

Bank Name	DekaBank Deutsche Girozentrale
LEI Code	0W2PZJM8XOY22M4GG883
Country Code	DE

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



### Leverage ratio

	(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,266	6,702	6,792	6,701	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,266	6,702			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	82,541	81,839	84,640	89,167	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	82,541	81,839			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.59%	8.19%	8.02%	7.52%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.59%	8.19%			[A.2]/[B.2]	



# | European | Ranking | Authority | 2025 EU-wide Transparency Exercise | Capital | DekaBank Deutsche Girozentrale

		(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A .	OWN FUNDS	7,054	7,448	7,523	7,412	C 01.00 (H0010, H0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,667	6,104	6,193	6,102	C 01.00 (10030);0010)	Article SG of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	431	431	431	431	C 01.00 (10030);0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,889	6,215	6,209	6,209	C 01.00 (\0120,c0010)	Articles 26(1) point (c), 36(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	5	32	32	32	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4		0	0	0	0	C 01.00 (10000/20010)	Articles 4(117) and 36(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (10210,c0010)	Articles 4(112), 26(1) point (I) and 36 (1) point (I) of CRR
	A.1.6		0	0	0	0	C 01.00 (r0230;c0010)	Article 84 of CRR
	A.1.7		-258	-193	-206	-212	C 01.00 (10250;c0010)	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Good will)	-195	-209	-226	-234	C 01.00 (+0300(+0010) + C 01.00 (+0340(+0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (s) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs	-4	-4	-4	-1	C 01.00 (10370):0010)	Articles 36(1) point (c) and 38 of C98
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-185	-128	-3	-61	C 01.00 (r0380,r0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	-14	-38	-38	-38	C 01.00 (10390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (10430,10010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (10440,c0010)	Article 36(1) point () of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00 (r0450;:0010) + C 01.00 (r0460;:0010) + C 01.00 (r0470;:0010) + C 01.00 (r0471;:0010) + C 01.00 (r0472;:0010)	Articles 4(36), 36(3) point (4) (8 and 88 to 98 of CRF, Articles 36(3) point (6) (8), 343(3) point (6), 244(3) point (6), 443(3) point (6), 444(3) point (6), 444(3)
	A1.14.1	(-) Deposition related to assets which can attenue why be subject to a 1250% risk weight  Of which: from securitisation positions (-)	0	0	0	0	OH70,0010) + C 01.00  OH71,0010 + C 01.00  OH72,0010  C 01.00  OH60,0010	points pig data axis or Cells, Victoria soci, judini si julij zila zirijejini cisa, victoria soci, judini si jugi zila zirijejini cisa, victoria soci, judini si jugi zila 1538 julij cisa (1) pig sada 15548 julij Cells.  Articles 36(1) point (t) (t), 243(1) point (t), 244(1) point (t), 244(1) point (t), and 258 of CRR
		(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not						
	A1.15	have a significant investment	0	0	0	0	C 01.00()-0480(:0010)	Articles 4(27), 26(3) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR  Articles 36(3) point (n) and 38: Articles 48(3) point (n) and 48(2) of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences  (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (r049Q,r0010)	
OWN FUNDS Transitional period	A.1.17	significant investment	0	0	0	0	C 01.00 (r0500 <sub>1</sub> :0010)	Articles 4(27); 36(1) point (t); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (+0510,±0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,r0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.188	(-) Minimum value commitment shortfalls	-3	-4	-3	-2	C 01.00 (10514,c0010)	Article 36(1), point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01:00 (r0515,r0010)	Article 36(1), point (I) CRR
	A.1.19		-1	-1	-1	-21	C 01.00 (10534,c0010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (10529,c0010)	-
	A 1.21		0	0	0	0	CA1(1.116+1.118+111.26)	
	A.1.21.1		0	0	0	0	C 01.00 (10230):0010)	Articles 482(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (+0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (10530,c0010)	Articles 469 to 472, 478 and 461 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	599	599	599	599	C 01.00 (r053Q,r0010)	Article G1 of CRR
	A.2.1	Additional Tier 1 Capital instruments	599	599	599	599	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (x0720,r0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (/0690,r0010) + C 01.00 (r0700,r0010) + C 01.00 (r0710,r0010) + C 01.00 (r0740,r0010) + C 01.00 (r0744,r0010) + C	
	A.2.4	Additional Tier 1 transitional adjustments	0		0	0	01.00 (9746,c003) C 01.00 (9646,c0010) + C 01.00 (9640,c0010) + C 01.00 (9770,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,266	6,702	6,792	6,701	C 01.00 (10015,r0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transkional adjustments)	788	746	731	711	C 01.00 (40750;c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	788	746	731	711	C 01.00 (r076Q,c0010) + C 01.00 (r086Q,c0010)	POWER FAMILIAN
		THE A Capital Institutions	700	7-10	*31	744	C01.001/0910.00101+C01.001/0920.00101+C01.00	
	A.4.2		0	0	0	0	10930_c0010) + C 01.00  10940_c0003  + C 01.00  10950_c0010] + C 01.00  10950_c0010] + C 01.00  10970_c0010] + C 01.00  10970_c0010] + C 01.00  10970_c0010]	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (+0880,c0010) + C 01.00 (+0900,c0010) + C 01.00 (+090,c0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	30,770	30,814	28,815	28,965	C 02.00 (10010):0010)	Articles 90(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0			C 05.01 (10000,r0040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			28,815	28,965	C 02.00 (10036,r0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.42%	19.81%	21.49%	21.07%	CA2(1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.36%	21.75%	23.57%	23.13%	OA2(3)	
Transitional period	C3	TOTAL CAPITAL RATIO (transitional period)	22.93%	24.17%	26.11%	25.59%	CA2(5)	
	C.4		22.33%	24.17%	21.49%	25.59%		
CAPITAL RATIOS (%) Transitional period - pre floor	$\vdash$	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)						
Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			23.57%	23.13%		
CET1 Capital	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			26.11%	25.59%		
CET1 Capital Fully loaded (CRR2) CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,667	6,104			[A.1-A.1.13-A.1.21+MIN[A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2.2- A.4.3,0],0]]	-
CET1 RATIO (%) Fully loaded (CRR2) <sup>[1]</sup>	E	COMMON EQUITY THER 1 CAPITAL RATIO (fully loaded)	18.42%	19.81%			[0.1]/[0-0.1]	-
	•	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (r0440,r0010)	
Memo items		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (H044Q,c0020)	
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,20030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,r0040)	
		based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory pol						



#### Overview of Risk exposure amounts

		RW	VAs		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	17,583	17,414	13,744	13,504	C 0 2.00 (90-00., (2010) - (C 0 7.00 (90-00., (2) 2.00.) + C 0 7.00 (91.10., (2) 2.0.) + (2) 2.01 (1) - (7.00 (91.30., (2) 2.0., (2) 1) - ( 0 8.0.1 (90-00., (2) 2.0.) + ( 0 8.0.1 (90., (2) 2.0.) + ( 0 8.0.1 (90., (2)
Of which the standardised approach	4,306	4,150	4,309	4,260	C 02.00 (10060, c0010)-[C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	12,327	12,160	8,605	8,355	C 02.00 (r0350, c0010) - [C 08.01 (r0040, r0250, s002) + C 08.01 (r0050, c0360, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (#310, <0010) - [C 08.01 (#0040, <0250, 5001) + C 08.01 (#0050, <0360, 5001) + C 08.01 (#0060, <0250, 5001)]
Of which equity IRB	363	461	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	1,803	1,799	1,631	1,692	COTO (CODE, COZO, COZO) - COZO (COZO, COZO, COZO
Credit valuation adjustment - CVA	357	375	354	407	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(s)</sup>	4,905	5,257	5,764	6,041	C 02.00 (r0520, c0010) (+C 002.00 a (r755, c010) +C 002.00 a (r7770, c010))
Of which the standardised approach	2,232	2,141	2,299	2,042	C 02.00 (r0530, c0010)
Of which IMA	2,673	3,116	3,402	3,829	C 02.00 (r080, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100);C 24.00(r0010,c0100),C 24.00(r001
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,957	5,969	7,322	7,322	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	0	0			C 02.00 (r0610, c0010)
Of which advanced measurement approach	5,957	5,969			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>61</sup>	164	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			28,815	28,965	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	30,770	30,814	28,815	28,965	

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

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

<sup>[9]</sup> In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.



#### P&L

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,082	2,680	550	1,059
Of which debt securities income	225	319	95	194
Of which loans and advances income	956	1,247	267	517
Interest expenses	1,893	2,468	522	992
(Of which deposits expenses)	1,180	1,523	293	550
(Of which debt securities issued expenses)	268	389	113	203
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	13	1	2
Net Fee and commission income	1,243	1,676	439	862
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	1	2	4
Gains or (-) losses on financial assets and liabilities held for trading, net	373	501	192	305
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	23	22	1	9
Gains or (-) losses from hedge accounting, net	-9	-12	-2	0
Exchange differences [gain or (-) loss], net	3	5	3	1
Net other operating income /(expenses)	-33	-89	-1	-5
TOTAL OPERATING INCOME, NET	1,795	2,328	663	1,245
(Administrative expenses)	873	1,255	303	643
(Cash contributions to resolution funds and deposit guarantee schemes)	20	20	40	40
(Depreciation)	47	64	14	28
Modification gains or (-) losses, net	-3	3	0	0
(Provisions or (-) reversal of provisions)	11	7	-11	-13
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	11	9	-11	-13
(Other provisions)	0	ņ	0	0
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	9	0	0
Of which restructuring	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	23	11	-6	31
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	23	11	-6	31
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	-10	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	819	965	324	516
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	569	646	225	357
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	569	646	225	357
Of which attributable to owners of the parent	569	646	225	357

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

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



#### Total Assets: fair value and impairment distribution

DekaBank Deutsche Girozentrale

(min EUR)		As of 30	/09/2024			As of 31	/12/2024			As of 31/	03/2025			As of 30/	06/2025		
			Fair value hierarch				Fair value hierarchy				Fair value hierarch				Fair value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7,738				7,678				7,617				11,420				IAS 1.54 (i)
Financial assets held for trading	19,481	6,117	12,635	730	19,562	6,384	12,293	885	21,128	8,399	11,915	814	20,057	8,177	11,042	837	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,843	645	649	549	1,728	750	472	506	1,887	856	451	581	1,982	945	457	580	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,608	1,856	752	0	2,788	1,628	1,117	43	2,710	1,596	1,087	26	2,666	2,024	642	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	61,400				59,397				58,809				57,850				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	127	0	127	0	60	0	60	0	175	0	175	0	237	0	237	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>	1,788				1,723				1,833				1,869				
TOTAL ASSETS	94,985				92,935				94,158				96,080				IAS 1.9(a), IG 6

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

(min	EUR)			As of 3	0/09/2024					As of 31/1	12/2024					As of 31/0	13/2025					As of 30/1	06/2025			
		Gr	oss carrying amou	ıt <sup>(2)</sup>	Ac	cumulated impairmer	nt <sup>(2)</sup>	Gr	oss carrying amoun	<sup>(p)</sup>	Acc	umulated impairmen	nt <sup>(2)</sup>	Gro	ss carrying amount		Acci	umulated impairme	ent <sup>(2)</sup>	Gro	ss carrying amoun	t <sup>(2)</sup>	Accu	ımulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>[9]</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial recognition	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		2,609	0	0	0	0	0	2,789	0	0	0	0	0	2,710	0	0	0	0	0	2,666	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		10,997	65	0	-3	-10	0	11,212	92	0	-3	-12	0	11,741	128	0	-3	-11	0	11,974	285	0	-3	-12	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	46,437	3,490	688	-9	-129	-217	44,047	3,507	822	-6	-86	-265	43,152	3,259	802	-7	-71	-269	42,014	2,933	939	-5	-53	-307	Annex V.Part 1.32, 44(a)

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

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



#### Breakdown of liabilities

#### DekaBank Deutsche Girozentrale

#### (mln EUR)

(IIIII ESII)					
		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	26,774	26,284	26,499	26,360	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	130	131	127	128	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	59,730	57,822	58,769	61,085	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	180	362	175	59	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	241	237	224	222	IAS 37.10; IAS 1.54(I)
Tax liabilities	38	68	82	68	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	370	434	477	519	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(t)</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	87,462	85,338	86,352	88,441	IAS 1.9(b);IG 6
TOTAL EQUITY	7,523	7,597	7,806	7,639	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	94,985	92,935	94,158	96,080	IAS 1.IG6

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



#### Breakdown of liabilities

DekaBank Deutsche Girozentrale

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Derivatives		8,185	7,940	8,430	8,070	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	97	102	100	123	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	1,009	1,239	1,220	1,030	Annex V.Part 1.31
	Central banks	0	0	15	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,194	5,378	4,793	5,836	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,144	930	845	731	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,353	8,462	9,361	10,014	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,686	1,403	1,910	1,795	ECB/2013/33 Annex 2.Part 2.9.1
осрозка	Other financial corporations	24,821	24,320	25,304	26,831	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	20,485	20,956	22,309	23,652	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,383	1,614	1,541	1,765	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,233	1,393	1,450	1,594	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,289	1,318	1,366	1,462	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,004	1,032	1,081	1,150	Annex V.Part 1.42(f), 44(c)
Debt securities issued		32,062	32,514	32,211	31,160	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	415	412	2,597	3,057	Annex V.Part 1.37
Other financial liabilities		1,420	1,712	1,228	1,339	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		86,813	84,599	85,570	87,632	



#### Market Risk

DekaBank Deutsche Girozentrale

i	SA					II.	4									IM						
			VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	MIGRATIC	TAL DEFAULT AND ON RISK CAPITAL HARGE	ALL PRICE RISI	(S CAPITAL CHA	RGE FOR CTP		VaR (Memoi	randum item)	STRESSED VaR (M	đemorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
Traded Debt Instruments	1,262	1,268	34	11	187	61							40	12	213	57						
Of which: General risk	0	0	34	11	187	61							40	12	213	57						
Of which: Specific risk	1,262	1,268	0	0	0	0							0	0	0	0						
Equities Of which: General risk	806	606	14	6	13	7							22	5	20	4						
Of which: General risk Of which: Specific risk	806	606	14	6	13	,							22	5	20	4						
Foreign exchange risk	158	261	0	0	0	0							ů	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,226	2,135	37	12	176	57	0	0	0	0	0	2,673	47	14	202	53	0	0	0	0	0	3,116
	As of 31/03/2025	As of 30/06/2025				As of 31/	03/2025									As of 30/0	5/2025					
Traded Debt Instruments	845	877	50	15	242	70							63	16	258	62						
Of which: General risk	0	0	50	15	242	70							63	16	258	62						
Of which: Specific risk	845	877	0	0	0	0							0	0	0	0						
Equities	986	840	17	4	7	3							23	4	18	5						
Of which: General risk	0	0	17	4	7	3							23	4	18	5						
Of which: Specific risk	986	840	0	0	0	0							0	0	0	0						
Foreign exchange risk	453	309	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,284	2,027	53	15	220	64	0	0	0	0	0	3,402	66	16	240	58	0	0	0	0	0	3,829

Market risk template does not include CIU positions under the particular approach for position in its n City (Article 348(1), 350 (3) c) and 544 (7) 4 (ENI)- For internal model banks, it also does not include certain add ons imposed by the supervisor as part of the congoing review of internal models (Article 110 CINE). Both the own fund requirements for these CIU positions and those resulting from the add on for internal model banks are in the RWEA DVI template.

## 2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach DekaBank Deutsche Girozentrale

					Standardise	d Approach								
			As of 30,	09/2024			As of 31,	12/2024						
	fords EUR. 10	Original Exposure <sup>(5)</sup>	Orginal Exposure <sup>(1)</sup> Exposure Value <sup>(1)</sup> Misk exposure amount Value adjustments and provides <sup>(2)</sup> Original Exposure <sup>(3)</sup> Exposure Value <sup>(3)</sup> Misk exposure amount provides <sup>(4)</sup>											
	Central governments or central banks	6.771	7,712	66		6.252	7,178	73						
	Resional governments or local authorities	4.091	4,005	7		4.034	1,914	,,,						
	Regional governments or social authorities  Public sector entities	1,632	1,735	77		1.735	1,869	27						
	Multilateral Development Banks	10	10			20	10							
	International Organisations	556	536			586	586							
	Institutions	11,018	11,017	92		9,858	9,858	76						
	Corporates	1.932	1.552	1.394		1.941	1,540	1.484						
	of which: SME													
	Retail	119	90	55		78	47	33						
	of which: SME						0	0						
Consolidated data	Secured by mortranes on immovable property and ADC exposures	33	33	16		117	116	58						
	of which: SME		0	0		0	0	0						
	Exposures in default		0	0	0	0	0	0						
	Items associated with particularly high risk	0	0	0		0	0	0						
	Subordinated debt exposures													
	Covered bonds	489	488	4		495	494	4						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	7,070	1,874	1,932		7,154	1,947	1,907						
	Equity	322	322	789		239	239	582						
	Other exposures	87	87	85		97	97	96						
	Standardised Total (2)	34,129	29,481	4,469	3	32,600	28,015	4,340						

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
	finin EUR. NJ	Original Exposure (II)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
	Central governments or central banks	6,629	6,758	0		6.115	6.232	0	
	Regional governments or local authorities	4.010	3,910			1,970	3,870	0	
	Public sector entities	1.075	1.037	27		1.169	1.156	27	
	Multilateral Development Banks			0			0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	10,821	10,820	33		9,760	9,760	35	
	Corporates	712	602	578		494	482	458	
	of which: SME	0	0	0		0	0	0	
	Retail	119	90	55		77	47	33	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	450	450	0		456	456	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ĺ	Collective investments undertakines (CIUI)	4,658	1,162	1,591		4,723	1,176	1,560	
ĺ	Equity	319	319	786		236	236	578	
ĺ	Other exposures	87	87	85		97	97	96	
	Standardised Total (3)				1				- 1

					Standardise	d Approach					
			As of 30,	09/2024			As of 31,	12/2024			
	frink EUR. No	Original Exposure (5)	Exposure Value <sup>(8)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(4)</sup>	Original Esposure (4)	Exposure Value <sup>(6)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>		
	Central governments or central banks Regional governments or local authorities Public sector entities	21 0 318	21 0 318	0		21 0 329	21 0 328	0 0			
	Mutitiateral Development Banks International Organisations Institutions	0 0 29	0 0 29	0 0 14		0 0 29	0 0 29	0 0 14			
	Corporates of which: SME Retail	233 0 0	225 0 0	130 0 0		288 0 0	288 0 0	165 0 0			
FRANCE	of which: SME Secured by mortzaes on immovable property and ADC exposures of which: SME	33	33	16 0		33	33	16			
	Excourse in default Items associated with particularly high risk Supportinated debt excourses Covered bands	0					0	0			
	Covered corons Claims on institutions and corporates with a ST credit assessment Collective investments undertakinss (CIUI) Equity	0 3	0	3		0	0	0			
	Other expoures										

					Standardise	nd Approach					
			As of 30,	/09/2024		As of 31/12/2024					
		Original Exposure (II)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure (4)	Exposure Value <sup>(4)</sup>	Risk esposure amount	Value adjustments and provisions (2)		
	(min EUR, %) Central exvernments or central banks										
	Central governments or central banks Resional governments or local authorities	0	33	0			30				
	Public sector entities										
	Multilateral Development Banks										
	International Organisations	0					0	0			
	Institutions	9	9	4		9	9	4			
	Corporates	172	39	36		185	44	40			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0			0	0			
UNITED STATES	Secured by mortgages on immovable property and ADC exposures of which: SME										
	of which: SME Exposures in default	0									
	Exposures in detault  Items associated with particularly high risk										
	Subordinated debt exposures	_	_	_							
	Covered bonds	0					0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	12	12	12		11	11	12			
	Equity	2	2	2		2	2	2			
	Other exposures							0			
	Standardised Total (3)										

					Standardise	nd Approach						
			As of 30,	09/2024			As of 31/	12/2024				
		Original Exposure (5)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Esposure <sup>(4)</sup>	Exposure Value <sup>(0)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>			
	(minEUR, %)		195				186					
	Central governments or central banks		196			0	180					
	Resional sovernments or local authorities Public sector entities					0	0					
	Multilateral Development Banks						0					
	International Organisations											
	Institutions			ō								
	Corporates	94	55	55		155	87	87				
	of which: SME	0	0	0		0	0	0				
	Retail	1	0	0		1	0	0				
	of which: SME	0	0	0		0	0	0				
UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Subordinated debt exposures											
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		٥	0	0				
	Collective investments undertakings (CIU)	4	4	5		3	3	3				
	Equity	0				٥	0	0				
	Other exposures	٥	۰			٥	0	0				
	Standardised Total (P)				٥	risk mitigation techniques (e.g. subs						

## 2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach DekaBank Deutsche Girozentrale

	Dekabank Deutsche Girozentrale											
					Standardise	ed Approach						
			As of 30,	09/2024			As of 31,	12/2024				
		Original Exposure (5)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Esposure <sup>(4)</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>			
	(minEUR, %)											
	Central governments or central bunks Resional povernments or local authorities					3						
	Regional governments or social authorities  Public sector entities					o o						
	Public sector entities Multilateral Development Banks											
	International Organizations											
	Institutions	1	1			2	2					
	Corporates	99	61	61		78	78	78				
	of which: SME	0					0	0				
	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
LUXEMBOURG	Secured by mortraires on immovable property and ADC exposures	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Subordinated debt exposures											
	Covered bonds	0	0	0		0	0	0				
	Claims on imititutions and corporates with a ST credit assessment											
ı	Collective investments undertakines (CIU)	2,366	667	275		2,395	735	291				
	Equity											
	Other exposures											
	Standardised Total <sup>(2)</sup>											
		" Original exposure, unlike Expor	uure value, is reported before takir	e into account any effect due to o	redit conversion factors or credit	risk mitigation techniques (e.g. sub	stitution effects).					

		** Total value adulations and drowlook per country of country or country of the country of country of the count									
					Standardise	nd Approach					
			As of 30,	/09/2024			As of 31,	12/2024			
		Original Exposure (II)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(0)</sup>	Risk esposure amount	Value adjustments and provisions <sup>(2)</sup>		
	(min EUR, 10)										
I	Central anvernments or central banks Regional governments or local authorities	,,									
I	Resional sovernments or local authorities Public sector entities	31	45				18				
	Multilateral Development Banks	ő	ů o			ő					
	International Organisations	0					0	0			
	Institutions	104	104	21		0	0	0			
	Corporates	0	0	0		22	22	22			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
CANADA	Secured by mortgages on immovable property and ADC exposures	0	0	0		54	\$3	41			
	of which: SME	0	0	0			0	0			
	Exposures in default						0	0			
	Items associated with particularly high risk						0	0			
I	Subordinated debt exposures										
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	0									
I	Claims on imititations and corporates with a ST credit assessment Collective investments undertakings (CIU)										
	Collective investments undertakings (CIU) Equity			,		,					
	Other exposures										
I	Other exposures Standardised Total (S)						-	-			

				Standardise	d Approach			
		As of 30)	09/2024			As of 31/	12/2024	
AD 718 II	Original Exposure (5)	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0			0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	13	13	6		13	13	6	
Corporates	60	16	16		61	16	16	
	0	0	0		0	0	0	
						0	0	
						0	0	
							0	
							0	
						0	0	0
	·	,	,		·			
	0						0	
	0							
	0						0	
	0						0	
	0						0	
	Berinast roverments or local authorities  **Dublic sector entities  Multilatural Convéronment Banks  International Orsenhations  Institutions	Control personnelle Control State  Service of memories or band substitute  Service of memories or band substitute  Service of memories or band substitute  Service of memories or band	Conjunt Septement of Conjunt Septement Video 1	Martical National Processing	April 2000, 20034	Depart Specimen   Depart Spe	A of \$10,000,000   A of \$10,00	August Expenses   August Exp

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	/12/2024	
		Original Exposure (F)	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(5)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(6)</sup>	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks		51				51		
	Central governments or central banks Resional governments or local authorities	0	23				21	0	
	Public sector entities	- 4	54				*4		
	Multilateral Development Banks						0		
	International Organisations						0	0	
	Institutions	4	4	2		9	9	4	
	Corporates	4	4	4		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortzages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME Exposures in default					0	0	0	
	Exposures in detault Items associated with particularly high risk								
	Subordinated debt exposures	U	0				0	0	
	Covered bonds					5	5		
	Claims on institutions and corporates with a ST credit assessment	0					0	0	
	Collective investments undertakings (OU)	2	2	2		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures		0	0		0	0	0	
	Standardised Total (9)				0				0

					Standardise	d Approach			
			As of 30,	/09/2024			As of 31,	12/2024	
		Original Exposure <sup>(5)</sup>	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(0)</sup>	Risk exposure amount	Value adjustments and provisions (2)
	Smin EUR. 50 Central governments or central banks								
	Regional governments or local authorities		ů.			ů.			
	Public sector entities	60	60			60	60		
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	11	4		11	11	4	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CHEDEN	of which: SME	0		0		0	0	0	
SWEDEN	Secured by mortraires on immovable property and ADC exposures	0		0		0	0	0	
	of which: SME								
	Exposures in default Items associated with particularly high risk	0			0				
	Items associated with particularly high risk Subordinated debt exposures	U		0			U	0	
	Subordinated deat exposures Covered bands			,				1	
	Claims on institutions and corporates with a ST credit assessment	,	,			ů.			
I	Collective investments undertakings (OU)			1		1	1	1	
	Equity	0		0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total (9)				0				0

					Standardise	d Approach			
			As of 30,	/09/2024			As of 31,	/12/2024	
		Original Exposure (F)	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, N)								
	Central governments or central banks	2	2			2	2	0	
	Regional governments or local authorities Public sector entities	0					0	0	
	Public sector entities Multilateral Development Banks	0					0	0	
	International Organisations						0	0	
	Institutions		1	1		1	1	,	
	Corporates						0		
	of which: SME						0		
	Retail						0	0	
	of which: SME						0	0	
SPAIN	Secured by mortgages on immovable property and ADC exposures	0					0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	2	2	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIUI)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures						0		
	Standardised Total (9)				۰				

To distinat exposure, unlike Success value in recorded before taking into account any effect due to credit conservation future or credit risk initiation techniques in a substitution effects.

Total value adjustments and provisions are countered countements reached in the curiotization exposures but includes several credit risk adjustments.

# | European | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardized Approach | DelaBank Deutsche Ginzentrale

					Standardised Approx	<b>kh</b>						
				As of 31/03/2025			As of 30/	06/2025				
		Original Exposure <sup>(3)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions (8)	Original Exposure (1)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>			
	(min EUR, 10) Central governments or central banks	6,118	6.925	64		10,003	10.786	61				
	Regional governments or central banks Regional governments or local authorities	4,065	4,054			4,098	4,123	4				
	Regional governments or local authorities  Public sector entities	1,668	1.797	12		1,675	1,799					
	Multilateral Development Banks	10	10			10	10					
	International Organisations	588	588			660	660					
	Institutions	9,559	9,555	27		8,824	8.824	21				
	Corporates	1,800	1.528	1.207		1.612	1.387	1.109				
	of which: SME						0	0				
	Retail	81	51	38		92	63	47				
	of which: SME	0	0	0		0	0	0				
Consolidated data	Secured by mortgages on immovable property and ADC exposures	145	144	160		142	141	137				
	of which: SMIC	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk											
	Subordinated debt exposures	525	525	123		508	508	122				
	Covered bands	464	464	4		536	536	4				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	7,195	1,972	1,968		7,135	1,971	2,005				
ı	Equity	290	290	708		292	292	715				
I	Other exposures	111	111	111		126	126	126				
	Standardised Total (3)	32,617	28,014	4,423	3	35,715	31,226	4,362				
	Mental parties and the second parties of the second parties and the											

					Standardised Approx	xh			
				As of 31/03/2025			As of 30/	06/2025	
	(min EUR, No.)	Original Exposure (4)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>9)</sup>	Original Exposure (1)	Exposure Value <sup>(5)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>
	Central governments or central banks	5,990	6,203	0		9,875	10,041	0	
	Regional governments or local authorities	3,994	3,984	0		4,033	4,057	0	
	Public sector entitles	1,092	1,092	12		1,071	1,071	11	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	9,494	9.485				8,759		
	Institutions	5,454	9,485	514		8,760 577	8,759 561	444	
	Corporates of which: SME	014	000	214		3//	361	404	
	Retail	80	50	18		91	63	47	
	of which: SME	0		0					
GERMANY	Secured by mortgages on immovable property and ADC exposures	0							
GERMANAT	of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	446	446	4		430	430	4	
	Covered bands	426	426	1		497	497	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4,633	1,161	1,553		4,695	1,156	1,529	
	Equity	266	266	653		267	267	656	
1	Other exposures	111	111	111		126	126	126	
	Standardised Total (2)				1				1

					Standardised Approx	ich			
				As of 31/03/2025			As of 30	r06/2025	
	(min SUR, No	Original Exposure <sup>(6)</sup>	Exposure Value (i)	Risk exposure amount	Exposure Value <sup>(R)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>		
	Central governments or central banks	21	21	0		21	21	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	328	328	0		353	353	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	z z		2			8	2	
	Corporates	229	229	124		212	212	115	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortasses on immovable property and ADC exposures	42	42	63		42	42	28	
	of which: SMI			0	_	0	0	0	
	Exposures in default		U	U			U	0	
ı	Items associated with particularly high risk Subordinated debt exposures	20	20	10		20	20		
	Suppressed bent exposures Covered bonds			10					
ĺ	Claims on institutions and corporates with a ST credit assessment	o o					0		
ı	Collective investments undertakings (CIU)	2	2			2	- 2	3	
ĺ	Equity	0					0		
	Other exposures	0	0	0		0	0	0	
ĺ	Standardised Total (2)				0				۰

					Standardised Approx	ich			
				As of 31/03/2025			As of 30	/06/2025	
	(min 509. 50	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>9)</sup>	Original Exposure (1)	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED STATES	Central parameters or stational bands  Application and central parameters of the contract of t	143 0 0 0 143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 0 0 0 15 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Coulty Other exposures Standardised Total <sup>(3)</sup>	2 0	2 0	2 0	0	2 0	2	2 0	

					Standardised Approx	ach			
				As of 31/03/2025			As of 30	/06/2025	
		Original Exposure (4)	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure (1)	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions <sup>(9)</sup>
	(nin EUR, 10)								
	Central sovernments or central banks	0	171	0		0	154	0	
	Regional governments or local authorities	٥					0	0	
	Public sector entities	٥		0			0	0	
	Multilateral Development Banks International Organisations	۰					0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	111		41				63	
	of which: SME	***							
	Driemen: Swic					,	0	0	
	of which: SME		0	0			0	0	
UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures		0	0			0	0	
OIVITED KIIVGDOW	of which: SME					o o			
	Exposures in default					,			
	Items associated with particularly high risk				-		_	_	
	Subordinated debt exposures	3	3	5			3	5	
	Covered bands	0		0			0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0			0	0	
	Collective investments undertakings (CIU)	3	3	5		4	4	10	
	Equity	0		0		0	0	0	
	Other exposures	0	0	0			0	0	
	Standardised Total (1)								

eba Banking Authority	2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Dekallank Devische Girozentrale				Standardised Approx	ach			
				As of 31/03/2025			As of 30	/06/2025	_
		Original Exposure (4)	Exposure Value (I)	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure (1)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions (P)
	(min EUR, %)								
LUXEMBOURG	Central optimismus or entirely lands.  Annual Constitution of the administration of the constitution of th	0 0 1 1 0 0 0 0 0 0	0 0 1 1 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 0	•	0 1 63 0 0 0 0 0 0	0 0 1 1 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 0 0 0	۰
	Other exposures	0	0	0		0	0	0	
L	Standardised Total <sup>(3)</sup>	All Deleted seasons with Francis			0 credit conversion factors or credit risk mitigation techniq	and the second state of the second			۰

		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		.,,	on exposures out includes general credit risk adjustments				
					Standardised Approx	<b>kh</b>			
				As of 31/03/2025			As of 30	06/2025	
	(refe EUR, No	Original Exposure <sup>(0)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(5)</sup>	Original Exposure (1)	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions (P)
	Central governments or central banks	0		0					
	Regional governments or local authorities	18	18			18	18	4	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property and ADC exposures	103	102	97		100	99	109	
	of which: SME	0	0	0		0	0	0	
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures						0	0	
ı	Covered bands								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	,							
	Collective investments undertakings (CIUI Equity	*	*	3		4	4	3	
1	Equity Other exposures		0				0	0	
ı	Other exposures Standardised Total [2]			U			0	0	,
	Standardised Total ***								

					Standardised Approa	ch			
				As of 31/03/2025			As of 30	706/2025	
	(min EUR. No	Original Exposure <sup>(8)</sup>	Exposure Value <sup>(1)</sup>	Nik exposure amount	Value adjustments and provisions <sup>91</sup>	Original Exposure [1]	Exposure Value <sup>(8)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	3		10	10	3	
	Corporates	56	13	11		49	11	9	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
VITZERLAND	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default				0	0			
	Items associated with particularly high risk								
	Subordinated debt exposures	3	3	4		3	3	4	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	2		1	1	2	
	Equity	0	0	0		0	0	0	
	Other exposures	0				0	0		
	Standardised Total (2)				0				

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	06/2025	
	(refo GUR, NJ	Original Exposure (4)	Exposure Value <sup>(1)</sup>	Sisk exposure amount	Value adjustments and provisions <sup>(5)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
	Central governments or central banks		13				11		
	Regional governments or local authorities							0	
	Public sector entities	55	55			55	55	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	9	3				2	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortzazes on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default			0			0		
	Items associated with particularly high risk								
I	Subordinated debt exposures		7	11				11	
	Covered bands	3	3	0		3	3	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)							3	
I		1	1	2		2	1 2	2	
ı	Equity Other exposures					0	l "	0	
		,					v		
	Standardised Total (1)								

					Standardised Approa	ĸħ			
				As of 31/03/2025			As of 30	/06/2025	
		Original Exposure <sup>(3)</sup>	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure (1)	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entitles	61	61	0		61	61	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Onzanisations	0	0	0		0	0	0	
	Institutions	6	6	1		6	6	1	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
	Retail					0	0	0	
SWEDEN	of which: SME Secured by mortszess on immovable property and ADC exposures	0				0		0	
SWEDEN	Secured by mortsuses on immovable property and ADC exposures of which: SME	0		0		0	0	0	
	Exposures in default				0		0	0	
	Items associated with particularly high risk				_	_		-	
	Subordinated debt exposures	5	5			5	5		
	Covered bands	6	6	1		6	6	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0			0		
	Standardised Total (2)				0				

		(a) recar value aupacinents and p	roundinger country or country	arry excluses order for securition.	on exposures out includes general credit risk adjustment				
					Standardised Appro	ich			
				As of 31/03/2025			As of 30	/06/2025	
	(mis EUR. 10)	Original Exposure (4)	Exposure Value <sup>(1)</sup>	Bisk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure (1)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SPAIN	Central governments or annual basis  Agency agreements by the glasticement  and annual of the glasticement  annual	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	
	Subordinated dieth emocures Covered boots Culients on institutions and corocrates with a 5T credit assessment Collective investments undertaktions (EU)	3 2 0 1 0	3 2 0 1	4 0 1 0		3 2 0 1	3 2 0 1	4 0 0 1 0	
	Standardised Total (2)				O				

Credit Risk - IRB Approach

DekaBank Deutsche Girozentral

							IRB App	wasch					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure <sup>(2)</sup>	Exposure Value (3)	Risk expo	sure amount	Value adjustments and provisions	Original	Exposure <sup>(3)</sup>	Exposure Value (II)	Risk expo	sure amount	Value adjustmen
	(min EUR, %)	Of which: defaulted Of which: defaulted Of which: defaulted Of which: defaulted											
	Central banks and central envernments [2]	224	0	64	9	0	0	245	0	91	14	0	
	Institutions	14,001 0 13,903 2,110 0 11 12,574 0 12,514 1,770 0											
	Corporates	24,077	818	22,554	11,767	0	208	25,588	951	24,370	11,907	0	
	Corporates - Of Which: Specialised Lending	11,437	806	11,242	7,652	0	198	11,355	918	11,207	7,400	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	74	0	74	363	0		81	0	81	461	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets	588 644											
	IRS Total (II)				14,836						14,795		

(1) Original exposure, unlike Exposure value, is reported before taking into account any eff

\*\* IRET Cold does not include the Securitation position unlike in the results price to the 2019 exercise.

\*\*Office Total does not include the Securitation position unlike in the results price to the 2019 exercise.

\*\*Office The Price of Indiana Countries and educated. These laws been estended under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

\*\*Office The Price of The Security or Security (Security Countries and Cou

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original I	Exposure <sup>(1)</sup>	Exposure Value (3)	Nisk expo	sure amount	Value adjustments and provisions	Original I	exposure (3)	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)											Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	27	0	27	5	0	0
	Institutions	3,146	0	3,077	320	0	0	2,483	0	2,412	276	0	0
	Corporates	7,000	0	6,858	2,769	0	6	7,695	0	7,422	2,761	0	4
	Corporates - Of Which: Specialised Lending	1,770	0	1,414	945	0	2	1,607	0	1,418	757	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
-	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	35	0	35	149	0	0	32	0	32	134		
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRIS Total												

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

							IRB Ap	proach					
				As of 30/	09/2024					As of 31/	12/2024		
		Original I	xposure <sup>(2)</sup>	Exposure Value (3)	sure amount	Value adjustments and provisions	Original	Exposure (II	Exposure Value <sup>(2)</sup>	Risk expo	sure amount	Value adjustments and provisions	
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2) Institutions	0 2.214	0	0 2.214	0 281	0	2.357	293	0	0			
	Institutions Corporates	1,913	185	2,214 1,908	281 823		10	2,357	184	2,357	293 767	0	15
	Corporates - Of Which: Specialised Lending	1,913	185	1,174	525 596		10	1,212	184	1,207	513	0	14
	Corporates - Of Which: SME	0	0	0	0	0	ő	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
I	Retail - Other Retail - Of Which: non-SME	0		0			0	0	0				
	Equity	1	0	1	4	0	0		0		1		
	Collective Investments Undertakines (CIU) Other non credit-obligation assets												
I	Other non crean-dailgation assets											_	
	IND TOLIS												

Internal exposure. unlike Exposure value. Is reported before takine into account any effect due to credit conversion factors or credit risk mitiation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure <sup>(2)</sup>	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original	Exposure (F)	Exposure Value (II)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted										
	Central banks and central governments (1)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	854	0	854	262	0	0	529	0	529	115	0	0
	Corporates	4,175	285	4,168	3,519	0	115	4,781	417	4,796	3,812	0	227
	Corporates - Of Which: Specialised Lending	2,857	285	2,850	2,873	0	112	3,060	397	3,053	3,079	0	223
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	. 0	0	0	0	0	0			
	Equity	8	0	8	26	0	0	- 6	0	6	20	0	٥
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRS Total												

Oriental escours, unlike Exposure value, is recorded before takins into account any effect due to credit conversion factors or credit risk mitiestion techniques (i.e., substitution effe

								IRB Ap	proach					
					As of 30,	09/2024					As of 31/	12/2024		
			Original	Exposure <sup>(2)</sup>	Exposure Value <sup>(3)</sup>	flisk expo	sure amount	Value adjustments and provisions	Original I	Exposure <sup>(H</sup>	Exposure Value (I)		osure amount	Value adjustment and provisions
		(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central bank	ks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,759	0	1,759	242	0	0	1,710	0	1,710	140	0	0
	Corporates		3,008	193	2,733	1,152	0	10	3,318	196	3,315	1,193	0	87
			1,615	182	1,613	840	0	9	1,593	184	1,590	720	0	86
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		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	0				
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME	0	0					0	0		0		
		Retail - Qualifying Revolving							0	0				
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0				0	0	0		0		
		Retail - Other Retail - Of Which: non-SME		0								0		
	Equity	Retail - Other Retail - Of Which: non-SME		0	1	0				0				
		svestments Undertakinas (CIU)		, and		-	, ,		•		•	,		
		redit-obligation assets												
	IRB Total												_	
	IND TOTAL			alle francisco de la										

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

Credit Risk - IRB Approach

							IRB App	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure <sup>(2)</sup>	Exposure Value (1)	Risk expo	osune amount	Value adjustments and provisions	Original	exposure (II)	Exposure Value (I)		sure amount	Value adjustme and provision
	(min EUR, %)		Of which: defaulted			Of which: defaulted					Of which: defaults 0 0 0 88 0 305 0	and province	
	Central banks and central sovernments (2)	0	0	0	0	0	0	0	0	0		0	0
	Institutions	968	0	968	129	0	0	674	0	674		0	0
	Corporates	1,497	0	1,084	373	0	0	1,213	0	1,004		0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0			
	Detail	0			0		0	0	0	0	0		
	Retail - Secured on real estate property	0					0	0					
LUNGA ABOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0				0	0	0				
LUXEMBOURG	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0	0		0	
	Batail - Other Batail - Of Which: SMF	0	0		0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0			
	Equity	4	0	4	55	0	0	14	0	14	172	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
					09/2024								
		Original	Exposure <sup>(1)</sup>	Exposure Value <sup>(3)</sup>		sure amount	Value adjustments and provisions	Original t	exposure (FI	Exposure Value (I)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2) Institutions	1.282	0	0 1.282	0 134	0	0 9	0 1.280	0	1.280	0 131	0	0 7
	Corporates	1,179 1,153	0	1,165 1,153	643 625	0	3	1,218 1,206	0	1,218 1,206	693 673	0	5
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,153	0	1,153	025	0	0	1,206	0	1,206	673		0
	Retail - Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		ō		
CANADA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0		0		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	ō	0	1	ō	0	0	0	0	1		
	Collective Investments Undertakings (CIU) Other non credit-obligation assets												
	IRS Total												

							IRB App	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure <sup>(2)</sup>	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions	Original I	exposure (II	Exposure Value (II)	Risk expo	iure amount	Value adjustments and provisions
	(min EUR, %)												
	Central banks and central governments [3]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	787	0	787	234	0	0	698	0	698	249	0	0
	Corporates	89	0	87	45	0	0	89	0	88	46	0	0
	Corporates - Of Which: Specialised Lending	82	0	81	28	0	0	82	0	81	28	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRS Total												

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure <sup>(2)</sup>	Exposure Value (3)	fisk expo	sure amount	Value adjustments and provisions	Original I	hiposure <sup>(3)</sup>	Exposure Value (1)	Risk expo	ure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments [7]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	258	0	243	36	0	0	245	0	230	34	0	0
	Corporates	954	0	811	344	0	1	968	0	802	325	0	3
	Corporates - Of Which: Specialised Lending	540	0	538	248	0	1	528	0	526	236	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		0	0	٥
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0			0	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0				
	Retail - Other Retail Retail - Other Retail - Of Which: SME							0					
		0	0		0		0	0	0			0	
	Retail - Other Retail - Of Which: non-5ME Equity	0	0	0	2	0	0	0	0		1	0	
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRS Total												

							IRB Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Original	Exposure <sup>(1)</sup>	Exposure Value <sup>(3)</sup>		osune amount	Value adjustments and provisions	Original t	exposure (FI	Exposure Value (1)	Risk exp	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
SWEDEN	Control banks and central assessments. If solutions control banks and central securious control banks and central control banks and control banks and control banks and central banks. Securious and central property.  Banks. Securious and central property.  Banks. Securious and central property. Of Mahaba Sale.  Banks. Securious and central property. Of Mahaba Sale.  Banks. Observation on and central property. Of Mahaba Sale.  Banks. Observation on and central property. Of Mahaba Sale.  Banks. Observation central c	0 426 527 259 0 0 0 0	0 69 69 0 0 0	0 426 512 244 0 0 0 0 0	0 55 386 262 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 21 21 0 0 0 0	0 402 509 257 0 0 0 0	0 69 69 0 0 0	0 402 474 244 0 0 0	0 50 356 255 0 0 0	0 0 0 0 0 0 0 0	0 0 22 20 0 0 0 0
	tquity Collective Investments Undertakings (CIU) Other non credit-obligation assets	0	o	0	1	ő	0	0	0	· ·	1	•	·
	IRB Total												

								IRB Ap	proach					
					As of 30	09/2024					As of 31/	12/2024		
			Original I	Exposure <sup>(1)</sup>	Exposure Value (5)	flisk expo	iure amount	Value adjustments and provisions	Original I	exposure (F)	Exposure Value (1)		osure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central bar	nks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		487	0	487	115	0	0	478	0	478	112	0	0
	Corporates		414	0	408	170	0	0	430	0	424	159	0	
			153	0	147	88	0	0	131	0	125	66	0	
			0	0	0	0	0	0	0	0			0	
	Retail				0			0					0	
		Retail - Secured on real estate property	0			0	0	0	0	0				
			0	0	0	0	0	0	0	0			0	
SPAIN		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0	0	0	0			0	
					0			u .						
		Retail - Other Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0			0	
1				0	0	0		0					0	
	Equity		0	0	0		0	0	0				0	
1		Investments Undertakings (GU)				-	0	0						-
	Other non	credit-obligation assets											_	_
I	IRB Total													

<sup>(1)</sup> Original exposure, while Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation techniques (e.g., substitution of lines). BGUA and PSIs from Q1 2025

Credit Risk - IRB Approach

DakaBank Dautscha Girozantrala

							IR8 Ap	proach					
				As of 31,	/03/2025					As of 30;	06/2025		
		Original	Exposure [1]	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original	Exposure <sup>(2)</sup>	Exposure Value (1)	Nisk expo	sure amount	Value adjustment and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted				
	Central hanks and rentral envernments (2)	452		257	55	0	0	440	0	271	58	0	
	Imitiutions	12,059	0	11,983	1,768	0	8	11,792	0	11,718	1,800	0	
	Corporates	25,869	913	24,607	8,216	0	346	25,637	1,049	24,227	7,996	0	3
	Corporates - Of Which: Specialised Lending	10,775	886	10,602	4,210		335	10,350	949	10,140	3,798	0	
	Corporates - Of Which: SME Retail	169		169	71			162	0	162	52	0	
	Retail - Secured on real estate property	0						0	0		0	0	
		0						0			0		
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0						0	0		0	0	
Consolidated data	Retail - Qualifying Revolving	0				0		0	0	0	0	0	
	Retail - Other Retail												
	Retail - Other Retail - Of Which: SME	0				0		0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0			0	0		0	0	0	0	0	
	Equity	0	0				_	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	51	6	51	226	2		42	5	42	117	1	
	Other non credit-obligation assets			,,,	603					-	772		
	IRIS Total <sup>(R)</sup>				10.868						10.744		

3) ISB Total does not include the Securifisation position unlike in the results prior to the 2019 exercise.

4) Only the most independent or endounced. These reductions of these them to the security of construction of the security of total oriental executive or Total Discountries ranked by oriental executive. Calculated as of last our

						03/2025					As of 30;	06/2025		
			Original	teposure <sup>(1)</sup>	Exposure Value (1)		ure amount	Value adjustments and provisions	Original t	ixposure <sup>(2)</sup>	Exposure Value (1)		iure amount	Value adjustments and provisions
		(min EUR, 'S)												
	Central banks and	central governments (2)	114	0	73	13	0	0	113	0	87	16	0	0
	Institutions		3,390	0	3,327	328	0	0	3,381	0	3,320	377	0	0
	Corporates		7,797	0	7,543	2,195	0	4	8,012	0	7,658	2,367	0	4
		orporates - Of Which: Specialised Lending	1,587	0	1,552	419	0	2	1,579	0	1,524	427	0	2
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Re	etail - Secured on real estate 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
GERMANY			0	0	0	0	0	0	0	0	0	0	0	0
		stail - Qualifying Revolving	0	0		0		0	0	0	0	0	0	0
	Na.	etail - Other Retail Retail - Other Retail - Of Which: SME	0									0	0	0
			0									0		0
			0	0	0	0		0	0	0	0	0	0	0
	Equity		14		14	96			12		12	81		
	Other non credit-	nents Undertakings (CIU)	14	- 4	14	96	- 2		12		12	81	1	
		original anieu												
	IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation birchinques (e.g., substitution effects) (2) Incl. RGLAs and PSEs from Q1 2025

		1					IR8 Ap	proach					
		į		As of 31	03/2025					As of 30;	06/2025		
		Original	Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>		sure amount	Value adjustments and provisions	Original I	Exposure <sup>(4)</sup>	Exposure Value (1)		iure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0				0	0	0	0	0	0	0	0
	Imititutions	1,983	0	1,983	259	0	0	2,055	0	2,055	275	0	0
	Corporates	2,339	179	2,326	558	0	8	2,322	176	2,309	577	0	8
	Corporates - Of Which: Specialised Lending	1,170	179	1,156	271	0	8	1,102	85	1,089	294	0	8
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	0
1	Collective Investments Undertakings (CIU)	5	0	5	7	0		6	0	6	- 4	0	
	Other non credit-obligation assets												
	IRS Total												

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

							IRB Ap	proach					
		1		As of 31,	/03/2025					As of 30 <sub>j</sub>	06/2025		
		Original	Exposure (1)	Exposure Value <sup>(1)</sup>	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure <sup>[4]</sup>	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)	1	Of which: defaulted						Of which: defaulted				
	Central banks and central governments (9)		0	0	0	0	0	0	0	0	0	0	0
	Institutions	343	0	343	79	0	0	300	0	300	67	0	0
	Corporates	4,573	389	4,596	2,348	0	196	4,481	534	4,477	2,079	0	174
	Corporates - Of Which: Specialised Lending	2,800	371	2,792	1,726	0	193	2,649	534	2,616	1,375	0	171
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0				0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving						0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME			0	0	0	0	0	0	0	0	0	0
								0	0			0	0
	Retail - Other Retail - Of Which: non-SME Equity	ů	0	0			0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	ı i		,			0	,		,			
	Collective Investments Undertakings (CIU) Other non credit-obligation assets			1	3			-	,				
	IRB Total												

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

							IR8 Ap	proach					
				As of 31,	/03/2025					As of 30;	06/2025		
		Original	Exposure (1)	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original I	Deposiure <sup>(4)</sup>	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Imititutions	868	0	868	17	0	0	659	0	659	14	0	0
	Corporates	3,627	193	3,557	854		86	3,537	189	3,531	814	0	84
	Corporates - Of Which: Specialised Lending	1,605	184	1,598	421		86	1,605	181	1,599	372	0	84
	Corporates - Of Which: SME	0	0						0		0	0	0
	Retail - Secured on real estate property	0						0	0		0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0										
UNITED KINGDOM	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0		0	0
	Retail - Other Retail							0			0		0
	Retail - Other Retail - Of Which: SME	0				0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0			0	0	0	0	0	0	0
	Equity	0		· ·				0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	4	3	4	6			4	3	4	1	0	
	Other non credit-obligation assets												
	IRB Total												

 Chiginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution eff (2) Incl. RSLAs and PSEs from Q1 2025 SWITZERLAND

### 2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

	•						IRB Ap	proach					
				As of 31/	03/2025					As of 30/	06/2025		
		Original	Exposure (1)	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original t	oposure <sup>(2)</sup>	Exposure Value (1)	Risk expo	osure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	511	0	511	85	0	0	457	0	457	76	0	0
	Corporates	1,209	0	931	265	0	0	1,224	0	768	206	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0			0		0	0	0	0	0	0	0
	Retail - Secured on real estate property	0			0	0	0	0	0	0		0	0
	Retail - Secured on real estate property - Of Which: SME	0			0		0	0	0	0		0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0					0		0	0		0	0
	Retail - Quarrying neverving Retail - Other Retail	0	0			0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME			0		0	0	0		0			
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0		0		0	
	Retail - Utiner Retail - Ut Winion: Hon-SwiE Equity	0		ů .			0			0			
	Collective Investments Undertakings (CIU)	3		3	40		_	1		1			
	Other non credit-obligation assets			-		-				-			
	IRB Total												
		(1) Original exposus	e, unlike Exposure vals	e, is reported before t	aking into account a	ny effect due to credit	conversion factors or o	redit risk mitieation	techniques (e.e. substi	tution effects).			

								IRB Ap	prosen					
					As of 31,	03/2025					As of 30;	06/2025		
			Original	Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>		ure amount	Value adjustments and provisions	Original t	Exposure <sup>(4)</sup>	Exposure Value (1)		ure amount	Value adjustments and provisions
		(min CUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks	and central governments <sup>(9)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,266	0	1,266	142	0	7	1,229	0	1,229	139	0	7
	Corporates		1,172	0	1,172	386	0	5	1,129	0	1,129	391	0	5
		Corporates - Of Which: Specialised Lending	1,172	0	1,172	386	0	5	1,129	0	1,129	391	0	5
			169	0	169	71	0	0	162	0	162	52	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0		0	0	0	0	0	0	0
CANADA			0					0	0	0		0	0	
		Retail - Qualifying Revolving	0	0		0		0	0	0	0	0	0	0
		Retail - Other Retail - Other Retail - Of Which: SME	0	0						0			0	
			0	0						0			0	
	Equity		13		13	20			12	0	12	19	0	0
		estments Undertakings (CIU) dit-obligation assets	13		13	20			12	0	12	19		
	IRB Total													

					IRB Ap	proach					
		As of 31,	03/2025					As of 30;	06/2025		
Original E	sposure <sup>(1)</sup>	Exposure Value (1)		ure amount	Value adjustments and provisions	Original E	cposure <sup>(2)</sup>	Exposure Value [1]		iure amount	Value adjustments and provisions
0	0	0	0	0	0	0	0	0	0	0	0
1,107	0	1,107	382	0	0	1,122	0	1,122	386	0	0
86	0	83	35	0	0	87	0	84	35	0	0
79	0	76	18	0	0	80	0	76	17	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0

NETHERLANDS

							IRB Ap	proach					
				As of 31,	03/2025					As of 30;	06/2025		
		Original	Exposure (1)	Exposure Value (1)		sure amount	Value adjustments and provisions	Original I	Exposure <sup>(4)</sup>	Exposure Value [1]	Risk exp	osure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
SWEDEN	Control bender and control accommenses. In control con	0 424 531 256 0 0 0 0 0	0 0 70 70 0 0 0 0 0	0 424 505 251 0 0 0 0	0 60 302 213 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 22 20 0 0 0 0 0	0 421 532 232 0 0 0 0 0	0 0 71 71 0 0 0 0 0	0 421 505 248 0 0 0 0 0	0 59 293 210 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 22 20 0 0 0 0 0
	IRS Total												

							IRB Ap	proach					
				As of 31,	03/2025					As of 30 <sub>j</sub>	06/2025		
		Original	Exposure [1]	Exposure Value (2)		sure amount	Value adjustments and provisions	Original t	xposure <sup>[2]</sup>	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0		0	0	0	0	0	0	0	0
	Institutions	451	0	451	102	0	0	440	0	440	94	0	0
	Corporates	495	0	490	158	0	0	459	0	453	146	0	0
	Corporates - Of Which: Specialised Lending	127	0	121	54	0	0	123	0	117	49	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0			0	0	0	0	0	0	0
	Retail - Secured on real estate property	0			0		0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0				0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0							0	0	
	Retail - Qualifying Revolving										0		
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0								0	0	
		0	0				0		0		0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0			0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	1	0				0	1	0			0	
	Other non credit-obligation assets			•					Ů				
	IRB Total												
	me same	(4) (6) (1) (1)	a unlika Fynnsura vals					or the state or belong to		and an effect of			

(1) Original exposure, unlike Exposure value, is reported b (2) Incl. RGLAs and PSEs from Q1 2025



#### General governments exposures by country of the counterparty

						As of 31/12/2024							
					Dire	ct exposures							
(min EUR)			On balance she	eet				Derivat	tives		Off balan	ice sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Austria	0 0 0 36 22 22	0 0 0 0 36 27 27	0 0 0 5 22 27 54			0 0 0 30 5 0			0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Belgium	0 10 2 11 11 13 77 72	0 0 10 2 1 115 71 209	0 0 8 0 6 84 71 169		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 5 31 0 0 38			0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0
Bulgaria			0 0 0 0			0 0 0 0 0			0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Cyprus													
Czech Republic													
Denmark													
Estonia													
	Austria  Belgium  Bulgaria  Cyprus  Casch Republic	Country / Region  Total gross carrying amount of non-derivative financial assets  Austria  Belgium  Coppus  Coppus  Coppus  Control Republic	Country / Region  Total gross carrying amount of non-derivative financial assets  Total carrying amount of non-derivative financial assets (net of short positions)  Austria  Austria  Austria  Budgaria  Coprus  Coprus  Total gross carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative of short positions  Total carrying amount of short positions  Total carrying amount of non-derivative of short positions  Total carrying amount of short positions  Total carry	Total gross carrying amount of non-derivative financial assets (net of short positions)	Country / Region  Total gross carrying amount of non-derivative financial assets  Total carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets held for trading  of which: Financial assets held for	Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets first of short positions)  of which: Financial assets hold for trading  of which: Financial assets hold for trading with the positions of short positions)  Austria  0	Contry / Region  Total gross carrying amount of non-derivative financial assets by accounting profition  Total gross carrying amount of non-derivative financial assets by accounting profition  and a control of the co	Total gross cerving amount of non-derivative founds seeks by accounting portfoliae  Total gross cerving amount of non-derivative founds seeks for of short positions)  Total gross cerving amount of non-derivative founds seeks for of short positions)  of which financial seats bad developed of interview through portfor of ice.  Auestra  Auestra	Centry / Inspire  Teld gross consists processed and devices to device the following formation and the following following following formation and the following fo	How derivative financial acces by accounting portrials  Total gross corrops, amount of one derivative. Research acces from the financial acces for the general acces from the general acces from the general acces from the general acces from the general access from the gen	Test spring amount of one alternate between the protein and the spring amount of an alternate between the protein and the prot	Control Finguis   Table granted control was been decided and service of the control of the con	Manual Control Parison   Manual Control Pari



General governments exposures by country of the counterparty

						Di	ekaBank Deutsche Girozen	trale						
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more Total	Finland	4	0 0 0 0 4 34	0 0 0 0 0 0 34 34		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	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M] [3M - 17] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	France	0 33 44 124 9 9 9 365 665	0 0 38 40 124 97 395 695	0 0 0 0 76 395		0 0 0 35 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 124 21 0 148	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 - 3M [	Germany	202 475 554 455 1,316 1,202 1,202 5,313	202 479 554 455 1,316 1,292	77 302 424 98 239 87 333		0 0 0 10 171 1 414 662 662 662	105 168 121 186 663 1,137 687 3,066	5 1 18 56 131 319 486	2,355 2,570 2,712	-2 -1 -16 -13 -11 -51 -52 -146	320 275 947 405 524 1,557 715 4,743	100 0 0 0 24 0 3		32
[ 0 - 3M     3M - 1 Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Croatia													
[ 0 - 3M [	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
To -3M	Ireland	6 2 3 3 3 3	0 0 2 0 7 7 8 18	0 0 0 0 0 0 188		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 7 8 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		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	33 3 3 199 6 6	33 2 5 0 195 0 0	0 0 0 0 0 195 0 0 0		0 0 0	3 2 5 0 0 0	0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							ekaBank Deutsche Girozen	unic						
							As of 31/12/2024							•
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives witi	h negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
1 0 - 3M I		0	0	0	0		0	0	0	0	0	0	0	
[3M - 1Y [ [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Latvia	6 0 25 0 0	6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	C C C C	6 0 25 0 0	0	0 0 0 0	0 0 0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	
Total [ 0 - 3M [ [ 3M - 1Y [		31	31	0	0		31	0	0	0	0	0	0	0
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more	Lithuania													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg													
Total [ 0 - 3M [														
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Malta													
Total [ 0 - 3M [		0	0	0	0		0	0	0	0	0	0	0	
[3M - 1Y   [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Netherlands	0		0 0 0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		148	148		0		0	0	0	0	0	0	0	0
[3M - 1Y [ [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Poland	3 0 0 8 8	3 0 0 0 0 0 0 8 8	0 0 0 0	0 0 0 0	C C C C C C C C C C C C C C C C C C C	3 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	
Total ( 0 - 3M (	<del> </del>	11	11	0	0		11 0	0	0	0	0	0	0	2
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Portugal	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 43	0	C C C C C C C C C C C C C C C C C C 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 - 3M [	1	43	43	43	0		0	0	0	0	0	0	0	0
[3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Romania													
Total	1													



General governments exposures by country of the counterparty

							As of 31/13/3034						_	
						Pi	As of 31/12/2024							
				Ou beleve ab		Dire	ct exposures		Davidore.			Official		-
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
nesidadi inatanty	country/ negion	financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value	of which: Financial assets at fair	of which: Financial assets at							
				for trading	through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M]		0	0	0		0	0		0	0	0	0	0	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]		0 2	0 2	0		0 0	0 2	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Slovakia	0	0	0		0 0	0	0	0	0	0	0	0	
[10Y - more Total		2	2	0		0 0	2	9	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0		0	0	0	0	0	0	0	0	
[ 2Y - 3Y [  3Y - 5Y [	Slovenia	0	0	0		0 0	0	0	0	0	0	0	0	
		0	0	0		0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		0 2	0 2	0	0	0 0	0 2	0	0	0	0	0	0	
[ 1Y - 2Y [   2Y - 3Y     3Y - 5Y [	Spain	0	0	0		0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		540 16	540 16	540 16		0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		559	559	557		0	2	C	0	0	0	0	0	0
[3M - 1Y   [1Y - 2Y   [2Y - 3Y														
[3Y - 5Y [ [5Y - 10Y [	Sweden													
[10Y - more Total [ 0 - 3M [							0							
[3M - 1Y [ [1Y - 2Y [		0	0	0		0	0	0	0	0	0	0	0	
[ 2Y - 3Y [  3Y - 5Y	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [   110Y - more   Total		90	90	90 90		0 0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Iceland													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [														
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [														
[3Y - 5Y [	Liechtenstein													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[2Y - 3Y [ [3Y - 5Y [	Norway													
Iotal														



General governments exposures by country of the counterparty

						De	kaBank Deutsche Girozent	traie						
							As of 31/12/2024							
						Dire	t exposures							
	(min EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
10 - 3M	Australia													
[ 0 - 3M [	Canada	0 24 0 14 18 0 0	0 24 0 14 18 0 0	0 24 0 14 0 0 0 38	0 0 0	0 0 0 18 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
Total [0 - 3M[ [3M - 17 [ [17 - 27 [ [27 - 37 [ [37 - 57 [ [57 - 107 [ ]107 - more Total	u.s.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 310	0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [ 3M - 17 [ 12 - 27 [ 27 - 27 [ 27 - 37 [ 37 - 57 [ 57 - 107 [ 107 - more Total	China	310	310	310	0	0	0	0	0	0	o	0	a	0
Total  [0 - 3M [   3M - 17 [   17 - 27 [   27 - 37 [   37 - 57 [   57 - 107 [   107 - more  Total	Switzerland													
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

						D	ekaBank Deutsche Girozen	itrale						
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
						occo by accounting portions		Scindings min pos			negative iaii vaide			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ 3M - 1Y [ 17 - 2Y [ 17 - 2Y [ 17 - 2Y [ 17 - 3Y ]	Other Central and eastern Europe countries non EEA													
105a    0 - 3M     13M - 17     11 - 27     27 - 37     37 - 57     57 - 107     107 - more	Middle East													
To -3M	Latin America and the Caribbean													
[ 0 - 3M [	Africa	0 22 0 9 44	( ) ( ) ( ) 9 44 44	0 0 0 0 0			0 0 22 0 99 44	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 3 3	0 0 0 0	
Total [0 - 3M [ [3M - 17 [ 13V - 2V [ 12V - 3Y [ 13V - 5V [ 13V - 5V [ 15V - 10V [ 10V - more Total	Others <sup>(N)</sup>	165 0 3 3 24 188 321 114 176	2 24 188 321 114 176	0 3 24 0 37 1 176		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 208 113	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	3 0 0 0 0 0	0 0 0 0	0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

Middle East: Bahrain, Dilbouti, Iran, Iran, Jordan, Kuwait, Lebanon, Libva, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egget, Morocco, South Africa, Angola, Benin, Botswara, Burkins Tava, Burundi, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corego, The Democratic Republic, Of the Congo, Cohe D'hoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Bissan, Kenpp, Leostho, Liberia, Madaguscar, Malawi, Mauritius, Ma

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

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

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



#### General governments exposures by country of the counterparty

							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
											n negative fair value	Off-balance st	neet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 0 36 98 0	0 0 0 36 98 0	0 0 0 5 93 0			0 0 0 31 5 0				0	0 0 0 0 0		
[ 0 - 3M [	Belgium	0 22 2 2 0 21 95 18	0 22 2 0 21 95 18	0 8 0 3 78 18		0 0 14 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 18 18 0 38				000000000000000000000000000000000000000	0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	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 0 1			0		0 0 0		000000000000000000000000000000000000000	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз													
To -3M	Czech Republic													
Total     Total	Denmark													
10 cm     0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Estonia													



General governments exposures by country of the counterparty

							ekaBank Deutsche Girozen	unic						_
							As of 30/06/2025							
						Dire	ct exposures	•						
	(mln EUR)			On balance she	eet				Derivat	ives		Off balan	ice sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
1 ME - 0 1		0	0	0		0	0		0	0	0	0		
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y ] [10Y - more	Finland	69 0 0 0 5 33	69 0 0 5 33	69 0 0 0 0 0 33		0	0 0 0 5			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	( ( ( (	
Total [ 0 - 3M [ [ 3M - 1Y [		107	0 0	0 0	0	0	0	0	0 0	0	0	0		0
[1Y - 2Y [ [2Y - 3Y [		53 100	53 100	14 33	0	36 41	3 25	0	0	0	0	0		
[3Y - 5Y [  5Y - 10Y	France	98 221	98 221	0 200	0	0	98 21	0	0 0	0	0	0	0	
[10Y - more Total		260 732	260 732	508		77	0 147	0	0 0	0	0	0		0
[ 0 - 3M   [ 3M - 17   [ 1Y - 27	Germany	204 319 864 665 1,400 1,245 868	204 329 864 685 1,400 1,245	559 141 269 229		5 140 161 307 14	80 154 165 384 825 1,002	305	2,565	-32 -44	0 345 1,002 255 774 1,472	0	0 0 0	
[10Y - more Total		868 5,596	868 5,596	202 1,674	0	627	666 3,275	358 826	2,698	-82 -186	730	3	0	27
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Croatia													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
Total [ 0 - 3M [														
[3M - 1Y [ [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Hungary													
[ 0 - 3M	Ireland	0 2 0 3 4	0 2 0 3 4	0	6	0 0 0	0 2 0 3 4	0	0 0	0 0 0	0	0	0	
[5Y - 10Y   [10Y - more Total		8 17	8 17	0 17	0	0	8	0	0	0	0	0	,	
[ 0 - 3M [		34	34	17	0	0	17 0	0	0 0	0	0	0		0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Italy	4 3 48 150 0	4 3 48 150 0 214	0 214	0	0	4 3 0 0			0 0 0	0	0 0 0		
[10Y - more Total		419	419	412	0	0	7		0	0	0	0	· ·	0



#### General governments exposures by country of the counterparty

						L	ekaBank Deutsche Girozen	traie						
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non desirative flaggers of	sets by accounting portfolio		Derivatives with posi	thus fate value	Dorberther with	n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-						1000		The galaction family			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fal value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y	Latvia	0 0 20 0 0	0 20 0 0 0	0 0 0 0 0	0 0 0 0		0 20 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Lithuania		20	0	0		20	0	0	0	0	0	· ·	0
[0 - 3M [ [3M - 17 [ [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Luxembourg													
Total [0 - 3M   [13M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Malta													
	Netherlands	000000000000000000000000000000000000000	0 0 0 0 0 0 5 5 5	0 0 0 0 0 0 55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	
	Poland	33 0 0 0 0 0 8	33 3 0 0 0 0 8 8	0 0 0 0 0 0	0 0 0 0		3 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	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0		0
Total    0 - 3M     3M - 1Y     1M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Portugal	11 0 0 0 0 0	11 0 0 0 0 0	0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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
Octal	Romania		0	0	0		0			0	0	0		



#### General governments exposures by country of the counterparty

						De	ekaBank Deutsche Girozen	trale						
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
					Non-destruction flavorables	sets by accounting portfolio		Derivatives with pos	alah sa falamah sa	Dark all and the	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		NOIP-GENVOLVE IIII GILLIGI GE	sets by accounting portiono		Denvalves with pos	itive ian value	Delivatives with	i negauve ian value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Slovakia	2	0 0 2 2 0 0 0 0 1 1 0 3	0 0 0 0 0 0 1 1	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Slovenia	6	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	367 367 367	0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 367 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0	000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M]   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Sweden													
1073    0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	United Kingdom	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M [  3M - 1Y [  1Y - 2Y    2Y - 3Y    3Y - 5Y [  5Y - 10Y    10Y - more Total	Iceland		88	88		0	0		0	0	0	0		0
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Liechtenstein													
[0 - 3M   [3 M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Norway													



General governments exposures by country of the counterparty

							A f 20 /06 /2025							
						Di-	As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
Residual Maturity	Country / Region	financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at							
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 0 - 3M I														
[3M - 1Y [   1Y - 2Y     2Y - 3Y [														
[3Y - 5Y [  5Y - 10Y	Australia													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		7	7	7	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Canada	0 18	0	0	c c	0	0	0	0	0	0	0	0	
		1	1 0	1 0	0	0 0	0	0	0	0	0	0	0	4
[ 0 - 3M [   3M - 1Y [		***				10	J		9	•	0			
[ 1Y - 2Y [   2Y - 3Y     3Y - 5Y [	Hong Kong													
[5Y - 5Y] [5Y - 10Y] [10Y - more														
Total [ 0 - 3M [														
[3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ]														
[3Y - 5Y [ [5Y - 10Y [	Japan													
[10Y - more Total [ 0 - 3M [								_						
[3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [  3Y - 5Y	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [   [10Y - more   Total		285 0 285	285 0 285	0		0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	China													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [														
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [														
[3Y - 5Y [	Switzerland													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Other advanced economies non EEA													
[5Y - 10Y [   10Y - more   Total														
rotar														



General governments exposures by country of the counterparty

						D	ekaBank Deutsche Girozen	itrale						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non destrutive flagged a	assets by accounting portfolio		Derivatives with pos	Ithus falcushus	Dorberthios with	n negative fair value	Off-balance sh	eet exposures	
						saction of accounting portions		Demants man pos	TO TO THE TOTAL OF	Schidelies Will	negative ian value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East													
10 - 3M	Latin America and the Caribbean													
[ 0 - 3M [	Africa	0 0 16 0 96 37	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 16 0 86 37	0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0 3 3	0 0 0 0 0	
Total [0 - 3M [ [3M - 17 [ [11 - 27 [ [12 - 37 [ [37 - 57 [ [57 - 107 [ [107 - more Total	Others <sup>(%)</sup>	139 289 0 9 247 217 361 115 359	285 ( 25 217 361 115 355	289 0 29 26 6 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 276 115	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	3 0 0 0 0 0 0	0 0 0 0 0 0	0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQA.
(8) Information on Non-derivative linancial assets by accounting portfolio is not included for institutions applying nGAAP.



#### 2025 EU-wide Transparency Exercise Performing and non-performing exposures DekaBank Deutsche Girozentrale

														DekaBank Deuts	iche Girozentra	ne .												
							As of 20	/09/2024													As of 21	1/12/2024						
	Grees carrying amoun								Accumulated	impairment, accumula	ted negative changes in				Gross carrying as								Accumulated	impairment, accumulat	ed negative changes in t		isk and provisions <sup>(4)</sup>	Collaterals and
		Of which performing			Of which non-performi				On performing exposu		On non-performing a			Collaterals and financial guarantees received on non-		Of which perform			Of which non-perform				On performing exposus		On non-performing ex			financial guarantees received on non-
(min EUR)			Of which Stage 2	Of which performing but past due >30 day and <190 days	:	Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 3 <sup>(1)</sup>	performing exposures			Of which Stage 2	Of which performing but past due >30 days and crit0 days.	ng nys	Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(1)</sup>		Of which Stage 2		Of which stage 2	Of which Stage 2 <sup>(0)</sup>	performing exposures
Cash balances at central banks and other demand deposits	7,72		,728	0												7,678	,cra	0		0 0					۰	٥		
Debt securities (including at amortised cost and fairvalue)	14,72	9 14	,719	is .					13	10						15,088 1	,000	92					15	12	0			
Central banks		0	0	٥	0 0											0	0	0	0	0 0				0	0	0	0	
General governments	2,33		1,330	٥	0 0											2,409	1,409	0	0	0 0				0	0	0	0	
Credit institutions	7,12		(110	20						,						7,293	(293	sa	0	0 0				7	0	0	0	
Other financial corporations	2,23	a :	1,233	0	0 0											2,221	1,221	0	0	9 9			1		0	0		
Non-financial corporations	3,04	c :	1,046	ıs	0 0				4							3,165	1,365	29	0	0 0			2	s	0	0	0	
Loans and advances(including at amortised cost and fair value)	\$1,14	2 50	1,350 3,4	10	0 792		792	600	120	125	221		217	518		18,878 4	,952 3,1	107	69 92		926	822	92	86	274	0	265	596
Central banks	1	2	13	a	0 0										>	86	86	0	0	0 0				0	0	٥	0	۰
General governments	2,46	a :	1,461	0	0 0										•	2,497	1,497	0	0	9 (	0			0	0	0	0	
Credit institutions	24,55	7 24	1,557	0	0 0											22,022 2	1,022	0	0	0 0				0	0	0	0	
Other financial corporations	8,19	c 1	(138 2	12	0 58		SE	58	4	2			4	54		7,974	1,906	163	o s		58	SI		2	s	0	s	54
Non-financial corporations	15,89	0 11	1,156 1,3	17	0 734		734	630	134	127	22		212	464		16,288 1	,420 3,	143	69 86		968	764		83	270	0	261	543
of which: small and medium-sized enterprises		0	0	0	0 0										•	0	0	0	0	9 (	0			0	0	0	0	
of which: Loans collateralised by commercial immovable property	7,37	2 6	,728 2,5	n	0 644		644	540	95	90	200		197	437	,	7,533	,776 2)	123	69 75	2 (	957	653	61	59	259	0	250	498
Households	2	c	26	1	0 0										>	11	11	1	0	0 0				0	0	٥	0	۰
of which: Loans collateralised by residential immovable property		0	0	0	0 0										•	0	0	0	0	0 0	0		0		0	0	0	۰ ،
of which: Credit for consumption		0	0	0	0 0										•	0	0	0	0	9 (	0			0	0	0	0	
DEBT INSTRUMENTS other than HFT	73,59	9 72	,007 3,5	is .	0 792		792	685	151	135	22		217	518	,	71,646 7	(718 3,	200	69 92		926	822	107	97	274	٥	265	596
OFF-BALANCE SHEET EXPOSURES	10,30	s 10	,287		17		17	17	79	4	1		34		-	9,919	,904			s (	0 15	11		2	15		15	

## 2025 EU-wide Transparency Exercise Performing and non-performing exposures DekaBank Deutsche Girozentrale

														Desabank Deut														
								31/03/2025													As of 2	0/06/2025						
	Gress carrying amount								Accumulate	d impairment, accumul	sted negative changes is	n fair value due to credit				ing amount/ Nominal amount							Accumulated	impairment, accumulat	ed negative changes in f	air value due to credit ri	kk and provisions <sup>(4)</sup>	
				٥	Of which non-performi				On performing expos		On non-performing o	reposures <sup>(8)</sup>		Collaterals and financial guarantees received on non-		Of which performing			Of which non-perfor	ming <sup>(k)</sup>			On performing exposus		On non-performing exp			Collaterals and financial guarantees received on non-
(min GUR)			Of which Stage 2 but pas	hich performing set due >30 days nd <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 2 <sup>(1)</sup>	performing exposures			Of which Stage 2	Of which performing but past due >20 day and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2		performing exposures
Cash balances at central banks and other demand deposits	7.617	7.617	0	0	0				0	0						11.420 11.42	0		0									
Debt securities (including at amortised cost and fair value)	15.631	15.631	128													16.040 16.04		15					15	12				
Central banks										0			0						0									
General governments	2.581	2.581								0			0			2.617 2.61	2		0									
Credit institutions	7.192	7.192	54							7			0			7.392 7.39	2	78	0					5				
Other financial corporations	2,149	2,149														2.172 2.17	2	91										
Non-financial corporations	1709	3,709	76				l .			7						3,859 3,85		16										
Loans and advances(including at amortised cost and fair value)	47.801	46,900	3 759		902	-		10	,				0 260			46.503 45.46		22	0 10		0 1036	930			315	-	303	
Central banks	22					-										-,										-		
General governments	2.400	2.402					l .			0						2.501 2.50												
Credi institutions	21.760	21.760				-				0						20,844 20,84										-		
Other financial corporations	7947	7,889				-						]				8.004 8.00										-		
Non-financial corporations	15,658	16.814	3 100					4 74					0 367	516		15.047 14.09		70			0 99				211		202	4 619
of which: small and medium-sized enterprises	10,000	20,020	20				-			,	] "					1000												
of which: Loans collaterslised by commercial immovable property	7077	6.226	2.238		774				,							6914 592								,,,	-			
or which: Loans collaterassed by commercial immovable property  Households	7,072	6,446	2,246		726		74		,	1			254	407		5,914 5,92		42				744						507
of which: Loans collateralised by residential immovable property	12	12	1					-										1	-									
of which: Count constrained by resident as immovable property of which: Credit for consumption																												
	71.049			°							1				1	73.963 77.92												٥
DEST INSTRUMENTS other than HFT		70,148	3,387	۰	902		90	2 60	9	2 1	2 23	4	0 266	572		13,000		18	0 1,01		0 1,036	926	34	- 65	215		207	672
OFF-BALANCE SHEET EXPOSURES	10,090	10,086	glease refer to Article 67a(3) of Re	market Colors Co	4	0		4	4 8	4	1	4	0 4		1	10,117 10,11	2	12		4	0 4		13	1	2	0		0

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

The principle of the pr

which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (FU) 2021/451 - ITS on Supervisory reporting. However, for the of

To From June 2021, the errors carrying amount of assets and accumulated impairments that are such asset of control of a single control of assets and accumulated impairments that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such asset of assets and accumulated impairment that are such as a such



#### Forborne exposures

DekaBank Deutsche Girozentrale

			As of 30/	09/2024					As of 31,	12/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	ges in fair value due	Collateral and fin received on exposul mea	es with forbearance	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposu mea	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,624	483	156	105	1,312	378	1,596	553	141	116	1,225	381
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	140	58	5	4	135	54	58	58	5	5	54	54
Non-financial corporations	1,484	425	152	100	1,176	324	1,538	495	136	112	1,171	328
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,624	483	156	105	1,312		1,596	553	141	116	1,225	
Loan commitments given	5	0	0	0	4	0	8	4	4	4	5	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0					
AIL CHILEHA												

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

(P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same time. A convention based on a credit/debit convention. This is deposited by the provisions on on the Postabance sheet commitments are generally reported with a positive sign.

(\*\*Curumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP in Convention. This is because, based on this sign convention the provisions on on the Postabance sheet commitments are generally reported with a positive sign.

(\*\*\*Curumulated impairment, accumulated impairment, and the provisions on on the provisions of the provisions on the provisions of the provisions of the provisio



#### Forborne exposures

DekaBank Deutsche Girozentrale

İ			As of 31/0	03/2025					As of 30/	06/2025		
	Gross carryin exposures w measures	ng amount of ith forbearance	to credit risk and p	ges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fina received on exposur meas	es with forbearance
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,587	545	129	109	1,240	379	1,361	636	140	127	1,014	458
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	o	0	0	0	0	0	0	0	0	0	0
Other financial corporations	58	58	4	4	53	53	57	57	4	4	53	53
Non-financial corporations	1,530	487	125	105	1,187	326	1,304	579	136	123	961	405
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,587	545	129	109	1,240		1,361	636	140	127	1,014	
Loan commitments given	8	4	4	4	5	0	8	4	2	2	4	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debic incorrent on, as opsined in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the of-balance sheet instruments, the same item (Recumulated damages in fair value due to credit risk and provisions); is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the is of because, based on the first positive sign. It is possible vision.

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



### 2025 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading DekaBank Deutsche Girozentrale

					De	кавапк Deuts	cne Girozenti	ale															
			As of 3	0/09/2024					As of 3	31/12/2024				As	of 31/03/2025					As of 30	0/06/2025		
	Gross carry	ng amount					Gross carry	ing amount					Gross carry	ying amount				Gross carryi	ng amount				Accumulated
		Of which:		Of which loans		negative		Of which:		Of which loans		negative		Of which:	Of which loans		negative		Of which:		Of which loans		negative
		non- performin		and advances subject to	Accumulated	changes in fair value due to		non- performin		and advances subject to	Accumulated	changes in fair value due to		non- performin	and advances subject to	Accumulated	changes in fair value due to		non- performin		and advances subject to	Accumulated	changes in fair value due to
(min EUR)			of which: defaulted	impairment	impairment (1)	credit risk on non-performing exposures (1)		,	of which: defaulted	impairment	impairment (1)	credit risk on non-performing exposures (1)		of which: defaulted	impairment	impairment (1)	credit risk on non-performing exposures (1)			of which: defaulted	impairment	impairment (1)	credit risk on non-performing exposures (1)
A Agriculture, forestry and fishing	46	0		46		0	46	(	0	0 46	0	0	47	0	0 4	17	0	47	0	0	47	0	0
B Mining and quarrying	99	0		99		0	91	(	0	0 91		0	89	0	0 8	19	0	68	0	0	68	0	0
C Manufacturing	332	0		332	1	. 0	346			0 346	2	0	321	0	0 32	1	. 0	296	0	0	296	1	0
D Electricity, gas, steam and air conditioning supply	2,291	62	62	2,291	. 47	0	2,311	66	5 6	56 2,311	29	0	2,533	66	66 2,53	3 2	• 0	2,458	67	67	2,458	29	0
E Water supply	651	0		651	. 0	0	707			0 707	0	0	649	0	0 64	19	0 0	670	0	0	670	0	0
F Construction	218	0		218	1	. 0	216			0 216	3	0	210	0	0 21	.0	3 0	208	0	0	208	3	0
G Wholesale and retail trade	36	0		36		0	39			0 39	0	0	28	0	0 2	8	0 0	26	0	0	26	0	0
H Transport and storage	1,177	3		1,157	2	0	1,273	20		20 1,271	1	0	1,162	18	18 1,16	i0	. 0	1,181	0	0	1,179	2	0
I Accommodation and food service activities	0	0		0 0	0	0	0	0		0 0	0	0	0	0	0	0	0 0	0	0	0	0	0	0
J Information and communication	79	0		79		0	75	(	0	0 75	0	0	0	0	0	0	0	37	0	0	37	0	0
K Financial and insurance activities	0	0		0 0	0	0	0	(	0	0 0	0	0	0	0	0	0	0 0	0	0	0	0	0	0
L Real estate activities	8,903	645	645	8,696	298	3	9,194	757	7 79	57 8,967	319	2	8,777	736	736 8,43	18 30	9 2	8,471	892	892	8,099	325	3
M Professional, scientific and technical activities	308	0		290	0	0	274	(	0	0 274	0	0	272	0	0 27	2	0 0	237	0	0	237	0	0
N Administrative and support service activities	1,692	24	24	1,692	2	0	1,657	26	5 3	26 1,657	2	0	1,514	24	24 1,51	4	2 0	1,291	22	22	1,291	1	0
O Public administration and defence, compulsory social security	0	0		0	0	0	0	(	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0		0	0	0	0	0		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	56	0		56	0	0	57	0		0 57	0	0	57	0	0 5	7	0 0	57	0	0	57	0	0
R Arts, entertainment and recreation	0	0		0 0	0	0	0	0		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	0	0		0	0	0	0	0		0 0	0	0	0	0	0	0	0	0	0	0		0	0

(1) the Items' accumulated impairment' and 'accumulated regative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing on a seet. Following this sign convention, information is disclosed with the opposite ging of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 11'S on Supervisory reporting.

The "NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Independent Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the cond