



2025 EU-wide Transparency Exercise

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.

2025 EU-wide Transparency Exercise

Leverage ratio

DekaBank Deutsche Girozentrale

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,266	6,702			C 47.00 (r0310,c0010)	
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)	
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]	

The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimate is based on the formulae stated in column "COREP code" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks in their Pillar 3 disclosure.

The differences between the reference date of 31 December 2024 and 31 March 2025 reflect only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/623, which amends Regulation (EU) 2013/575/2013 with respect to credit risk, credit valuation adjustments (CVA), risk-weighting, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 March 2025.

The main changes introduced under CRR3, compared to the previously applicable framework, include the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1621, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CR3), entered into force on 1 January 2025. The main changes introduced under CR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

DekaBank Deutsche Girozentrale

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	17,583	17,414	13,744	13,504	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	4,306	4,150	4,309	4,260	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	12,327	12,160	8,605	8,355	C 02.00 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	363	461	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	1,803	1,799	1,631	1,692	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
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) ⁽³⁾	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 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00 (r0010, c0000), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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 ⁽¹⁾	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	

⁽¹⁾ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).⁽²⁾ On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.⁽³⁾ In response to changes to the reporting framework, certain RWA 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.

2025 EU-wide Transparency Exercise

P&L

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
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	-3	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	9	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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

⁽¹⁾ Information available only as of end of the year

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

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DekaBank Deutsche Girozentrale

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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)(i); 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)(i); 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(b); 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 1.2.2; 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 ⁽¹⁾	1,788				1,723				1,833				1,869					
TOTAL ASSETS	94,985				92,935				94,158				96,080				IAS 1.9(a); IAS 1.9(a)	

⁽¹⁾ Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	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)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	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)
	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)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

DekaBank Deutsche Girozentrale

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
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 ⁽¹⁾	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 ⁽¹⁾	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(l)
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 ⁽¹⁾	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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

DekaBank Deutsche Girozentrale

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
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
	Debt securities	1,009	1,239	1,220	1,030	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	1,686	1,403	1,910	1,795	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

2025 EU-wide Transparency Exercise

Market Risk

DekaBank Deutsche Girozentrale

(min EUR)	SA	IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) 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	
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
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	806	606	14	6	13	7							22	5	20	4						
Of which: General risk	0	0	14	6	13	7							22	5	20	4						
Of which: Specific risk	806	606	0	0	0	0							0	0	0	0						
Foreign exchange risk	158	261	0	0	0	0							0	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 30/06/2025									
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 risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	ISO 4217 - N/A						
	Central governments or central banks	4,714	2,702	44	4,302	2,718	73
	Regional governments or local authorities	4,091	4,091	7	4,094	3,994	0
	Public sector entities	1,632	1,795	27	1,788	1,868	27
	Multilateral Development Banks	30	30	0	30	30	0
	International Organisations	556	556	0	586	586	0
	Institutions	11,084	11,017	81	9,854	9,854	78
	Corporates	1,592	1,552	1,394	1,943	1,640	1,484
	of which: SME	0	0	0	0	0	0
	Real	119	90	55	78	47	33
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	33	33	16	117	116	58
	of which: SME	0	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	0	0	0	0	0	0
	Covered bonds	489	488	4	495	494	4
	Claims on institutions and corporates with a ST credit assessment	4	4	0	0	0	0
	Collection investments undertakings (CIS)	7,070	1,874	1,932	7,154	1,947	1,907
	Equity	323	323	28	328	328	28
	Other exposures	27	27	26	37	37	36
	Standardised Total ⁽⁴⁾	56,129	29,481	6,469	50,880	28,816	6,340
				0			0

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total interest exposure on Ties 10 countries, covered by original exposure, disclosed in full.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	ISO 4217 - N/A						
	Central governments or central banks	4,503	4,793	0	4,103	4,793	0
	Regional governments or local authorities	4,091	4,091	0	4,094	3,994	0
	Public sector entities	1,076	1,037	27	1,189	1,156	27
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	10,821	10,820	33	9,780	9,780	35
	Corporates	712	692	578	662	662	488
	of which: SME	0	0	0	0	0	0
	Real	119	90	55	77	47	33
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	33	33	16	117	116	58
	of which: SME	0	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	0	0	0	0	0	0
	Covered bonds	476	476	0	479	479	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collection investments undertakings (CIS)	4,098	1,189	1,378	4,778	1,178	1,368
	Equity	319	319	26	316	316	26
	Other exposures	27	27	26	37	37	36
	Standardised Total ⁽⁴⁾						
				0			0

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	ISO 4217 - N/A						
	Central governments or central banks	23	23	0	23	23	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	318	318	0	328	328	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	291	291	14	291	291	14
	Corporates	218	218	188	208	208	188
	of which: SME	0	0	0	0	0	0
	Real	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	33	33	16	117	116	58
	of which: SME	0	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	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collection investments undertakings (CIS)	0	0	0	0	0	0
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾			0			0
				0			0

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	ISO 4217 - N/A						
	Central governments or central banks	0	33	0	0	33	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0
	Corporates	172	39	36	186	44	40
	of which: SME	0	0	0	0	0	0
	Real	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC 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
	Items associated with particularly high risk	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collection investments undertakings (CIS)	14	14	14	14	14	14
	Equity	2	2	2	2	2	2
	Other exposures	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾			0			0
				0			0

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	ISO 4217 - N/A						
	Central governments or central banks	0	139	0	0	139	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0
	Corporates	94	55	55	135	87	87
	of which: SME	0	0	0	0	0	0
	Real	1	0	0	1	0	0
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC 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
	Items associated with particularly high risk	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	4	4	5	0	0	0
	Collection investments undertakings (CIS)	14	14	14	14	14	14
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾						
				0			0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	9001010 - 30								
	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	66	66	66		78	78	78	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC 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	0	0	0		0	0	0	
	Credited bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,386	887	278		2,386	778	282	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CANADA	9001010 - 30								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	48	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	108	108	23		23	23	23	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC 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	0	0	0		0	0	0	
	Credited bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	0		2	2	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	9001010 - 30								
	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	18	18	18		18	18	18	
	Corporates	66	18	18		61	18	18	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC 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	0	0	0		0	0	0	
	Credited bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	9001010 - 30								
	Central governments or central banks	0	13	0		0	13	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	56	56	0		56	56	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	4		4	4	4	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC 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	0	0	0		0	0	0	
	Credited bonds	3	3	0		3	3	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWEDEN	9001010 - 30								
	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	66	66	0		66	66	0	
	Multilateral Development Banks	0	0	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	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC 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	0	0	0		0	0	0	
	Credited bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	9001010 - 30								
	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	3	3	1		3	3	1	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC 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	0	0	0		0	0	0	
	Credited bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Consolidated data	(in EUR, %)								
	Central governments or central banks	6,124	6,124	44		50,801	50,766	41	
	Regional governments or local authorities	4,005	4,004			4,098	4,123	4	
	Public sector entities	1,048	1,797	13		1,075	1,799	11	
	Multilateral Development Banks	30	30	0		30	30	0	
	International Organisations	588	588	0		880	880	0	
	Institutions	9,550	9,555	27		8,824	8,824	21	
	Corporates	1,800	1,538	1,207		1,612	1,387	1,108	
	of which: SME	0	0	0		0	0	0	
	Retail	81	51	38		92	63	47	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	145	144	100		142	141	117	
	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								
	Subordinated debt exposures	325	325	121		308	308	122	
	Covered bonds	464	464	4		556	556	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7,195	1,812	1,868		7,151	1,871	2,005	
	Equity	290	290	290		292	292	292	
	Other exposures	111	111	111		110	110	110	
	Standardised Total ⁽³⁾	32,637	28,064	6,409	0	25,793	21,228	4,960	0

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries related by origin exposure, whichever is of best quality.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
GERMANY	(in EUR, %)								
	Central governments or central banks	5,500	6,033	0		5,875	62,041	0	
	Regional governments or local authorities	3,398	3,398	0		4,071	4,071	0	
	Public sector entities	1,002	1,001	12		1,071	1,071	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,494	9,480	7		8,760	8,759	4	
	Corporates	634	630	54		517	561	48	
	of which: SME	0	0	0		0	0	0	
	Retail	80	80	38		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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								
	Subordinated debt exposures	440	440	4		430	430	4	
	Covered bonds	430	430	1		407	407	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4,113	1,113	1,113		4,091	1,110	1,110	
	Equity	265	265	651		267	267	656	
	Other exposures	111	111	111		110	110	110	
	Standardised Total ⁽³⁾				1				1

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE	(in EUR, %)								
	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	0	0	0		0	0	0	
	Corporates	239	239	124		212	212	112	
	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	
	Secured by mortgages on immovable property and ADC exposures	40	40	40		42	42	42	
	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								
	Subordinated debt exposures	20	20	30		20	20	30	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED STATES	(in EUR, %)								
	Central governments or central banks	0	27	0		0	24	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	143	135	15		133	16	13	
	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	
	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								
	Subordinated debt exposures	11	11	46		10	10	46	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	18	18	22		22	22	41	
	Equity	2	2	2		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	0	171	0		0	154	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	111	40	41		99	68	63	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	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								
	Subordinated debt exposures	3	3	5		3	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	5		4	4	10	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	82	82	82	82	82	82	82	82
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	2,550	760	83	2,386	773	217	217	217
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	30	30	30	30	30	30	30	30
	of which: SME	36	33	33	36	40	33	33	36
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	2	2	4	0	3	3	4	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	1	2	0	0	1	2	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	50	50	50	50	50	50	50	50
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	2	2	2	2	2	2	2	2
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	7	7	11	0	7	7	11	0
	Covered bonds	5	5	0	0	5	5	0	0
	Claims on institutions and corporates with a ST credit assessment	1	1	2	0	1	1	2	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	6	6	6	6	6	6	6	6
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	5	5	8	0	5	5	8	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	1	1	1	0	1	1	1	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SPAIN	Central governments or central banks	2	2	0	0	2	2	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	3	3	4	0	3	3	4	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	1	1	1	0	1	1	1	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾	0	0	0	0	0	0	0	0

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

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

		IRS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
		(in EUR, %)											
Consolidated data	Central banks and central governments ⁽³⁾	224	0	64	0	0	0	243	0	81	14	0	0
	Institutions	14,001	0	13,803	2,110	11	11	12,574	0	12,534	1,770	0	0
	Corporates	24,077	818	22,554	11,767	208	208	25,588	951	24,370	11,907	389	389
	Corporates - Of Which: Specialized Lending	11,457	806	11,262	7,652	0	0	108	13,555	918	11,207	7,400	194
	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
	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	74	0	74	363	0	0	81	0	81	461	0	0
Collective Investments Undertakings (CIU)													
Other non-credit obligation assets													
IRS Total ⁽⁴⁾				14,816						14,795			

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Incl. MGAAs and PDAs from Q3 2023.⁽³⁾ IRS Total does not include the Securitisation position unless in the results prior to the 2019 exercise.⁽⁴⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRS Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		(in EUR, %)															
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	27	0	27	5	0	0	0			
	Institutions	3,146	0	3,077	320	0	2,483	0	2,412	276	0	0	10				
	Corporates	7,500	0	6,858	2,769	6	7,695	0	7,422	2,761	4	0	4				
	Corporates - Of Which: Specialized Lending	1,770	0	1,414	945	0	1,857	0	1,418	757	2	2	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				
	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	32	0	32	134	0	0	0				
	Collective Investments Undertakings (CIU)																
	Other non-credit obligation assets																
	IRS Total																

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Incl. MGAAs and PDAs from Q3 2023.

			IRS Approach											
			As of 30/09/2024						As of 31/12/2024					
			Original Exposure ⁽¹⁾		Exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure amount		Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)														
FRANCE	Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		2,234	0	2,234	261	0	2,351	293	293	0	0	0	0
	Corporates		1,913	185	1,908	823	10	2,051	184	2,046	767	0	15	
	Corporates - Of Which: Specialized Lending		1,180	185	1,174	596	9	1,212	184	1,207	513	0	14	
	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	
	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		1	0	1	4	0	0	0	0	1	0	0	
	Collective Investments Undertakings (CIU)													
Other non-credit obligation assets														
IRS Total														

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Incl. MGAAs and PDAs from Q3 2023.

		IRS Approach												
		As of 30/09/2024						As of 31/12/2024						
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				
(in EUR, %)														
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	854	0	854	262	0	529	0	529	115	0	0	0	0
	Corporates	4,175	285	4,168	3,519	0	115	4,781	417	4,796	3,812	0	227	0
	Corporates - Of Which: Specialised Lending	2,817	285	2,810	2,873	0	112	3,000	397	3,053	3,079	0	223	0
	Corporates - Of Which: SME	0	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	0
	Retail - Secured on real estate property	0	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	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	6	0	6	26	0	0	6	0	6	20	0	0	0	0
Collective Investments Undertakings (CIU)														
Other non-credit obligation assets														
IRS Total														

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Incl. MGAAs and PDAs from Q3 2023.

		IRS Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted					
(in EUR, %)															
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	1,759	0	1,759	242	0	1,710	0	1,710	540	0	0	84		
	Corporates	3,008	193	2,793	1,112	10	3,318	196	3,315	1,033	0	0	87		
	Corporates - Of Which: Specialized Lending	1,615	182	1,613	840	0	1,393	184	1,590	720	0	0	86		
	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		
	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	1	0	1	9	0	1	0	1	5	0	0	0		
	Collective Investments Undertakings (CIU)														
	Other non-credit obligation assets														
	IRS Total														

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Incl. MGAAs and PDAs from Q3 2023.

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	968	0	968	129	0	0	0	0
	Corporates	1,497	0	1,084	373	0	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		4	0	4	55	0	0	0	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

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

⁽²⁾ Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	1,392	0	1,392	118	0	1,392	131	0
	Corporates	1,179	0	1,165	643	0	1,218	693	0
	Corporates - Of Which: Specialized Lending	1,155	0	1,153	625	0	1,206	673	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	1	0	0	1	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

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

⁽²⁾ Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	797	0	787	214	0	806	240	0
	Corporates	89	0	87	45	0	89	46	0
	Corporates - Of Which: Specialized Lending	89	0	81	28	0	81	28	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	1	0	0	1	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

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

⁽²⁾ Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	216	0	243	36	0	245	34	0
	Institutions	954	0	811	344	0	968	325	0
	Corporates	540	0	538	248	0	526	236	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	2	0	0	1	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

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

⁽²⁾ Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	426	0	426	55	0	402	50	0
	Institutions	527	69	512	386	0	509	69	22
	Corporates	279	69	244	262	0	257	69	20
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	1	0	0	1	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

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

⁽²⁾ Incl. RGLAs and PSDs from Q1 2025

		IRS Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	(in EUR, %)	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	487	0	487	115	0	478	112	0
	Institutions	414	0	408	170	0	430	139	0
	Corporates	153	0	147	88	0	151	86	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	1	0	0	1	0
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRS Total									

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

⁽²⁾ Incl. RGLAs and PSDs from Q1 2025

		IRB Approach																	
		As of 31/03/2025						As of 30/06/2025											
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
		(in EUR, %)												Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Financial banks and central governments ⁽³⁾	512	0	237	53	0	440	0	271	38	0	0	0	0	0	0	0		
	Institutions	12,059	0	11,983	1,768	0	11,792	0	11,758	1,800	0	0	0	0	0	0	0		
	Corporates	25,889	933	24,607	8,216	0	24,817	1,049	24,227	7,998	0	322	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	10,775	886	10,607	4,210	0	10,350	949	10,140	3,788	0	312	0	0	0	0	0		
	Corporates - Of Which: SME	169	0	169	71	0	162	0	162	52	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Collective Investments Undertakings (CIU)	55	0	51	226	2	42	5	42	772	1	117	1	0	0	0	0		
	Other non credit-obligation assets																		
	IRB Total ⁽⁴⁾				10,868					15,746									

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

(2) Incl. RGAs and P&Gs from Q2 2025

(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2023 exercise.

(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of concentration covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		
		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted		Exposure Value ⁽²⁾	Of which: defaulted					
(in EUR, %)													
GERMANY	Central banks and central governments ⁽³⁾	114	0	73	13	0	0	113	0	87	36	0	0
	Institutions	3,190	0	3,327	328	0	0	3,181	0	3,330	377	0	0
	Corporates	7,797	0	7,543	2,195	0	4	8,012	0	7,658	2,367	0	4
	Corporates - Of Which: Specialised Lending	1,547	0	1,533	433	2	2	1,579	0	1,534	427	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
	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	0
	Collective Investments Undertakings (CIU)	14	2	14	96	2	2	12	1	12	83	1	1
	Other non credit-obligation assets												
	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 techniques (e.g. substitution effects).

(2) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Exposure Value ⁽²⁾		Of which: defaulted			Exposure Value ⁽²⁾		Of which: defaulted			
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,583	0	1,583	259	0	1,205	0	2,051	270	0	0
	Corporates	2,339	179	2,326	558	0	8	2,322	176	2,309	577	8
	Corporates - Of Which: Specialised Lending	1,170	179	1,156	271	0	8	1,102	85	1,089	294	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
	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	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	5	0	5	7	0	6	0	6	4	0	0
	Other non credit obligation assets											
	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 techniques (e.g. substitution effects).

(2) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Exposure Value ⁽²⁾		Of which: defaulted			Exposure Value ⁽²⁾		Of which: defaulted			
(in EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	343	0	343	79	0	300	0	300	427	0	0
	Corporates	4,573	389	4,586	2,148	0	196	4,481	134	4,477	2,079	174
	Corporates - Of Which: Specialised Lending	2,800	371	2,792	1,256	0	193	2,649	134	2,646	1,071	171
	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
	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 - 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	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	1	0	1	5	0	1	0	1	0	0	0
	Other non credit-obligation assets											
	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 techniques (e.g. substitution effects).

(2) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions
		Exposure Value ⁽²⁾		Of which: defaulted			Exposure Value ⁽²⁾		Of which: defaulted		
		Of which: defaulted									
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	868	0	868	17	0	659	0	659	14	0
	Corporates	3,627	193	3,537	854	0	86	3,537	189	3,515	84
	Corporates - Of Which: Specialised Lending	1,405	184	1,398	421	0	86	1,405	181	1,399	372
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	4	3	4	6	0	4	3	4	1	0
	Other non credit obligation assets										
	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 techniques (e.g. substitution effects).

(2) Incl. RGAs and P&Gs from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
LUXEMBOURG	(in EUR, %)												
	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	111	0	111	85	0	0	457	0	457	76	0	0
	Corporates	1,208	0	931	265	0	0	1,224	0	788	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	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
	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	0
Collective Investments Undertakings (CIU)		3	0	3	40			1	0	1	0		
Other non credit-obligation assets													
IRR Total													

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
CANADA	(in EUR, %)												
	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,286	0	1,286	382	0	0	1,239	0	1,239	198	0	0
	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
	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
	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	0
Collective Investments Undertakings (CIU)		13	0	13	20			12	0	12	18		
Other non credit-obligation assets													
IRR Total													

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
SWITZERLAND	(in EUR, %)												
	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,237	0	1,237	382	0	0	1,211	0	1,211	386	0	0
	Corporates	86	0	83	35	0	0	87	0	84	35	0	0
	Corporates - Of Which: Specialised Lending	79	0	76	18	0	0	80	0	76	17	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
	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	0
Collective Investments Undertakings (CIU)		1	0	1	1			0	0	0	0		
Other non credit-obligation assets													
IRR Total													

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
NETHERLANDS	(in EUR, %)												
	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	134	0	283	24	0	0	217	0	204	26	0	0
	Corporates	910	0	743	198	0	3	905	0	819	235	0	3
	Corporates - Of Which: Specialised Lending	437	0	422	115	0	0	399	0	384	110	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
	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	0
Collective Investments Undertakings (CIU)		1	0	1	0			1	0	1	0		
Other non credit-obligation assets													
IRR Total													

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRR Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾		Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted					Of which: defaulted					
(in EUR, %)													
SWEDEN	Central banks and central authorities ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	424	0	424	600	0	421	421	0	421	589	0	
	Corporates	511	70	505	302	0	22	512	71	505	299	0	
	Corporates - Of Which: Specialised Lending	256	70	251	113	0	20	252	71	248	110	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	
	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	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRR Total													

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

As of 31/12/2024

As of 31/12/2024														
Direct exposures														
On balance sheet														
Residual Maturity	(min EUR)	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives				Off balance sheet	
					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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures	
									Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M]			0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]			4	4	0	0	0	4	0	0	0	0	0	0
[10Y - more]			34	34	0	0	0	0	0	0	0	0	0	0
Total			38	38	34	0	0	4	0	0	0	0	0	0
[0 - 3M]			0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			38	38	0	0	35	3	0	0	0	0	0	0
[2Y - 3Y]			40	40	0	0	40	0	0	0	0	0	0	0
[3Y - 5Y]			124	124	0	0	124	0	0	0	0	0	0	0
[5Y - 10Y]			97	97	76	0	0	21	0	0	0	0	0	0
[10Y - more]			395	395	0	0	0	0	0	0	0	0	0	0
Total			695	695	76	0	76	148	0	0	0	0	0	0
[0 - 3M]			202	202	77	0	0	125	5	295	-2	320	100	0
[3M - 1Y]			479	479	302	0	0	177	1	265	-1	275	0	0
[1Y - 2Y]			554	554	424	0	0	130	38	506	-18	847	0	0
[2Y - 3Y]			455	455	98	0	171	186	56	1,439	-33	405	0	0
[3Y - 5Y]			1,316	1,316	239	0	414	663	131	2,353	-11	524	24	0
[5Y - 10Y]			1,293	1,293	87	0	67	1,137	319	2,578	-51	1,557	0	0
[10Y - more]			1,020	1,020	333	0	0	687	486	2,712	-52	715	3	0
Total			5,817	5,817	1,559	0	662	3,066	1,016	10,223	-146	4,743	127	0
[0 - 3M]														
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]														
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]			0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			2	2	0	0	0	2	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			7	7	0	0	0	7	0	0	0	0	0	0
[5Y - 10Y]			8	8	0	0	0	8	0	0	0	0	0	0
[10Y - more]			18	18	0	0	0	18	0	0	0	0	0	0
Total			35	35	0	0	0	37	0	0	0	0	0	0
[0 - 3M]			3	3	0	0	0	3	0	0	0	0	0	0
[3M - 1Y]			2	2	0	0	0	2	0	0	0	0	0	0
[1Y - 2Y]			5	5	0	0	0	5	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			195	195	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]			0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]			0	0	0	0	0	0	0	0	0	0	0	0
Total			205	205	0	0	0	10	0	0	0	0	0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

[illegible]

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

As of 31/12/2024

		As of 31/12/2024													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region			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	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0 0 22 0 99 44 0	0 0 22 0 99 44 0	0 0 0 0 0 0 0	0 0 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 0	0 0 0 0 0 3 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others ⁽⁴⁾	0 3 24 188 321 114 176	0 3 24 188 321 114 176	0 3 24 0 37 1 176	0 0 0 188 77 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 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
		826	826	241	0	265	321	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 counterpart with full or partial government guarantees.

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
(mln EUR)		On balance sheet								Derivatives				Off balance sheet			
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		36	36	5	0	0	31	0	0	0	0	0	0	0	0		
[5Y - 10Y]		98	93	0	0	5	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		134	134	98	0	0	36	0	0	0	0	0	0	0	0		
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		22	22	8	0	14	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		2	2	0	0	2	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		21	21	3	0	0	18	0	0	0	0	0	0	0	0		
[5Y - 10Y]		95	95	78	0	18	0	0	0	0	0	0	0	0	0		
[10Y - more]		18	18	0	0	0	0	0	0	0	0	0	0	0	0		
Total		159	159	107	0	14	38	0	0	0	0	0	0	0	0		
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1	1	1	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Cyprus																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Czech Republic																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Denmark																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Estonia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Nominal	Provisions		
				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						
(min EUR)																	
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		69	69	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0		
[10Y - more]		33	33	33	0	0	0	0	0	0	0	0	0	0	0		
Total		107	107	102	0	0	5	0	0	0	0	0	0	0	0		
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		53	53	14	0	36	3	0	0	0	0	0	0	0	0		
[2Y - 3Y]		100	100	33	0	41	25	0	0	0	0	0	0	0	0		
[3Y - 5Y]		96	96	0	0	96	96	0	0	0	0	0	0	0	0		
[5Y - 10Y]		221	221	200	0	0	21	0	0	0	0	0	0	0	0		
[10Y - more]		250	250	250	0	0	0	0	0	0	0	0	0	0	0		
Total		732	732	588	0	77	147	0	0	0	0	0	0	0	0		
[0 - 3M]	Germany	204	204	124	0	0	0	0	0	15	0	0	0	0	0		
[3M - 1Y]		329	329	151	5	5	154	5	486	-6	345	1	0	0	0		
[1Y - 2Y]		864	864	559	0	140	165	21	936	-20	1,002	0	0	0	0		
[2Y - 3Y]		685	685	141	0	161	384	40	1,170	-2	355	0	0	0	0		
[3Y - 5Y]		1,400	1,400	269	0	307	825	97	2,005	-32	774	0	0	0	0		
[5Y - 10Y]		1,245	1,245	229	0	14	1,002	305	2,565	-44	1,472	0	0	0	0		
[10Y - more]		868	868	702	0	0	666	358	2,698	-82	730	3	0	0	0		
Total		5,596	5,596	1,674	0	627	3,275	826	9,869	-186	4,678	4	0	0	27		
[0 - 3M]	Croatia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Greece																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Hungary																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	0		
[3Y - 5Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	0		
[5Y - 10Y]		8	8	0	0	0	8	0	0	0	0	0	0	0	0		
[10Y - more]		17	17	17	0	0	0	0	0	0	0	0	0	0	0		
Total		34	34	17	0	0	17	0	0	0	0	0	0	0	0		
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	0		
[1Y - 2Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	0		
[2Y - 3Y]		48	48	48	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		150	150	150	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		214	214	214	0	0	0	0	0	0	0	0	0	0	0		
Total		419	419	412	0	0	7	0	0	0	0	0	0	0	0		

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

		As of 30/06/2025																Risk weighted exposure amount
		Direct exposures																
(min EUR)		On balance sheet								Derivatives				Off balance sheet				
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		2	2	0	0	2	0	0	0	0	0	0	0					
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		1	1	0	0	0	0	0	0	0	0	0	0					
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		3	3	1	0	0	0	2	0	0	0	0	0	0	0			
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		2	2	0	0	2	0	0	0	0	0	0	0					
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		2	2	0	0	0	0	2	0	0	0	0	0	0	0			
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		2	2	0	0	2	0	0	0	0	0	0	0					
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		367	367	367	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		369	369	367	0	0	0	2	0	0	0	0	0	0	0			
[0 - 3M]	Sweden																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		88	88	88	0	0	0	0	0	0	0	0	0	0	0			
Total		88	88	88	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Iceland																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Liechtenstein																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Norway																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

DekaBank Deutsche Girozentrale

As of 30/06/2025

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region			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	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0 0 16 0 86 37 0 139	0 0 16 0 86 37 0 139	0 0 16 0 86 37 0 139	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 16 0 86 37 0 139	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others ⁽²⁾	289 0 29 217 361 115 359 1,369	289 0 29 217 361 115 359 1,369	289 0 29 26 6 115 359 709	0 0 0 0 0 0 0 0	0 0 0 191 78 115 359 269	139 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	3 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 counterpart with full or partial government guarantees.

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

	As of 30/09/2024														As of 30/09/2024																		
	Gross carrying amount/ Nominal amount														Gross carrying amount/ Nominal amount																		
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾														Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾																		
	Of which non-performing ⁽²⁾							Of which non-performing ⁽²⁾							Of which non-performing ⁽²⁾							Of which non-performing ⁽²⁾											
	Of which performing	Of which stage 2	Of which performing last part 30 days and <180 days	Of which stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾	Of which stage 2	On performing exposures ⁽¹⁾	On non-performing exposures ⁽¹⁾	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which stage 2	On performing exposures ⁽¹⁾	On non-performing exposures ⁽¹⁾	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which stage 2	On performing exposures ⁽¹⁾	On non-performing exposures ⁽¹⁾	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which stage 2	On performing exposures ⁽¹⁾	On non-performing exposures ⁽¹⁾	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which stage 2	On performing exposures ⁽¹⁾	On non-performing exposures ⁽¹⁾	Of which stage 2	Of which stage 3 ⁽⁴⁾		
(in € bn)																																	
Cash balances at central banks and other demand deposits	7,738	7,738	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,738	7,738	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	16,719	16,719	0	0	0	0	13	16	0	0	0	0	0	0	0	0	16,719	16,719	0	0	0	0	13	16	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,330	2,330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,330	2,330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,160	2,160	0	0	0	0	8	7	0	0	0	0	0	0	0	0	2,160	2,160	0	0	0	0	7	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,229	2,229	0	0	0	0	1	4	0	0	0	0	0	0	0	0	2,229	2,229	0	0	0	0	1	4	0	0	0	0	0	0	0	0	
Non-financial corporations	2,049	2,049	0	0	0	0	4	1	0	0	0	0	0	0	0	0	2,049	2,049	0	0	0	0	7	5	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	52,182	52,150	2,490	0	702	0	702	686	139	126	221	0	237	108	48,676	47,862	2,507	69	926	0	926	821	92	86	276	0	261	396	0	0	0		
Central banks	12	12	0	0	0	0	0	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	2,463	2,463	0	0	0	0	0	0	0	0	0	0	0	0	2,463	2,463	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	24,557	24,557	0	0	0	0	0	0	0	0	0	0	0	0	22,022	22,022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	8,186	8,186	242	0	58	0	58	58	4	2	4	0	4	14	7,916	7,916	242	0	58	0	58	58	2	2	1	0	1	1	14	0	0	0	
Non-financial corporations	15,886	15,156	3,247	0	736	0	736	620	134	127	221	0	212	664	16,388	15,420	3,247	69	860	0	860	764	88	81	276	0	261	551	0	0	0	0	
of which: small and medium sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by commercial immovable property	7,372	6,728	2,521	0	644	0	644	540	95	96	209	0	187	637	7,533	6,776	2,621	69	797	0	797	653	61	54	259	0	232	666	0	0	0	0	
Households	24	26	1	0	0	0	0	0	0	0	0	0	0	0	11	11	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than IFT	16,369	16,369	2,509	0	702	0	702	686	131	126	221	0	237	108	71,094	70,765	2,509	69	926	0	926	821	107	99	276	0	261	396	0	0	0	0	0
DEBT-BALANCE SHEET EXPOSURES	10,365	10,365	42	0	17	0	17	79	4	14	0	14	38	0	9,609	9,604	42	15	15	0	15	15	87	2	15	0	14	14	0	0	0	0	

⁽¹⁾ For the definition of an off-balance sheet exposure refer to Article 4(1) of Regulation (EU) No 1774/2015 (SME)

⁽²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

⁽³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at fair value through profit or loss other than IFT and provisions for off-balance sheet measures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with 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 IFRS9 Framework (paragraph 18.02 / 18.03), which follows a sign convention based on a credit/loss convention, as explained in Annex 1 Part 1 paragraphs 12 and 13 of Regulation (EU) 2013/1031. It is in supervisory reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit/loss convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

⁽⁵⁾ From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit expansion or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

DekaBank Deutsche Girozentrale

Gross carrying amount / Nominal amount	As of 30/06/2020													As of 30/06/2021													
	Of which performing						Accumulated impairment, accumulated negative changes in fair value due to credit risk and problems ⁽¹⁾						Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount / Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and problems ⁽¹⁾						Collaterals and financial guarantees received on non-performing exposures	
							On performing exposures ⁽²⁾			On non-performing exposures ⁽²⁾										On performing exposures ⁽²⁾			On non-performing exposures ⁽²⁾				
	Of which stage 1		Of which performing and past due 30 days and <180 days	Of which non-performing ⁽²⁾		Of which stage 1 ⁽⁴⁾		Of which stage 1		Of which stage 2		Of which stage 2		Of which stage 1		Of which stage 1		Of which stage 2		Of which stage 2		Of which stage 3		Of which stage 3			
7,612	7,612	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15,051	15,051	138	0	0	0	0	0	0	0	0	0	0	0	0	15,096	15,096	282	0	0	0	0	0	0	13	0	0	0
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2,201	2,201	0	0	0	0	0	0	0	0	0	0	0	0	0	2,017	2,017	0	0	0	0	0	0	0	0	0	0	0
7,192	7,192	54	0	0	0	0	0	0	0	0	0	0	0	0	7,383	7,383	78	0	0	0	0	0	0	5	0	0	0
2,146	2,146	0	0	0	0	0	0	0	0	0	0	0	0	0	2,172	2,172	81	0	0	0	0	0	1	0	0	0	0
3,700	3,700	74	0	0	0	0	0	0	0	0	0	0	0	0	3,853	3,853	116	0	0	0	0	0	8	0	0	0	0
47,001	46,900	1,229	0	902	0	902	902	76	71	46,900	274	0	289	47,302	45,401	2,931	10	1,038	0	1,038	938	59	51	301	0	287	47,302
22	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2,402	2,402	0	0	0	0	0	0	0	0	0	0	0	0	0	2,001	2,001	0	0	0	0	0	0	0	0	0	0	0
21,700	21,700	0	0	0	0	0	0	0	0	0	0	0	0	0	20,844	20,844	0	0	0	0	0	0	0	0	0	0	0
7,847	7,848	100	0	54	0	54	100	4	4	0	0	0	11	8,104	8,094	131	0	57	0	57	4	3	4	0	4	11	8,104
15,010	14,814	1,100	0	384	0	384	144	71	58	270	0	261	103	15,047	14,804	2,779	10	880	0	880	902	10	311	0	283	103	15,047
100	100	79	0	0	0	0	0	2	2	0	0	0	0	90	90	0	0	0	0	0	0	0	0	0	0	0	90
7,071	6,500	1,210	0	736	0	736	650	52	49	200	0	174	477	6,510	5,923	1,642	0	880	0	880	736	10	281	0	281	477	6,510
13	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
71,040	70,140	1,387	0	902	0	902	902	60	82	70,140	274	0	289	71,763	72,901	3,238	10	1,038	0	1,038	938	74	61	301	0	287	71,763
10,000	10,000	83	4	0	4	4	4	84	3	0	0	4	0	10,117	10,113	82	4	0	4	0	4	83	4	2	0	2	10,117

which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/616 – ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign convention is used. The FNRSP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2025 EU-wide Transparency Exercise

Forborne exposures

DekaBank Deutsche Girozentrale

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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)	1,624	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					

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

DekaBank Deutsche Girozentrale

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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	0	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 (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

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

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾				
		Of which: non-perform	Of which: defaulted			Of which loans and advances subject to impairment		Of which: non-perform			Of which: defaulted	Of which loans and advances subject to impairment				Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment				Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment
A Agriculture, forestry and fishing	46	0	0	46	0	0	46	0	0	46	0	0	47	0	0	47	0	0	47	0	0	47	0	0
B Mining and quarrying	99	0	0	99	0	0	91	0	0	91	0	0	89	0	0	89	0	0	68	0	0	68	0	0
C Manufacturing	332	0	0	332	1	0	346	0	0	346	2	0	321	0	0	321	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	66	2,311	29	0	2,533	66	66	2,533	24	0	2,458	67	67	2,458	29	0
E Water supply	651	0	0	651	0	0	707	0	0	707	0	0	649	0	0	649	0	0	670	0	0	670	0	0
F Construction	218	0	0	218	1	0	216	0	0	216	3	0	210	0	0	210	3	0	208	0	0	208	3	0
G Wholesale and retail trade	36	0	0	36	0	0	39	0	0	39	0	0	28	0	0	28	0	0	26	0	0	26	0	0
H Transport and storage	1,177	3	3	1,157	2	0	1,273	20	20	1,271	1	0	1,162	18	18	1,160	1	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	0	79	0	0	75	0	0	75	0	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	757	8,987	319	2	8,777	736	736	8,438	309	2	8,471	892	892	8,099	325	3
M Professional, scientific and technical activities	308	0	0	290	0	0	274	0	0	274	0	0	272	0	0	272	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	26	1,657	2	0	1,514	24	24	1,514	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	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	0	0
Q Human health services and social work activities	56	0	0	56	0	0	57	0	0	57	0	0	57	0	0	57	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	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	0	0	0
Loans and advances	15,880	734	734	15,644	352	3	16,208	888	888	16,098	355	2	15,658	844	844	15,317	340	2	15,047	980	980	14,674	362	3

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

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. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)