D -		0 () (0	0	0) (0)	0 -	C	0	(0 0) () 0	0	0	0') -
155	Retail - Q	Qualifying Revolving																															
156	Retail - O	Other Retail																															
157	Retail -	- Other Retail - Of Which: SME																															
158	Retail -	- Other Retail - Of Which: non-SME																															
159	Equity																																
160	Securitisatio	ion																															
161	Other non-c	credit obligation assets																															
162	IRB TOTAL				0 0	0	0		0 0	0	0 0) -			0	0	0	0		0		0 -	0	0		0		0	0	0	0'	-

																	Public guarantee	s - baseline Scena	ano												
							31/:	12/2021									31/1	12/2022									31/1	2/2023			
	(1	Sta exp nin EUR, %)	age 1 posure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates																														
	Institutions																														
	Corporates		0	0	C)	0	0 (0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0 (0 0	0 0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	C)	0	0 (0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0 (0 0	0 0	0 -
	Retail - Secured on real estate property																														
JERSEY	Retail - Secured on real estate property - Of Which: SME																														
JLKJLI	Retail - Secured on real estate property - Of Which: non-SME		0	0	C)	0	0 (0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0 (0 0	0 0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	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	Public guarantees	- Baseline Scena	ario													
							31/12	2/2021									31/12	2/2022									31/1	2/2023				
w im		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
31	Central banks																															
32	Central governments Institutions Corporates																															
33	Institutions																															
34	Corporates		(0 0	0	0	0 0	0 (0	0 0	C) -	0	0		0 0	0)	0	0 0	0) –	0	0	(0 0		0 0) (0 0	0) -
35	Corporates - Of Which: Specialised Lending																															
36	Corporates - Of Which: SME																															
37	Retail		(0 0	0	0	0 0	0 (0	0 0	C) -	0	0		0 0	0)	0	0 0	0) –	0	0	(0 0)	0 0) (0 0	0) –
38	Retail - Secured on real estate property																															
³⁹ MEXICO	Retail - Secured on real estate property - Of Which: SME																															
	Retail - Secured on real estate property - Of Which: non-SME		(0 0	0	0	0 0	0 (0	0 0	C) -	0	0		0 0	0)	0	0 0	0) –	0	0	(0 0)	0 0) (0 0	0) –
91	Retail - Qualifying Revolving																															
92	Retail - Other Retail																															
93	Retail - Other Retail - Of Which: SME																															
94	Retail - Other Retail - Of Which: non-SME																															
95	Equity																															
96	Securitisation																															
97	Other non-credit obligation assets																															
98	IRB TOTAL		(0 0	0	D	0 0	0 0	0	0 0	0) -	0	0		0 0	0		0	0 0	0	-	0	0		0 0		0 0	(0 0	0) -

EBA EUROPEAN BANKING AUTHORITY Stage 1Stage 2exposureexposure Rov (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Landesbank Baden-Württemberg Equity Securitisation Other non-credit obligation assets IRB TOTAL

												Mora	atoria - Adverse Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		266	190) 1	.1	0	3	2 19.59%	255	196	1	.6 0) 4	4 4	25.27%	249	19	5 2	3 0	[5	5 22.
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0)	0	0	0	0 -	0	0	1	0 0) C	0 0	-	0		0	0 0	(0	0 -
	Retail - Secured on real estate property																						
GERMANY	Retail - Secured on real estate property - Of Which: SME																						
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0)	0	0	0	0 -	0	0		0 0) C	0 0	-	0		0	0 0	(0	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		266	190) 1	1	0	3	2 19.59%	255	196	1	6 0	4	4 4	25.27%	249	19	5 2	3 0	Ę	5	5 22.58

												Mora	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
w n		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0	0 (00	-	0	0)	0	0	0 () -	(0 0) (00	0	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		0	0	0 0	00	-	0	0)	0	0	0 () -	(0 0)	0 0	0	0 -
	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME							-		-								-				-	
	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0 0	00	-	0	0)	0	0	0 () -	(0 0) (0 0	0	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0		0	0	0 0	0	-	0	0		0	D	0 0) -	(0 0			0 0	0	0 -

												Mora	toria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0 0		0	0 -	(0 () (0	0 (0 () -	0) ((0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME				-			-							-					-	-	-	
	Retail		0		0	0 0		0	0 -	(0 () (0	0 (0 () -	0) ((0 0	0	0) -
	Retail - Secured on real estate property																						
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																						
LUXEMDOUNG	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 0		0	0 -	(0 () ()	0 () () -	0) ((00	0	0) -
	Retail - Qualifying Revolving												-										
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets					-					-			-			-	-		-	-	-	
	IRB TOTAL		0		0	0 0		D	0 -		0 0) (0 0	0 0		0	0	0	0	0	0	<u> </u>

												Mora	toria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		4		0	0 0		0	0.00%		4 (0) () (0 0	9.27%	4	0	0	C	0 0	0	0
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		0	0 0		0) -		0 (0 () () (0 0	-	0	0	0	C	0 0	0	0 -
	Retail - Secured on real estate property																						
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																						
SVIIZERLAND	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 0		0) -		0 (0 () () (0 0	-	0	0	0	C	0 0	0	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		4		0	0 0) (0 (0.00%		4 0	0 () () 0	0 0	9.27%	4	0	0	0	0	0	0

											Mora	toria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, 1	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																					
	Central governments Institutions																					
	Institutions																					
	Corporates	() (0 0	0 0	0 0	00	-	0	0	0)	0	0 0) -	0	0	C	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	() (0 0	0 0	0 0	00	-	0	0	0)	0	0 0) -	0	0	C	0	0	0	0 -
	Retail - Secured on real estate property																					
AUSTRIA	Retail - Secured on real estate property - Of Which: SME																					
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	() (0 0) (0 0	0 0	-	0	0	0)	0	0 0) -	0	0	0	0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	C		0 0	0 0	0 0	0	-	0	0	0		0	0 0) -	0	0	0	0	0	0) -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

Moratoria - Adverse Scena

	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
								Morat	oria - Adverse Sce	enario									
		31/12/2021							31/12/2022							31/12/2023			
	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
96	11	0	3	3 2	2 19.31%	260	201	17	0	4	4	25.00%	254	201	24	0	5	5	22.42%
0	0	0	0) () -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
0	C	0	0) (0 -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
			-				-	-	-	-	-		-	-	-				
96	11	0	3	3 2	2 19.31%	260	201	17	0	4	4	25.00%	254	201	24	0	5	5	22.42%

											Lanacoba		<u>un tiemberg</u>									
		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
											Mor	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0) () (0 -		0	0	0	0 ()	0 -	C	0 (0 0	0	0	ງ -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0) () (0 -		0	0	0	0 ()	0 -	C	0 ()	0 0	0	0	<u>ງ</u> -
	Retail - Secured on real estate property																					
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																					
NE MERCANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0) () (0 -		0	0	0	0 ()	0 -	C	0 ()	0 0	0	0	<u>)</u> -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0) C) (D -		0	0	0	0 0		0 -	0	D C		0 0	0	0	J -

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	Stage 1 exposure In EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	for Stage
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 () () () –	C) 0		0	D	0 0	-	0	0	C) 0	C		0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 () () () -	C) 0		0	D	0 0	-	0	0	C) 0	C		0 -
	Retail - Secured on real estate property																					
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 () () () -	C) 0		0	D	0 0	-	0	0	C) 0	C		0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0) -	0	0		0		0 0	-	0	0	0	0	0		0 -

											Mora	atoria - Adverse Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(min El	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0	0 -		0	0	0 0		0 0	-	(0 0		0 (0 0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	0	0 -		0	0	0 0		0 0	-	(0 0		0 (0 0	0) -
	Retail - Secured on real estate property																					
FRANCE	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0 0		0 0	-	(0 0)	0 (0 0	0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0	0	0 -		0	0	0 0) 0	-	C	0 0		0 0	0	0	<u> -</u>

											Mora	atoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 kposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	C	0 0		0 0	-	0	0		0 (0	0 () -	0) ()	0 0	(0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	0	0 0) (-	0	00		0 (0	0 () -	0) ()	0 0	(0 -
	Retail - Secured on real estate property																					
JERSEY	Retail - Secured on real estate property - Of Which: SME																					
JERSET	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0) (-	0	00		0 (0	0 () -	0) ()	0 0	()	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																		0			0
	IRB TOTAL	U	0	U	ט ע			-	0	U		ິ		ין נ	ין -	U	l l		0 0	L C		u -

											Mora	atoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stage 1 exposure n EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	0 0) -	0) (0	0)	0 C) -	0	C)	0	0 ((0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0	0 0) -	0) (0	0		0 C) -	0	C)	0	0 0	(0 -
	Retail - Secured on real estate property																					
MEXICO	Retail - Secured on real estate property - Of Which: SME																					
MLAICO	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0		0 -	0) (0	0		0 0) -	0	0 0)	D	0 ((0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	0 0) -	0	0 0	ס	0 (0 0	-	0	0			0 0	0	0 -

																Landesbar	nk Baden-W	Vurttemberg													
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
															Ρι	ublic guarantees	s - Adverse Scena	ario													
						31/12	.2/2021									31/12	.2/2022									31/	12/2023				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates	30	262	50	64 369	9 3	3	0	0 4	1	1 27.76%	332	2 292	534	4 339	7	7	0	4	2	29.74%	357	3	17 50	5 31	4	11	0 0	4	4	4 3
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0		0 0) (0	0	0 0) () -	(0 0	0	0 0	(0	0	0	0	-	0)	0)	0	0	0 0	0	0	<u>ງ</u> -
Landesbank Baden-	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														4
Württemberg	Retail - Secured on real estate property - Of Which: non-SME																								_						4
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Securitisation																														4
								_										_													4
	Other non-credit obligation assets IRB TOTAL	30	262	56	64 369		3	0	0 6	5 (0.00%	332	202	534	1 330	7	7 (0	2	1	13.65%	357	/ 31	17 50	3 31	1	11	0 0	4	2	2 18.5
		50	202	50	54 509			v			0.0070	<u> </u>	292	554	559	/			J	±	13.0370	557	5.	50.	J	•	**		7	2	<u> </u>

							31/:	12/2021									31/1	2/2022									31/12	2/2023			
	((mln EUR, %)	ge 1 expo osure guar	age 1 osure, of vhich ranteed nount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	f Stock of provisions fo Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of provisions f Stage 3 exposure	for Coverage Ratio	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for provisions for provisions for provisions for provisions for provisions for provisions for the provision of the provisi		tock of isions for tage 3 cposure
	Central banks																														
	Central governments Institutions Corporates																														
	Institutions																														
	Corporates		306	262	561	36	8	3	0	0	4	1 27.84%	33	292	2 53	2 33	8	7	0	0 4	4 2	29.82%	35	317	50	3 313	11	. 0	0	4	4
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0)	0	0	0	0	0	0 -	((0	0 0	0	0	0	0	0 0	-		0 0		0 0	0	0 0	0	0	0 -
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0)	0	0	0	0	0	0 -	((0	0	0	0	0	0	0 0	-		0 0		0 0	0	0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		306	262	561	36	8	3	0	0	6	0 0.0%	331	292	2 53	233	2	7	0	0	3 1	13 68%	35	7 317	50	313	11		0	4	2

																	Public guarantees	s - Adverse Scen	nario													
							31/1	12/2021									31/1	2/2022									31/12	2/2023				
w m		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteec amount	of Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions fo Stage 1 exposure	r Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
7	Central banks																															
3	Central governments																															· · · · · · · · · · · · · · · · · · ·
9	Institutions																															/'
	Corporates		0	0		0)	0	0	0	0	0 -		0	0	0	0	0	0	0 (0	D -	0) (0	0) (00	(0 0	0	<u> '</u>
1	Corporates - Of Which: Specialised Lending																															· · · · · · · · · · · · · · · · · · ·
2	Corporates - Of Which: SME																															· · · · · · · · · · · · · · · · · · ·
3	Retail		0	0		0)	0	0	0	0	0 -		0	0	0	0	0	0	0 (0	D -	0) (0	0	0 0	0 0	(0 0	0	<u> '</u>
1	Retail - Secured on real estate property																															('
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															('
5 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0		0)	0	0	0	0	0 -		0	0	0	0	0	0	0 (0	0 -	0) (0	0) (00		0 0	0	<u> </u>
7	Retail - Qualifying Revolving																															·'
3	Retail - Other Retail																															· · · · · · · · · · · · · · · · · · ·
9	Retail - Other Retail - Of Which: SME																															·'
	Retail - Other Retail - Of Which: non-SME																															· · · · · · · · · · · · · · · · · · ·
	Equity Securitisation																															· · · · · · · · · · · · · · · · · · ·
2																																· · · · · · · · · · · · · · · · · · ·
3	Other non-credit obligation assets																															//
	IRB TOTAL		0	0		0)	0	0	0	0	0 -		0	0	0	0	0	0	0 (D)-	0) (0	0	0 0	0	C	0	0	<u></u> '

																Public guarantee	es - Adverse Scen	ario													
						31/	12/2021									31/:	12/2022									31/12	2/2023				
Row Num		Stage exposu n EUR, %)	Stage 1 1 exposure, re guarantee amount		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																														
56	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
57	Institutions																														
58	Corporates		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	0)	0	0	0 0	0)) 0	0 0) -
59	Corporates - Of Which: Specialised Lending																														
60	Corporates - Of Which: SME																														
61	Retail		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	0)	0	0	0 0	0)	0 0	0 0) -
62	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 (0	0 -	0)	0	0) C	0)	0 0	0 0) -
65	Retail - Qualifying Revolving																														
66	Retail - Qualifying Revolving Retail - Other Retail																														
67	Retail - Other Retail - Of Which: SME																														
68	Retail - Other Retail - Of Which: non-SME																														
69																															
70	Equity Securitisation																														
71	Other non-credit obligation assets																														
72	IRB TOTAL		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 (0	0 -	0)	0	0	0	0) 0	0 0) -

															Pul	blic guarantees -	Adverse Scenario	io													
						31/12/	2/2021									31/12/	2022									31/12	/2023				
w m	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
3	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														4
4	Central governments																														4
5	Institutions																							-							4
5	Corporates	0	0 0	C	0 0	0	0 0	0		0 0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 ·	<u> -</u>
7	Corporates - Of Which: Specialised Lending																														4
8	Corporates - Of Which: SME															-														-	4
9	Retail	0	0 0	C	0 0	0	0 0	0		0 0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 ·	/
	Retail - Secured on real estate property																														4
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0 0	0	0 0	0		0 0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 ·	/-
3	Retail - Qualifying Revolving																														
4	Retail - Other Retail																														
5	Retail - Other Retail - Of Which: SME																														4
5	Retail - Other Retail - Of Which: non-SME																														
7	Equity Securitisation																														4
3	Securitisation																														
9	Other non-credit obligation assets																														
0	IRB TOTAL	0	0 0	0	0 0	0	0	0		0 0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	/-

																	Public guarantee	s - Adverse Scel	nario													
							31/12/2	2021									31/1	12/2022									31/1	2/2023				
Row Num	(Stag expos mln EUR, %)	le 1 expo sure guar	age 1 osure, of Sta /hich expo ranteed nount	nge 2 ex osure gu	Stage 2 posure, of which uaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteec amount		Stock of r provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																															
92	Central governments																															
93	Institutions Corporates														-				-							-						
94	Corporates		0	0	2	1	0	0	C		0	0 13.689	6	0	0	2	1	0	0	0	0	0 13.75%	6 (0 0		2	1	0 0) (0 0	0	13.80%
95	Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME																															
97	Retail		0	0	0	0	0	0	C		0	0 -		0	0	0	0	0	0	0	0	0 -	(0 0		0		0 0		0 0	0 -	•
98	Retail - Secured on real estate property																															
AUSTRIA	Retail - Secured on real estate property - Of Which: SME																															
100 AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	C		0	0 -		0	0	0	0	0	0	0	0	0 -	(0 0		0		0 0) (0 0	0 -	
101	Retail - Qualifying Revolving																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME																															
104	Retail - Other Retail - Of Which: non-SME																															
105	Equity																															
106	Securitisation																															
107	Other non-credit obligation assets																															
108	IRB TOTAL		0	0	2	1	0	0	0		0	0 0.000	6	0	0	2	1	0	0	0	0	0 7.249	6	0		2	L I) 0) 0	0	9.47%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BANKING AUTHORITY													2	2021 EU				redit ris Nürttember		D-19 IR	B										
																Lanuesbai		Multtemper													
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	
															l	Public guarantees	s - Adverse Scen	ario													
						31/1	12/2021									31/1	12/2022									31/1	2/2023				
	(mlr	Stage 1 exposure EUR, %)	Stage 1 exposure, o which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock ofStockprovisions forproStage 1Stage 2exposuree	itock of Si visions for prov Stage 2 S xposure ex	tock of visions for stage 3 cposure	verage Ratio - Stage 3 exposure e	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				Ŧ
	Central governments																														
	Institutions																														
	Corporates		0	0	0	0	0 0	0	0	0 -		0	0	0	()	0	0	0	0	0 -	C	1	0	0 0)	0 0		0 0		0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0	0	0 -		0	0	0	()	0	0	0	0	0 -	C)	0	0 0)	0 0		0 0		0 -
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
IETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0	0	0 -		0	0	0	()	0	0	0	0	0 -	C	1	0	0 0)	0 0		0 0		0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0 0	0	0	0-			0	0	0		0	0	0	0				0	0 0		0 0		0 0		0-10

														Ρι	ublic guarantees	s - Adverse Scenai	ario													
					31/1	12/2021									31/12	2/2022									31/1	.2/2023				
ow Im	(mln EUR,	Stage 1 exp exposure	Stage 1 posure, of Stage which exposu aranteed amount	2 Stage 2 exposure, c ure guarantee amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
27	Central banks																													f
28	Central governments Institutions Corporates																_													('
29	Institutions																<u> </u>						2							.t
30	Corporates	0	0	0	0	0 0	0 0		0 0	-	0	C		0	0	0 (0 0	0	0) -	Ĺ) (0	0) 	0 0	0	0	0	ſ′
31	Corporates - Of Which: Specialised Lending																_													('
32	Corporates - Of Which: SME																						2							,t′
33	Retail	0	0	0	0	0 0	0 0		0 0	-	0	C		0	0	0 (0 0	0	0) -	Ĺ) (0	0)	0 0	0	0	0	ſ′
34	Retail - Secured on real estate property																													('
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																								.				-	·′
	Retail becared offred estate property of Whieff for a	0	0	0	0	0 0	0 0) (0 0	-	0	C) (0	0	0 0	0 0	0 0	0) -) (0	0 ()	0 0	0	0	0	ſ′
37	Retail - Qualifying Revolving																													·'
38	Retail - Other Retail																													·'
39	Retail - Other Retail - Of Which: SME																													('
10	Retail - Other Retail - Of Which: non-SME																													· · · · · · · · · · · · · · · · · · ·
11	Equity Securitisation																													('
12	Securitisation																													('
13	Other non-credit obligation assets																						-							
14	IRB TOTAL	0	0	0	0	0 0	0 0		0 0	-	0	0		0	0	0 0	0 0	0	0) -	0) 0	D	0 (0 0	0	0	0	<u> </u>

																	Public guarantee	es - Adverse Scena	ario													
							31/1	12/2021									31/:	12/2022									31/12/	2023				
w m		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
5	Central banks																															4/
6	Central governments																											٧		4		
7	Institutions																													4		4′
8	Corporates		0	0		0 0)	0	0 (0 (0	0 -		0	0	0	0	0	0 0)) () -	0	0		0 0	0	0	0	<u>ر</u> 0	<u> </u>	<u> </u>
19	Corporates - Of Which: Specialised Lending																											٧		4		4′
50	Corporates - Of Which: SME																													4		4′
51	Retail		0	0		0 0)	0	0 (0	0	0 -		0	0	0	0	0	0 0) () -	0	0		0 0	0	0	0	<u>, 0</u>	َّنَ ب	<u> </u>
52	Retail - Secured on real estate property																													4/		4′
FRANCE	Retail - Secured on real estate property - Of Which: SME																													4/		4/
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0)	0	0 (0 (0	0 -		0	0	0	0	0	0 0)) () -	0	0		0 0	0	0	0	<u>ر</u> 0	<u> </u>	<u> </u>
5	Retail - Qualifying Revolving																											٧		4		4′
56	Retail - Other Retail																											/				4/
57	Retail - Other Retail - Of Which: SME																											٧				4/
58	Retail - Other Retail - Of Which: non-SME																													4/		4/
<u>i9</u>	Equity																															
j0	Securitisation																															
51	Other non-credit obligation assets											-																				
2	IRB TOTAL		0	0		0 0		<u>J</u>	0 (D	D -		0	0	0	0	0	0 0) -	0	0		0	0	0	0	<i>y</i> O	0	<u>J</u>

															P	Public guarantees ·	- Adverse Scena	rio												
						31/12	.2/2021									31/12	/2022									31/12	2/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Institutions Corporates		0	0	0 (D C	0 0	0 0	0	0 0) -	0	0	0	0	0		0	0 (0	D -		0	0	0 0	0		0 0	0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0 (D C	0 0	0 0	0	0 0) -	0	0	0	0	0		0	0 (0	D -		0	0	0 0	0		0 0	0	0 -
	Retail - Secured on real estate property																													
JEDCEV	Retail - Secured on real estate property - Of Which: SME																													
JERSEY	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (D C	0 0	0 0	0	0 0) -	0	0	0	0	0		0	0 (0	D -		0	0	0 0	0		0 0	0	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0	0	0 0	0 0	0 0	0 0	C	0 0	-	0	0	0	0	0		0	0 0	0	D -		0	0	0 0	0		0 0	0	0 -

																P	ublic guarantees	- Adverse Scena	ario													
							31/12	.2/2021									31/12	2/2022									31/12	2/2023				
		(mln EUR, %)	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure e	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																												·			
	Central governments Institutions																												(t
	Institutions																												(1
	Corporates		0	0	0		0 0	0	0	0	0	0 -	0	0	0	0	0)	0	0 0	0	-	0	0		0	0 0	0	<u>۲</u>	0 0	0	ſ
	Corporates - Of Which: Specialised Lending																															(
	Corporates - Of Which: SME																												(4
	Retail		0	0	0		0 0	0	0	0	0	D -	0	0	0	0	0)	0	0 0	C) -	0	0		0	0 0	0	<u>٢</u>	0 0	0	17
	Retail - Secured on real estate property																															1
MEXICO	Retail - Secured on real estate property - Of Which: SME																															1
MLAICO	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 0	0	0	0	0	D -	0	0	0	0	0)	0	0 0	C	-	0	0		0	0 0	0	1) 0	0	1-
	Retail - Qualifying Revolving																															1
	Retail - Other Retail																															(
	Retail - Other Retail - Of Which: SME																															(
	Retail - Other Retail - Of Which: non-SME																															(
																																(
	Equity Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0		0 0	0	0	0	0	D -	0	0	0	0	0		0	0 0	0	1-	0	0				0	1	0	0	1-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Landeshank Baden-Württemherg

Public quarantees - Adverse Scenar

EBA EUROPEAN BANKING AUTHORITY		20	21 EU-	wide S			edit risl k Baden-Wür		[D-19 S	STA			
ow Im	(mln EUR,	1 Exposure values	2 Risk exposure amounts	3 Stage 1 exposure	4 Stage 1 exposure, of which expired moratoria	5 Stage 2 exposure	6 Moratoria 31/12, Stage 2 exposure, of which expired moratoria		8 Stage 3 exposure, of which expired moratoria	9 Stock of provisions for Stage 1 exposure	10 Stock of provisions for Stage 2 exposure	11 Stock of provisions for Stage 3 exposure	12 Coverage Rat Stage 3 exposure
1 2 3 4	Central banks Central governments Regional governments or local authorities Public sector entities												
 Landesbank Baden- 	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	13	13		9 7 9 43	22	2 21	(0 0	C) () - 27.2
Württemberg	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	62	23	3 43	3 41	18	3 16 	(0	C) () () 13.
8 9 0	Equity Securitisation Other exposures Standardised Total	157	90	0 107	7 97	46	5 42		1 1		0	1 () 18.
	Stanuaruiseu rotai				, 31		Moratoria	- Actual	<u> </u>				<u> </u>
w		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
4 5 6	(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	70)											
	International Organisations Institutions Corporates of which: SME	10	10) (5 5	3	3 2	(0	C	0) () -
GERMANY	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	73 73 60	22					· · · · · · · · · · · · · · · · · · ·	1 1 1 D 0) ())) 27
5 7 3 9	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
0 1 2	Securitisation Other exposures Standardised Total	152	86	5 10:	1 91	45	5 41		1 1	C	0 () () 18
w		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12, Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	(mln EUR, Central banks Central governments Regional governments or local authorities										exposure		
	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0		0 0) 0	(0 0		2 2) () -
UNITED STATES	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds				0 0		0 0	(0 0) -
3 9 0 1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	C	C) (0 0	() 0 Moratoria		0 0	C	<u>, </u>) () -
w	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12, Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
LUXEMBOURG	International Organisations Institutions Corporates of which: SME Retail of which: SME				0 0		0 0 0 0	(0 0)))))) -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity				0 0			(0 0				- - - - - -
2 3 4	Securitisation Other exposures Standardised Total		0)	0 0		0		0	C	0) () -
w		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Moratoria 31/12, Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for		Stock of provisions for	Coverage Ra Stage 3
	(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilatoral Development Banks	-	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Multilateral Development Banks International Organisations Institutions Corporates of which: SME		3	3	3 3	(0 0	(0 0	C	D) () -
SWITZERLAND	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0		0 2 2	(0		0 0	0) -
7 8 9 00 01 02	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
03 04 05	Securitisation Other exposures Standardised Total	5	4	 	5 5	(0	(0 0	C	2) () -

	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12,	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1.4			4	10		0		0	0	0	
14 3	3	5	4	10	2	0	0	0	0	0	-
10	1	6	6	3	3	0	0	0	0	0	-
10	1	6	6	3	3	0	0	0	0	0	-
0		0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
26	4	12	10	13	11	0	0	0	0	0	0.00

osure value

posure value

xposure values

					31/12,	2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
14	3	5	4	10	7	0	0	0	0	0	-
3	1	1	1	2	2	0	0	0	0	0	-
10	1	6	6	3	3	0	0	0	0	0	
10	1	6	6	3	3	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
_											
25	4	11	10	13	10	0	0	0	0	0	-

Public guarantees - Actual

Public guarantees - Actual

					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		0									
0	0	0	0		0				0		-
0	0	0	0		0	0		0	0	0	-
0	0	0	0	-	0	0		0	0	0	-
0	0	0	0	-	0	0			0	0	-
0	0	0	0	-	0	0			0	0	-
-	0	0	0	0	0	0	0	Ū	0	0	

					Public guaran	tees - Actual					
					31/12,	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
									•		
0		0	0		0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	2/2020					
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0		0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
U	0	U	U U	U	v	l v	Ŭ	0	0	U 0	11

Public guarantees - Actual

E	BA EUROPEAN BANKING AUTHORITY		1	2021 EU- 2	wide S			edit ris Ik Baden-Wü		[D-19 S 8	5TA 9	10	11	12
Row Num		(min EU Central banks	Exposure v	alues Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
107 108 109 110 111		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
112 113 114 115 116 117 118 119 120 121 122	AUSTRIA	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0) 0 0 0 0 0 0	() () (- - - - - - - - - - - -
122 123 124 125 126		Equity Securitisation Other exposures Standardised Total		0	0	0 0		0 0		0 0) () 0	 (
						Stage 1		Moratoria 31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num 127 128 129 130 131 132 133 134		(min EU Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	IR, %)	Risk exposure amounts Image: state of the state	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
134 135 136 137 138 139 140 141 142 143 144 145	NETHERLANDS	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												- - <td< td=""></td<>
145 146 147		Other exposures Standardised Total		0) (0 0		0 0 Moratoria		0 0) 0	(-
Row Num			Exposure v	alues Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
148 149 150 151 152 153 154 155 156 157 158	UNITED KINGDOM	(min EU Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	IR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	- - - - -
159 160 161 162 163 164 165 166 167 168		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total				0 0		0 0 0		0 0		0 0		- - - - - - - - - - - -
Row Num		(mln EU	Exposure v IR, %)	alues Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169 170 171 172 173		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
174 175 176 177 178 179 180 181 182 183	FRANCE	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds				0 0 0 0 0 0 0 0				D 0 0 0 0 0 0 0) 0 0 0 0 0 0	((- - - - - - - - - -
184 185 186 187 188		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												
189 Row Num		Standardised Total (min EU	Exposure v	0 Risk exposure amounts	Stage 1 exposure	0 0 Stage 1 exposure, of which expired moratoria	Stage 2 exposure	0 0 Moratoria 31/12 Stage 2 exposure, of which expired moratoria	- Actual	0 0 Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure) 0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure) - Coverage Ratio - Stage 3 exposure
190 191 192 193 194 195 196 197		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates												
198 199 200 201 202 203 204 205 206 207 208 209	JERSEY	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												- - <td< td=""></td<>
210		Standardised Total		0		0 0		0 0 Moratoria 31/12	- Actual	0 0) 0	C]-
Row Num		(mln EU	Exposure v	alues Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211 212 213 214 215 216 217 218 219 220		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail												- - - - - - -
221 222 223 224 225 226 227 228 229 230 231	MEXICO	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total				0 0		0 0 0) -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0		-
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	•	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

				31/12	/2020					
Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	-	
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	U	0	0	0	0	U	-
	amounts	amounts exposure amounts control contro control control control control control cont	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which image: Stage 1 which image: Stage 1 which 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure amountImage: Stage 1 exposure exposure image: Stage 1 exposure image: Stage 1	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image:	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure </td <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 1 expo</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 2 exposure amountStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposure amountStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStage 3 exposureStage 3 exposureIm</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 1 expo	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 2 exposure amountStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposure amountStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStage 3 exposureStage 3 exposureIm	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock

Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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0	0	0	0	0	0	0	0	0	0	(0 -
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0	0	0	0	0	0	0	0	0	0		0 -
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0	0	0	0	0	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·	
									-		
0	0	0	0	0	0	0	0	0	0	(0 -

					Public guara	ntees - Actual					
					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
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0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	°	0	
0	0	0	0	0	0	, i i i i i i i i i i i i i i i i i i i	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	-										
0	0	0		0	0		0	0	0		-
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0	0	0	0	0	0	0	0	0	0	C	-
	-	-	-		-	-	-	_		-	
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29				Landesbar	nk Baden-W	edit ris /ürttemberg ³⁵	36			39	40	41	42	43	44	45
Row Num	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
2 3 4 5 6 7 8	Central banks Central governments Central governments Regional governments or local authorities Public sector entities Image: Composition of the sector				0	0	0	0.00%		1		0) 0	0	10.39%	11				0	0	14.73%
10 11 12Landesbank Baden- Württemberg13 13 14 15 16 17 18I	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Overed bonds Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Items associated	47	17			0	0	5.34%	56 	14			0	0	9.32%	49	5 13 			0	0	15.41% 10.08%
20 C	Other exposures Standardised Total	118	33	3	31/12/2021	1 Stock of	0 Stock of	9.32%	121	28	Mora	4 0 atoria - Baseline Sc 31/12/2022 Stock of	1	0 Stock of	11.97%	122	27	5	31/12/2023	0 Stock of	1 Stock of	12.72%
23 C	(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25 P 26 N 27 I 28 I 29 C	Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Corporates of which: SME	8	1	0	0	0	0	0.00%	9	1		0 C) 0	0	14.68%	9)			0	0	20.12%
32 GERMANY 33 34 34 35 36 37 38 6	RetailImage: style="text-align: center;">	53 45	16 			0	0	13.55% 5.42%	55 47	14			0	0	9.49%	47	5 13 7 10			0	0	15.42% 10.29%
40 41	Securitisation Other exposures Standardised Total	113	33	3	3 31/12/2021	0	0	9.49%	116	28	Mora	4 0 atoria - Baseline Sc 31/12/2022) 0 enario	0	12.20%	117	26		31/12/2023	0	1	12.99%
44 45	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
47 48 49 50 51 52 53 UNITED STATES 54	Multilateral Development Banks International Organisations Institutions Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0		0	0	- 0.00%	0	0	Image: state			0	- 12.28%	0				0	0	- 16.14%
56 1 57 0 58 0 59 0 60 1 61 5 62 0	Items associated with particularly high riskItems associated with particularly high riskCovered bondsItems on institutions and corporates with a ST credit assessmentClaims on institutions and corporates with a ST credit assessmentItems on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)Items on institutionsEquitySecuritisationOther exposuresStandardised Total	0	0			0	0	0.00%	0	0) 0	0	12.28%	0) C			0	0	16.14%
	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
66 R 67 P 68 N 69 I 70 I 71 C	Central governmentsImage: Central governments or local authoritiesImage: Central governments or local authoritiesPublic sector entitiesImage: Central Development BanksImage: Central OrganisationsInternational OrganisationsImage: Central	0	0	0		0	0		 0 0	0			0 0	0	-	0) C			0	0	
75 76 77 78 79 80 81 81 82 83	Secured by mortgages on immovable property of which: non-SMEItems associated with particularly high riskItems associated with particularly high riskItems associated with particularly high riskCovered bondsItems on institutions and corporates with a ST credit assessmentClaims on institutions and corporates with a ST credit assessmentItemsCollective investments undertakings (CIU)ItemsEquitySecuritisationOther exposuresItems	0	0			0	0	-		0				0	-	0				0	0	
84 S	Standardised Total (mln EUR, %)	U Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure
86 C 87 R 88 P 89 M 90 I 91 I 92 C 93 K	Central banksCentral governmentsCentral governmentsRegional governments or local authoritiesPublic sector entitiesImage: Sector entitiesMultilateral Development BanksImage: Sector entitiesInternational OrganisationsImage: Sector entitiesCorporatesof which: SME	3	0	0	0		0	0.00%	3	0) 0	0	0.01%	3	3 C			0	0	0.02%
95 SWITZERLAND 96 97 97 98 99 10 100 10 101 10 102 103 104 0	Retailof which: SMESecured by mortgages on immovable property of which: non-SMEImmovable propertyItems associated with particularly high riskImmovable propertyCovered bondsImmovable propertyClaims on institutions and corporates with a ST credit assessmentImmovable propertyCollective investments undertakings (CIU)Immovable propertyEquitySecuritisationImmovable propertyOther exposuresImmovable propertyImmovable propertyStandardised TotalImmovable propertyImmovable property	2					0	0.00%	0	0					1.59% 0.08%	2				0	0	3.28%

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29)21 EU- 31		Landesbar	nk Baden-Wi	ürttemberg				39	40	41	42	43	44	45
Row Num	(min EUR, % Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	toria - Baseline Sce 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100 107 108 109 110 111 112 113 114	Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME) 0) 0		0)	0 -	0	0	0	0	0	0		0	0) 0 0	0		0 -
115 116 117 118 119 120 121 122	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0	0				0 0.00%	0	0	0	0	0	0	2.97% -	0	0		0 0	0		0 4.00%
123 124 125 126	Equity Securitisation Other exposures Standardised Total) 0) 0		0 () C	0 0.00%	0	0	0 Morat	0 toria - Baseline Sce	0 enario	0	2.97%	0	0) 0	0		0 4.00%
Row Num 127 128	(min EUR, % Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
129 130 131 132 133 134 135 136	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0) 0) (0 -	0	0	0	0	0	0	- -	0	0			0		0 -
137 NETHERLANDS 138 139 140 141 142 143 144 145			0	0) C	0 -	0	0	0	0	0	0		0	0		0 0	0		0 -
146 147	Other exposures Standardised Total		0) 0	31/12/2021	0 0) C	0 -	0	0	0 Morat	0 toria - Baseline Sce 31/12/2022	0 enario	0		0	0		0 31/12/2023	0		0 -
Row Num 148 149 150 151	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
152 153 154 155 156 157 158 UNITED KINGDO	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME))))))	0 0		0 () (C	0 -	0	0	0	0	0	0	- -	0	0		0 0	0		0 - 0 -
139 160 161 162 163 164 165 166	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0	0			C	0 -	0	0	0	0	0	0	-	0	0		0 0	0		0 -
167 168	Securitisation Other exposures Standardised Total) 0				0 -	0	0	0	0		0		0	0) 0	0		0 -
167 168		() 0 Stago 2) 0 Stago 3	31/12/2021 Stock of	0 (Stock of	Stock of	0 - Coverage Ratio -	0 Stago 1	0 5tago 2		0 toria - Baseline Sce 31/12/2022 Stock of provisions for		0 Stock of	- Coverage Ratio -	0 Stage 1	0 Stars 2	Stage 3	31/12/2023 Stock of provisions for	0 Stock of	Stock of	0 - Coverage Ratio -
167 168 Row Num 169 170 171 172 173	Other exposures Standardised Total (min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 2 exposure) 0 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	0 CONTRACTOR OF	Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	O Stage 2 exposure				0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Stage 3 exposure	31/12/2023 31/12/2023 Stock of provisions for Stage 1 exposure	O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure
167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181	Other exposures Standardised Total (mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure 6)	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	_	_	Coverage Ratio - Stage 3 exposure	0	Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Staye 2	Stage 3	Stage 5
167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Other exposures Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure 6)	Stage 2 exposure Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	_	_	exposure 	0	Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2		-	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Staye 2	Stage 3	Stage 3 exposure - - - - - 0 - 0 - - 0 -
167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Other exposures Standardised Total Standardised Total (min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	6)		Image: Stage 3	Stock of provisions for Stage 1 exposure	exposure	exposure	exposure 		exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure a a a a a a a a a a a a a	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure		0 0 0 0	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stage 3 exposure	Stage 3 exposure - - - 0 - 0 - 0 - 0 - 0 - 0 - 0 - - - 0 -
167 168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Other exposures Standardised Total (min EUR, %) Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured bounds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	6)	Stage 2 exposure Stage 2 exposure Image: Image: Stage 2 exposure Image: Image		Stock of provisions for Stage 1 exposure	exposure	_	exposure		Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure				Stage 2 exposure 0 Stage 2 exposure 0 <		Stock of provisions for Stage 1 exposure exposure	Stage 2 exposure 0	Stage 3	Stage 3 exposure - - - 0 - 0 - 0 - 0 - 0 - 0 - 0 - - - 0 -
167 168 Row 169 170 171 172 173 174 175 176 177 178 179 178 179 180 181 182 183 184 185 186 187 188 189 Ista 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 JERSEY	Other exposures Standardised Total (min EUR, % Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Central povernments Regional governments Regional governments Regional governments Regional governments Regional governments Regional governments Retail of which: SME Retail of which: SME Retail of which: NE Retail </td <td>6)</td> <td></td> <td>Image: Stage 3</td> <td>Stock of provisions for Stage 1 exposure</td> <td>exposure exposure Stock of provisions for Stage 2</td> <td>exposure exposure Stock of provisions for Stage 3</td> <td>exposure </td> <td></td> <td>exposure</td> <td>Stage 3 exposure</td> <td>31/12/2022 Stock of provisions for Stage 1 exposure expose expose</td> <td>Stock of provisions for Stage 2 exposure</td> <td>exposure</td> <td>exposure</td> <td></td> <td>0 0 0 0</td> <td>Stage 3</td> <td>Stock of provisions for Stage 1 exposure</td> <td>Stock of provisions for</td> <td>Stage 3 exposure</td> <td>Stage 3 exposure -</td>	6)		Image: Stage 3	Stock of provisions for Stage 1 exposure	exposure exposure Stock of provisions for Stage 2	exposure exposure Stock of provisions for Stage 3	exposure 		exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure expose expose	Stock of provisions for Stage 2 exposure	exposure	exposure		0 0 0 0	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stage 3 exposure	Stage 3 exposure -
180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199	Other exposures Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Secured by mortgages on immovable property of which: INFE Them associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, %	6)		Image: Stage 3	Stock of provisions for Stage 1 exposure	exposure exposure Stock of provisions for Stage 2	exposure exposure Stock of provisions for Stage 3	exposure 		exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure expose expose	Stock of provisions for Stage 2 exposure	exposure	exposure		0 0 0 0	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stage 3 exposure	Stage 3 exposure -
180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199	Other exposures Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collaims on institutions and corporates with a ST credit assessment Collaims on institutions and corporates with a ST credit assessment Collaims on institutions and corporates with a ST credit assessment Collaims on institutions and corporates with a ST credit assessment Collaims on institutions and corporates with a ST credit assessment Collains on institutions Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Recail <	6)		Image: Stage 3	Stock of provisions for Stage 1 exposure	exposure	exposure exposure Stock of provisions for Stage 3	exposure 	Stage 1 	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure expose expose	Stock of provisions for Stage 2 exposure	exposure	exposure	Stage 1 Stage 1 Comparison	0 0 0 0	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stage 3 exposure	Stage 3 exposure -
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180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199	Other exposures Standardised Total (min EUR, %) Central banks Central overmments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of whit: SME Retail of whit: SME Retail Other exposures Secured by mortagases on immovable property of whit: SME Retail Corporates Other exposures Secured by mortagases on immovable property of whit: morts/ME Retail Other exposures Standardised Total	6)	Stage 2 Stage 2 P <t< td=""><td>Stage 3 exposure Stage 3 exposure O <</td><td>Stock of provisions for Stage 1 exposure </td><td>exposure </td><td>exposure </td><td>exposure </td><td>Stage 1 </td><td>exposure</td><td>Stage 3 exposure </td><td>31/12/2022 Stock of provisions for Stage 1 exposure exposure o <</td><td>Stock of provisions for Stage 2 exposure -</td><td>exposure </td><td>exposure .</td><td>Stage 1 Stage 1 Comparison</td><td>Exposure </td><td>Exposure</td><td>Stock of provisions for Stage 1 exposure Expos</td><td>Stage 2 exposure </td><td>Stage 3 exposure </td><td>Stage 3 exposure Image 2 exposure Image 2 exposure Image 2 image 2</td></t<>	Stage 3 exposure Stage 3 exposure O <	Stock of provisions for Stage 1 exposure	exposure	exposure	exposure	Stage 1 	exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure exposure o <	Stock of provisions for Stage 2 exposure -	exposure 	exposure .	Stage 1 Stage 1 Comparison	Exposure 	Exposure	Stock of provisions for Stage 1 exposure Expos	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure Image 2 exposure Image 2 exposure Image 2 image 2

EBA EUROPEAN BANKING AUTHORITY		46	47 48	49	50 50	51 52	53	54	55			Landesbank	Baden-Württe	t risk COV mberg 61 62			65 66	67	68	69	70	71	72 73	74 75	5
Row Num	(mln EUR, S	Stage 1 Stage 1 exposure guara %) am	ige 1 sure, of Stage 2 hich exposure ount	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guara am	ge 3 sure, of nich Stock anteed Stage ount expos	of Stock of Is for provisions for 1 Stage 2 Ire exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 Stage 1 kposure data kposure suaranteed amount	f Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	Iblic guarantees - Basel 31/12/2022 Stage 3 exposure gua a		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/202 Stage 3 exposure	23 Stage 3 xposure, of which pr guaranteed amount	Stock of Stock of ovisions for provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	e Ratio - je 3 sure
1 2 3 4 5 6	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																								
⁷ ⁸ ⁹ ¹⁰ ¹¹ ¹² ¹³ ¹⁴ ¹⁵	Corporates of which: SME	9 7 7 0 0	5 6 0 0	6 6 2 2 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27.95% 21.45%	9 7 7 0 0	6 5 6 2 0 0 0	5 2 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 1 0 0	0	26.98% 21.63%	9 7 7 0 0	6 5 6 2 0 0 0	5 2 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		26.58%
16 17 18 19 20 21	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	17	12	9 8	0	0	0		0.00%	17	13 8	8	0	0	0 0	0	14.82%	17	13 8	8	0	0	0		17.25%
Row Num	(min EUR, S	Stage 1 expos exposure wi	ige 1 sure, of hich anteed ount	Stage 2 exposure, of which guaranteed amount	exposure guara		s for provisions for 1 Stage 2	Stock of provisions for Stage 3 exposure		Stage 1 Stage		Pu Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gua		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposur		Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/202 Stage 3 exposure	Stage 3 xposure, of which pr yuaranteed	Stock of rovisions for Stage 1Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	ge 3
22 23 24 25 26 27 28 29	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		5	6 6					27.95%	9	6 5	5					26.98%	9	6 5				0		26 58%
30 31 32 33 34 35 36	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		6 0	2 2 2 0 0 0	0	0	0	0 0 0 0 0 0 0 0 -	21.45%	7 7 0	6 2 6 2 0 0 1	2 0	0	0	0 0 0 0 0 0 0 0 0	0	21.63%	7 7 0	6 22 0 0 0	2 2 0	0	0	0		21.78%
37 38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	16	12	8 8	0	0	0	0 0	0.00%	17	13 8	7	0	0	0 0	0	14.96%	17	13 7	7	0	0	0		17.48%
Row Num	(mln EUR, S	Stage 1 expos exposure wi	ige 1 sure, of hich anteed	Stage 2 exposure, of which guaranteed amount	exposure guara		s for provisions for 1 Stage 2	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 Stage 1 kposure guaranteed amount	exposure	Pu Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gua		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/202 Stage 3 exposure	Stage 3 xposure, of which pr waranteed	Stock of Stock of rovisions for provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	ge 3
43 44 45 46 47 48	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																								
49 50 51 52 53 54 55 56	Institutions Corporates of which: SME Retail		0	0 0 0	0	0	0	0 0 - 0 - 0 0 - 0 0 - 0 0 -		0	0 0 0 0 0 0 0 0 0	0	0	0	0 0 0 0 0 0 0 0 0 0 0	0 -		0	0 00	0	0	0	0	0 0 - 0 - 0 0 - 0 0 - 1 0 - 1 0 - 1 0 - 1 0 -	
57 58 59 60 61 62 63	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0 0	0	0	0	0 0 0 -		0	0 0	0	0	0	0 0	0 -		0	0 0	0	0	0	0) 0 -	
Row Num 64	(min EUR, S	Stage 1 expos exposure guara	nge 1 sure, of hich Stage 2 exposure ount	Stage 2 exposure, of which guaranteed amount	Stage 3 expos exposure guara		s for provisions for 1 Stage 2	Stock of provisions for Stage 3 exposure		Stage 1 Stage 1 kposure amount	exposure	Pu Stage 2 exposure, of which guaranteed amount	exposure gua		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 3	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 e	Stage 3 xposure, of which pr waranteed	Stock of ovisions for Stage 1 exposure Stage 1 Stage 2 Stage 2	Stock of provisions for Stage 3 exposure	ge 3
65 66 67 68 69 70 71 72	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0 0	0	0	0	0 0 -		0	0 0	0	0	0	0 0	0 -		0	0 0	0	0	0	0	D 0 -	
 73 74 75 76 77 78 79 80 81 82 83 94 	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total											0				0 -			0 0 0						
Row	Standardised Total	Stage 1 expos	ige 1 sure, of hich	Stage 2 exposure, of which guaranteed	Stage 3 expos	ge 3 Sure, of provisio	s for provisions for	Stock of provisions for Stage 2	overage Ratio - Stage 3	Stage 1 Stage 1 exposure, of which guaranteed	f Stage 2	Pu Stage 2 exposure, of which guaranteed	exp	age 3 Stock of stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/202 Stage 3	Stage 3 xposure, of which pr	Stock of Stock of provisions for Stock of Stock	Stock of provisions for Stage Stage	
85 86 87 88 89 90	(min EUR, or Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	guara	exposure ount	guaranteed amount	guara	anteed expos	1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	kposure guaranteed amount	exposure	guaranteed amount	exposure gua a	vhich ranteed nount Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure exposure	e guaranteed amount	exposure	guaranteed amount	exposure c	waranteed	Stage 1 Stage 2 exposure exposure Image: Stage 2	Stage 3 exposure Stage expose Image: Stage 3 exposure Image: Stage 3 expose Image: Stage 3 expose Image: Stage 3 expose I	
91 92 93 94 95 SWITZERLAND 96 97 98 99	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 1 0 0 0 - 1 0 0 0 - 1 0 0 0 -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 00	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
100 101 102 103 104 105	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0 0	0	0	0	0 0 0		0	0 0	0	0	0	0 0	0 -		0	0 0	0	0	0	0) 0 -	

EBA EUROPEAN BANKING AUTHORITY	46	47	48	49	50 50	1 52	53	54	55				Landesbank	Baden-Wü	rttemberg 61	62			65	66	67	68	69	70	71	72	73	74 75
Row Num	Stage 1 e exposure	Stage 1 exposure, of which guaranteed	Stage 2 ex exposure gu	Stage 2 kposure, of which uaranteed	31/12/2021 Sta Stage 3 exposure guara	ge 3 ure, of ich nteed	for provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed	blic guarantees - 31/12/ Stage 3 exposure		o Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12, Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 overage Ratio - Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions		amount		amount	am	ount exposur		exposure			amount		amount		amount		exposure	exposure			amount		amount		amount	exposure		
 113 114 115 116 117 118 119 120 121 113 114 115 115 116 117 118 119 119 119 121 121		0	0	0		0			0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	0		0	0	0	0		0	0 -		0	0	0	0	0	0	0	0	0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total		0	0	0	0	0	0	0	0 -	0		0	0 Pu	0 blic guarantees -		0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num 127 Central banks	Stage 1 e	Stage 1 exposure, of which guaranteed amount	Stage 2 ex exposure gu	Stage 2 kposure, of which uaranteed amount	exposure guara	ge 3 ure, of ich nteed ount Stage 1 exposur	for provisions fo Stage 2 e exposure	or Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12, Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME		0	0	0	0	0	0	0	0 -	0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
136 137NETHERLANDSRetail of which: SME138 139of which: non-SME140 141Items associated with particularly high riskCovered bonds	0 0 0 0 0	0	0	0	0	0	0	0	0 - 0 - 0 -	0	Image: state of the state o	0	0	0	0	0 0	0	0 - 0 - 0 -		0	0	0	0	0	0	0	0	0 - 0 - 0 -
142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total		0	0	0	0	0	0	0	0 -	0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num (mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 ex exposure gu		Stage 3 expos exposure guara	ge 3 ure, of ich nteed ount Stage 1 exposur	for provisions fo Stage 2	or Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	blic guarantees - 31/12/ Stage 3 exposure		Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12, Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates		0	0	0	0	0	0	0	0 -	0		0	0	0	0		0	0 -		0	0	0	0	0	0	0	0	0 -
 156 157 158 159 160 161 162 158 159 160 161 162 of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds 		0	0	0	0	0	0	0	0 - 0 -	0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 - 0 -
163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures168Standardised Total		0	0	0	0	0	0	0	0 -	0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num (mln EUR, %	exposure		exposure gu	which	exposure guara	ge 3 ure, of ich nteed ount Stage 1 exposur	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	blic guarantees - 31/12/ Stage 3 exposure		Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12, Stage 3 exposure	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
169Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates		0	0	0		0	0										0	0 -			0		0	0	0	0		
170Corporates177of which: SME178Retail179FRANCE180of which: SME181Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds		0	0	0	0	0	0	0	0 - 0 - 0 -	0		0	0	0	0		0	0 -		0	0	0	0	0	0	0	0	0 -
184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total		0	0	0	0	0	0	0	0 -	0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num (mln EUR, %	Stage 1 e exposure g	Stage 1 exposure, of which guaranteed amount	Stage 2 ex exposure gu	WIIICH	Stage 3 expos exposure guara	ge 3 ure, of ich nteed ount Stage 1 exposur	for provisions for Stage 2 e exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	blic guarantees - 31/12/ Stage 3 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12, Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions																												
197Corporates198of which: SME199Retail200JERSEY201of which: SME202Secured by mortgages on immovable property203of which: non-SME203Items associated with particularly high risk		0	0	0	0	0	0	0 0 0 0 0	0 - 0 - 0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total		0	0	0	0	0	0	0	0 -	0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Rout	Stago 1 e	Stage 1 exposure, of	AV	Stage 2 kposure, of	expos	ge 3 Stock of	e e.	Stock of	Coverage Ratio -	Storo 1	Stage 1 exposure, of	Stage 2	Stage 2	blic guarantees - 31/12/		I	Stock of	Stock of	overage Ratio -	Stago 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12,	/2023 Stage 3 exposure, of	Stock of		Stock of provisions for Coverage Ratio -
Row Num Central banks 211 Central governments 212 Central governments 213 Regional governments or local authorities 214 Public sector entities 215 Multilateral Development Banks	exposure	exposure, of which guaranteed amount	exposure gi	which	exposure guara	ich nteed ount		Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for provisions for stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
216International Organisations217Institutions218Corporates219of which: SME220Retail221MFXICOof which: SME		0	0	0	0	0	0	0	0 - 0 - 0 -	0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation																												
229Securitisation230Other exposures231Standardised Total	0	0	0	0	0	0	0	0	0 -	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20 2	21 EU-` 83		Landesbar ⁸⁵	est: Cr nk Baden-Wi 86 atoria - Adverse Sco	ürttemberg 87		D-19 S 89	TA 90	91	92	93	94	95	96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	x																				
⁸ ⁹ ¹⁰ ¹¹ ¹² ¹³ Württemberg	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	10 50 44	0 3 0 21 4 16		0 0 1 0 1 0	0	0	0.00% 12.56% 4.64%	10 50 43	3 20 15		2 0 2 0 2 0		0 0	8.51% 14.24% 9.16%	10 51 45	2 18 14	2	0 0 3 0 2 0			0 12.03% 0 15.05% 0 10.61%
14 15 16 17 18 19 20 21	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	108	8 42		3 0	1	0	8.48%	108	41		5 0			11.29%	111	36		6 0			1 12.44%
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sco 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
27 28 29 30 31 32 33 33	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	49	7 <u>3</u> 9 20		0 0	0	0	0.00%	7 49	20	2	2 0 		0 0	13.31% 14.32%	7 50	2	2 2 3 3	0 0			0 18.41%
34 35 36 37 38 39 40	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	42						4.72%	42	15					9.35%	43		5				0 10.88%
41 42	Other exposures Standardised Total	103	3 42	2 3	3 0 31/12/2021	0	0	8.66%	103	40	Mora	4 0 atoria - Adverse Sca 31/12/2022		. 1	11.55%	106	36		6 0 31/12/2023			1 12.76%
Row Num 43 44 45 46 47	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
48 49 50 51 52 53 53 54 55 56	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	C C	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0	0	- 0.00% -	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0) 0 0 0 0 0 0 0	- 10.79% -	0	0	Image: Control of the second secon				0 - 0 15.00% 0 -
57 58 59 60 61 62 63	Covered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	 	0 0		0 0	0		0.00%	0	0) 0) 0	10.79%	0	0		0 0			0 15.00%
Row Num	(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sco 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
66 67 68 69 70 71	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 0		0 0	0	0		0	0) 0		0	0		0 0			0 -
72 73 74 75 76 77 78	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	С С	0 0 0 0 0 0) ()	0 0	0	0	- - - -	0	0		0 0 0) ()) 0 0 0 0	-	0	0	Image: Control of the second	0 0) - D -
79 80 81 82 83 84	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0		0 0	0			0	0) 0) 0	-	0	0		0 0			0 -
Row Num 85 86 87 89	(min EUR, %) Central banks Central governments Regional governments or local authorities Dublic contex artifics	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sco 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
88 89 90 91 92 93 94 95 SWITZERLAND 96 97	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	3 (2	3 0 0 0 2 0			0	0	0.00%	2 0 2	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0) 0 0 0 0 0 0	0.01%	2 0 2	0					0 0.01% 0 3.33% 0 0.08%
98 99 100 101 102 103 104 105	Items associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	4	4 0		0 0	0		0.00%	4	0) 0) 0	0.03%	4	0		0 0			0 0.05%

EBA EUROPEAN BANKING AUTHORITY	76	77	78	79	80	81	20 82	21 EU- ⁸³			est: Cr nk Baden-W ⁸⁶	edit ris ürttemberg 87	k COVI	D-19 S		91	92	93	94	95	96
Row Num (min EUR, %) 106 107 Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME115Retail116AUSTRIA117Secured by mortgages on immovable property			0	0	0	0	- - 0.00%	0	0			0	0	- 2.24%				0	0	0	- 4.19%
117of which: non-SME118of which: non-SME119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total			0	0	0	0	- 	0	0		0 0	0	0					0	0	0	
Row Num 127 Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME136Retail			0	 0 0	0	0		0	0			0	0	- -				0	0	0	-
137NETHERLANDSof which: SME13839Secured by mortgages on immovable property of which: non-SME140141141Items associated with particularly high risk Covered bonds142Covered bonds143Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)144Equity145Securitisation Other exposures			0		0	0		0	0			0	0	-				0	0		-
147 Standardised Total			0	0 31/12/2021	0	0	-	0	0	Mora	atoria - Adverse Sc 31/12/2022		0	-	0) () (0	0	0	-
Row Num Central banks 148 Central banks 149 Central governments 150 Regional governments or local authorities 151 Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
 152 153 154 155 156 157 158 159 UNITED KINGDOM Autocontrol database Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property 			0	0	0	0	- -	0	0	(D C	0	0	- -	0) () ()	0	0	0	-
160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures			0	0	0	0		0	0			0	0		0				0	0	-
168 Standardised Total			0	0 31/12/2021	0	0	-	0	0		o atoria - Adverse Sc 31/12/2022		0	-	0) () (0	0	0	-
Row Num Central banks 169 170 171 172 Central governments Central governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
172Multilateral Development Banks173International Organisations174International Organisations175Institutions176Corporates177of which: SME178Retail179FRANCE180Secured by mortgages on immovable property			0	0	0	0	- - -	0	0	(D C	0 0	0	-	0) () () () () ()	0	0	0	-
181Secured by noregages on numboable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures			0	0	0	0	0.00%	0	0			0	0	5.24%				0	0	0	5.84%
189 Standardised Total	Stage 1 exposure	0 0 Stage 2 exposure	0 Stage 3 exposure	0 31/12/2021 Stock of provisions for Stage 1	0 Stock of provisions for Stage 2	0 Stock of provisions for Stage 3	0.00% Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2	0 Stock of provisions for Stage 3	5.24% Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	0 31/12/2023 Stock of provisions for Stage 1	0 Stock of provisions for Stage 2	0 Stock of provisions for Stage 3 exposure	5.84% Coverage Ratio - Stage 3 exposure
Image: Market StateCentral banks190Central governments191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions)	Image: Constraint of the sector of		exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
197Corporates198of which: SME199JERSEY200JERSEY201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk205Overed bonds		0 0 0 0 0 0 0 0 0 0	0	0	0	0	- - - - -	0	0				0	- - - -				0	0	0	-
205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total			0	0	0	0		0	0	(Mora	0 (Catoria - Adverse Sc	0 0 0 0	0		0			0	0	0	-
Row Num Central banks 211 Central banks 212 Central governments 213 Regional governments or local authorities 214 Public sector entities 215 Multilateral Development Banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
213Putchateral Development banks216International Organisations217Institutions218Corporates219of which: SME220Retail221MEXICO222of which: SME223Secured by mortgages on immovable propertyof which: non-SME			0	0	0	0	-	0	0			0	0	-	0			0	0	0	-
223or which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total			0		0	0		0					0	-					0		-

EBA EUROPEAN BANKING AUTHORITY		07	98 99	100	101	102	102	104	105	106		21 EU-w	L	_andesbank	Baden-Wü	rttemberg				116	117	119	110	120	121	122	122	124	125	126
Row Num	(mln EUR,	Stage 1 exposure	Stage 1 posure, of which aranteed	2 re 2 Stage 2 exposure, of guaranteed	31/12/ Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		ublic guarantees 31/12/2 Stage 3 exposure	Adverse Scenario		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed		2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	ige Ratio - age 3 posure
1 2 3 4 5	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																													
⁷ ⁸ ⁹ ¹⁰ Landesbank Baden- ¹¹ ¹² Württemberg ¹³ ¹⁴	Institutions Corporates of which: SME	6 7 0	6 0	8 3 0 0	6 0 2 0 0 0 0 0	0	0	0	0 0 0 0 0 -	28.32%	7 7 0	6 6 0	8 2 0	5 2 0	0	0	0	0	0	27.21% 21.60%	7 7 0	6 6 0	7 2 0	2		0	0	0	0 0 0 0 -	26.45% 21.77%
16 17 18 19 20 21	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	14	12	11	8 0	0	0	0	0	0.20%	14	13	11	8	0	0	0	0	0	13.27%	14	13	10	7	7	0	0	0	0	16.94%
Row Num	(mln EUR, 1	Stage 1 exp	Stage 1 posure, of Stage 2 which exposure aranteed amount	which	31/12/ Stage 3 exposure	/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	ublic guarantees 31/12/: Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	age Ratio - tage 3 posure
22 23 24 25 26 27 28	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																													
29 30 31 32 33 34 35 36 37	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	6 7 0	5 6 0	8 3 0 	6 0 2 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0	0	0 	28.32% 21.42%	7 7 0	6 6 0	8 2 0	5 2 0 0	0	0	0	0	0	27.21% 21.60%	7 7 0	6 6 0	7 2 0	5 2 0 0		0 0 0 0	0	0	0 0 0 - 0 -	26.45% 21.77%
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	13	12	11	8 0	0	0	0	0	0.00%	14	12	11	8	0	0	0	0	0	13.29%	14	13	10	7	7	0	0	0	0	16.94%
Row Num	(mln EUR,	Stage 1 exp exposure	Stage 1 posure, of which aranteed amount	Which	31/12/ Stage 3 exposure	/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Slage Z	Pu Stage 2 exposure, of which guaranteed amount	ublic guarantees 31/12/2 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for provisions for provisions for provisions for provide the provision of the pr	Stage 3	age Ratio - tage 3 posure
43 44 45 46 47 48	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations								 																					
49 50 51 52 53 UNITED STATES 54 55	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0 - 0 - 0 - 0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0		0	0	0	0 - 0 - 0 - 0 -	
56 57 58 59 60 61 62 63	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0	0	0	0 -		0		0	0	0	0	0	0	0	[[0	0	0	0		0		0		
Row Num	(mln EUR, 1	Stage 1 exposure gua	Stage 1 posure, of Stage 2 which exposure amount		Stado 2		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	Pu Stage 2 exposure, of which guaranteed amount	ublic guarantees 31/12/2 Stage 3 exposure			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		age Ratio - tage 3 posure
65 66 67 68 69 70 71	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0) (C	0	0	0	0 -	
72 73 74 75 76 77 78 79 80 81 82 83	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures					0	0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	· · · <th>0</th> <th></th> <th>0</th> <th></th> <th>0</th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th></th> <th>0</th> <th>0</th> <th>0</th> <th></th> <th></th> <th>0</th> <th></th> <th>0</th> <th>0 - - - - - - - - - - - - - -</th> <th></th>	0		0		0	0	0		0		0	0	0			0		0	0 - - - - - - - - - - - - - -	
84	Standardised Total	ovn	0 Stage 1	0 Stage 2 exposure, of	0 0 0 31/12/	0 /2021 Stage 3 exposure, of	0 Stock of	0 Stock of	0 - Stock of	Coverage Ratio -	0	0 Stage 1 exposure, of	0	Stage 2	0 ublic guarantees - , 31/12/2		0 Stock of	0 Stock of	0 Stock of	- Coverage Ratio -	0	0 Stage 1 exposure, of	0	0 Stage 2 exposure, of		0 2/2023 Stage 3 exposure, of	0 Stock of	0 Stock of	0 - Stock of	age Ratio -
Row Num 85 86 87 88 89 90	(min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	gua	which aranteed amount Stage : exposure amount	VVIIIE.II	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	posure
91 92 93 94 95 95 96 97 98 99	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0 0 0	0	0	0	0 - 0 - 0 -		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	- - - -	0	0	0	0		0	0	0	0 - - 0 - - 	
100 101 102 103 104 105	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0		0	0	0	0)	0	0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY	97	98 99	100	101	102	103	104	105	106		2 1 EU-w	La	ndesbank	Baden-Wü	rttemberg	113			116	117	118	119	120	121	122	123	124	125 126
Row Num	Stage 1 expo exposure	tage 1 osure, of which Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 e exposure c	Pub Stage 2 cposure, of which uaranteed	lic guarantees - / 31/12/3 Stage 3 exposure	Adverse Scenario 2022 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure
Image: Non-Section of which: SMECentral banks106Central governments107Central governments or local authorities108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Orporates114of which: SME	JR, %) 	nanceu mount	0 C		amount	exposure	exposure	exposure		0	amount		amount	0	amount	exposure	exposure	exposure 0			amount		amount	0	amount	exposure	exposure	exposure exposure
1117Retail115AUSTRIA116AUSTRIA117of which: SME117Secured by mortgages on immovable property118of which: non-SME119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation	0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0		0		0	0	0	0	0	0	0	0	0			0		0	0	0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
124 Securitisation 125 Other exposures 126 Standardised Total		0	0 (0 0 0 31/12/2	0	0	0	0 -		0	0	0	0 Pub	0 lic guarantees - / 31/12/2	0 Adverse Scenario 2022	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Row Num (min EU) 127 Central banks	Stage 1 expo exposure gua	tage 1 osure, of which aranteed mount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 e	Stage 2 (posure, of which uaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions																												
 133 134 135 136 137 138 139 Instructions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME 	0 0 0 0 0	0	0 (0)	0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0 - 0 - 0 -		0	0	0	0	0	0	0	0	0	- - - -	0	0	0	0	0	0	0	0	0 - 0 - 0 -
140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation	Image: state																											
146 Other exposures 147 Standardised Total		0	0 (0 0 0 31/12/2	0 2021	0	0	0 -		0	0	0		0 lic guarantees - 2 31/12/2		0	0	0	-	0	0	0	0	0		0	0	0 -
Row Num Central banks Central governments 148 Central governments	Stage 1 expo exposure gua	tage 1 osure, of which aranteed mount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 e	Stage 2 (posure, of which uaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail		0	0 0		0	0	0	0 -		0	0	0	0	0	0	 0 0	0	0		 0 0	0	0	0	0	0	0	0	0 -
 158 159 160 161 162 163 164 165 UNITED KINGDOM of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) 					0	0	0	0 -		0	0	0	0	0	0	0	0	0	- - - - - - - - - - - -		0	0	0	0	0	0	0	0 -
165Equity166Securitisation167Other exposures168Standardised Total		0	0 0	0 0	0	0	0	0 -		0	0	0	0 Pub	0 lic guarantees	0 Adverse Scenario	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Row Num (mln EU	exposure gua	tage 1 osure, of which tranteed mount	which	31/12/2 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure		exposure	which	31/12/2 Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
169Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Orporates177of which: SME		0	0		0	0	0	0 -		0	0	0	0	0	0	0	0	0			0		0	0	0	0		0 -
178Retail179FRANCE180180181182182183184185185		0			0	0	0	0 -		0	0	0	0	0	0	0	0	0	- - - -	0	0	0	0	0	0	0	0	0 -
186Equity187Securitisation188Other exposures189Standardised Total	0	0	0 0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Row Num	Stage 1 expo exposure curre	tage 1 osure, of which ranteed	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 e	Stage 2 cposure, of which uaranteed	31/12/2	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations		mount	amount		amount						amount		amount [amount						amount		amount		amount			
196Institutions197Corporates198of which: SME199Retail200JERSEY201Secured by mortgages on immovable property	0 0 0 0	0	0 (0	0 0 0 0 0 0 0 0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	- - -	0	0	0	0	0	0	0	0	0 - 0 - 0 -
202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total								0 -							0		0	0			0		0	0		0		0 -
Standardised Total		tage 1	Stage 2	31/12/2	2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	lic guarantees - / 31/12/2	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Coverage Batio
Row Num Central banks (mln EU) 211 Central governments Central governments 212 Regional governments or local authorities	exposure gua	osure, of which aranteed mount Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	overage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure g	kposure, of which uaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure
214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail		0			0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
222Secured by mortgages on immovable property223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)					0	0	0	0 -		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -
228Equity229Securitisation230Other exposures231Standardised Total		0	0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -

2021 EU-wide Stress Test: Securitisations



			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	1,062						
3	Exposure values	SEC-ERBA	358						
4		SEC-IAA	2,263						
5		Total	3,682						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	206	255	257	266	294	434	510
8	REA	SEC-ERBA	40	45	46	49	49	62	77
9	REA	SEC-IAA	803	998	910	929	1,325	1,898	2,113
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	1,048	1,297	1,213	1,244	1,668	2,394	2,700
12	Impairments	Total banking book others than assessed at fair value		1	1	0	1	1	0



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
		Actual		Baseline scenario	D		Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	67,631	68,088	68,046	68,153	73,240	73,583	74,712
2	Risk exposure amount for securitisations and re-securitisations	1,048	1,297	1,213	1,244	1,668	2,394	2,700
3	Risk exposure amount other credit risk	66,583	66,790	66,834	66,909	71,572	71,189	72,013
4	Risk exposure amount for market risk	7,088	7,088	7,088	7,088	8,478	8,505	8,483
5	Risk exposure amount for operational risk	4,815	4,815	4,815	4,815	4,815	4,815	4,815
6	Other risk exposure amounts	2,798	2,662	2,628	2,592	2,667	2,604	2,414
7	Total risk exposure amount	82,331	82,653	82,577	82,647	89,201	89,509	90,424
8	Total Risk exposure amount (transitional)	82,112	82,647	82,571	82,645	89,185	89,494	90,417
9	Total Risk exposure amount (fully loaded)	82,331	82,653	82,577	82,647	89,201	89,509	90,424



2021 EU-wide Stress Test: Capital

			1 IFRS 9 first	2	3	4	5	6	7	8
/N			implementation	Actual		seline Scenario			dverse Scenario	
		(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	A A.1	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		18,741	18,752	18,668 12,423	18,541		14,675 8,407	13,94 7,65
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		11,724	11,724	11,724	11,724		11,724	11,7
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
	A.1.2	Retained earnings		856	1,036	1,036	1,036	-171	-483	-{
	A.1.3	Accumulated other comprehensive income		293	293	293	293	-807	-807	-8
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		293	293	293	293	-882	-882	-{
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	75	75	
	A.1.3.3	Other OCI contributions		0	0	0	0	0	0	
1	A.1.4	Other Reserves		0	0	0	0	0	0	
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
	A.1.7	Adjustments to CET1 due to prudential filters		-278	-278	-278	-278	-521	-521	
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-197	-197	-197	-197	-440	-440	-
	A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	
	A.1.7.3	Other adjustments		-81	-81	-81	-81	-81	-81	
	A.1.8	(-) Intangible assets (including Goodwill)		-178	-178	-178	-178		-178	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-83	0	0	0	-523	-657	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-6	-3	-3	-3	-3	-3	
	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-11	-94	-164	-11	-93	
	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
	A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-567	-620	
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
	A.1.21 A.1.22	CET1 capital elements or deductions - other		-133	-133	-133	-133		-133 -289	
	A.1.22	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	86	-243	-82	-124 86	-123 	-222	-289	
	A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		23	23	23	23		23	
	A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		33	33	33	33	33	33	
	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		238	8	68	66	209	304	
,	A.1.22.4.1	01/01/2020 ("new dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		71	2	20	20	63	91	
3	A.1.23	Transitional adjustments		220	44	55	23	184	179	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		220	44	55	23	184	179	
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		220	44	55	23	184	179	
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,226	985	744	744	985	744	
	A.2.1	Additional Tier 1 Capital instruments		744	744	744	744	744	744	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3 A.2.4	Other Additional Tier 1 Capital components and deductions Additional Tier 1 transitional adjustments		0 482	241	0	0	0 241	0	
	A.2.4 A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		13,641	13,479	13,167	13,066	9,979	9,151	8
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		5,100	5,273	5,501	5,475		5,524	
3	A.4.1	Tier 2 Capital instruments		5,007	5,248	5,463	5,463		5,463	
				· · ·			, -			
,	A.4.2	Other Tier 2 Capital components and deductions		351	90	99	27	184	194	
3	A.4.3	Tier 2 transitional adjustments		-258	-66	-61	-15		-134	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-258	-66	-61	-15	-141	-134	



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		B	TOTAL RISK EXPOSURE AMOUNT		82,331	82,653	82,577	82,647	89,201	89,509	90,424
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		-219	-6	-5	-2	-16	-14	-8
64		C.1	Common Equity Tier 1 Capital ratio		15.12%	15.12%	15.05%	14.91%	10.08%	9.39%	8.50%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.61%	16.31%	15.95%	15.81%	11.19%	10.23%	9.32%
66		C.3	Total Capital ratio		22.82%	22.69%	22.61%	22.43%	17.12%	16.40%	15.42%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		12,195	12,451	12,368	12,299	8,810	8,229	7,575
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		12,939	13,195	13,112	13,042	9,554	8,972	8,319
69		D.3	TOTAL CAPITAL (fully loaded)		18,753	18,748	18,675	18,533	15,201	14,630	13,906
70		E.1	Common Equity Tier 1 Capital ratio		14.81%	15.06%	14.98%	14.88%	9.88%	9.19%	8.38%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		15.72%	15.96%	15.88%	15.78%	10.71%	10.02%	9.20%
72		E.3	Total Capital ratio		22.78%	22.68%	22.62%	22.42%	17.04%	16.34%	15.38%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	743	743	743	743	743	743
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		267,876	267,876	267,876	267,876	267,876	267,876	267,876
77		H.2	Total leverage ratio exposures (fully loaded)		267,876	267,876	267,876	267,876	267,876	267,876	267,876
78		Н.3	Leverage ratio (transitional)		5.09%	5.03%	4.92%	4.88%	3.73%	3.42%	3.15%
79		H.4	Leverage ratio (fully loaded)		4.83%	4.93%	4.89%	4.87%	3.57%	3.35%	3.11%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
82	Transitional combined	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%
87		R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90		R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.02%	13.02%	13.02%	13.02%	13.02%	13.02%	13.02%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%



2021 EU-wide Stress Test: P&L

RowN um	(mln EUR)
1	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual		Baseline scenario			Adverse scenario	i i i i i i i i i i i i i i i i i i i
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1,778	1,638	1,573	1,471	1,399	1,207	1,078
9,488	6,991	6,668	6,705	6,891	6,474	6,359
-7,709	-5,353	-5,095	-5,235	-5,492	-5,267	-5,281
71	71	71	71	53	50	51
512	512	512	512	447	436	422
102	169	169	169	-426	127	127
				-98		
132	68	68	68	10	63	63
2,594	2,457	2,392	2,290	1,385	1,884	1,741
-408	-7	-256	-246	-376	-399	-357
-1,960	-1,864	-1,864	-1,868	-2,476	-1,931	-1,906
226	586	271	176	-1,467	-447	-523
-71	-176	-81	-53	440	134	157
0		100	400	4 007	212	266
154	410	190	123	-1,027	-313	-366
99	230	190	123	0	0	0
56	180	0	0	-1,027	-313	-366
	32	32	32	32	32	32
	0	0	0	0	29	29



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

Row um	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0