

2021 EU-wide Stress Test

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE



2021 EU-wide Stress Test: Summary

				Bayerische Landesbank					
			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	w m	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		Net interest income	1,752	1,808	1,745	1,690	1,617	1,442	1,300
Z	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-20	149	149	149	340	112	112
3	~	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-139	-437	-13	-234	-998	-677	-579
4	4	Profit or (-) loss for the year	232	199	452	259	-760	-347	-377
5	5 (Coverage ratio: non-performing exposure (%)	38.19%	37.92%	35.63%	33.87%	47.28%	46.13%	46.99%
6	5 (Common Equity Tier 1 capital	10,301	10,432	10,485	10,624	9,177	8,663	8,011
7	7 -	Total Risk exposure amount (all transitional adjustments included)	64,974	68,040	66,201	66,095	75,000	77,564	80,461
8	3	Common Equity Tier 1 ratio, %	15.85%	15.33%	15.84%	16.07%	12.24%	11.17%	9.96%
9	9	Fully loaded Common Equity Tier 1 ratio, %	15.85%	15.33%	15.84%	16.07%	12.24%	11.17%	9.96%
1	0	Tier 1 capital	10,302	10,432	10,485	10,624	9,177	8,663	8,011
1	1	Total leverage ratio exposures	238,847	238,847	238,847	238,847	238,847	238,847	238,847
1	2 I	Leverage ratio, %	4.31%	4.37%	4.39%	4.45%	3.84%	3.63%	3.35%
1	3 I	Fully loaded leverage ratio, %	4.31%	4.37%	4.39%	4.45%	3.84%	3.63%	3.35%
				Memoran	dum items				
1	4	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
1	5	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
1	6	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	No

18

New definition of default?

Yes



	Dayensene Landesbank	_															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	sure amounts								
			A-IF	RB	F-I	RB	A-IF	RB	F-I	RB	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
owN Im		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stage 3 exposu
1	Central banks		0	(38,281	0	0	(0 136		0 38,264	0) C) (0 0		0 -
2	Central governments		0	(52,966	1	0	(0 1,524		0 21,703	6,698	3 222	. 1	1 23		6 2.85 4 16.79 38 46.14 55 43.59 43 38.16 53 36.42 6 12.17 1 10.84 6 12.33 2 56.89 14 49.73 4 35.00 41 51.68
3	Institutions		0	(26,679		0	(0 6,097		0 15,050	2,916			3 15		4 16.7
4	Corporates		0	(99,604	1,118	0	(0 42,271		0 79,889	10,951		152	2 256	58	8 46.14
5	Corporates - Of Which: Specialised Lending		0	() 20,836	364	0	(0 9,083		0 17,179	3,058		34	4 53	16	5 43.5
6	Corporates - Of Which: SME		0	() 25,975	328	0	(0 9,325		0 25,085	1,031		45	5 39	14	3 38.1
7	Retail		20,533	143	3 0	0	3,434	79	9 0		0 18,328	682	145	20	56	5	3 36.4
8	Retail - Secured on real estate property		6,471	49	0	0	725	2!	5 0		0 6,234	195	5 52	. 1	1 5		6 12.1
Bayerische Landesbank	Retail - Secured on real estate property - Of Which: SME		554		5 0	0	62		1 0		0 524	28	6) (0 0		1 10.8
0 Daychsche Lanacsbank	Retail - Secured on real estate property - Of Which: non-SME		5,917	43	3 0	0	663	24	4 0		0 5,710	167	46	1	1 5		6 12.3
1	Retail - Qualifying Revolving		6,357	2	1 0	0	186		2 0		0 5,422	50	4	- 2	2 5		2 56.8
12	Retail - Other Retail		7,705	90	0 0	0	2,523	5	1 0		0 6,672	436	89	16	6 46	4	4 49.7
13	Retail - Other Retail - Of Which: SME		728	11	0	0	206		5 0		0 646	47	' 10]	1 2		4 35.00
14	Retail - Other Retail - Of Which: non-SME		6,977	79	0	0	2,318	40	6 0		0 6,026	389	79	16	6 44	4	1 51.68
15	Equity		752	()		1,786		0		18	0) C	(00		0 -
16	Securitisation																
17	Other non-credit obligation assets		1,012	()		682		0		0	0	0 0	(0 0		0 -
18	IRB TOTAL		22,297	143	3 217,530	1,138	5,902	79	9 50,028		0 173,251	21,247	1,666	175	5 351	652	2 39.11 º

											Actual							
											31/12/2020							
					Exposur	e values			Risk expos	ure amounts								
				A-I	RB	F-IR	В	A-I	RB	F-I	RB			-	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stag	ge 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 expective
19		Central banks		0	0	37,248	C	0	() 0		0 37,238	0	C) (0 0	(0 -
20		Central governments		0	0	47,523	C	0	() 1,195		0 21,513	5,678	131	. 1	1 13	[5 3.84%
21		Institutions		0	0	14,441	19	0	() 3,430		0 13,209	913	22	2	2 6	2	4 17.37% 6 47.03%
22		Corporates		0	0	76,863	936	ō 0	(30,897		0 65,157	6,565	1,054	108	3 114	496	ο ΄ 47.03%
23		Corporates - Of Which: Specialised Lending		0	0	12,894	208	8 0	(5,365		0 11,871		235	5 13	3 15	96	6 40.73%
24		Corporates - Of Which: SME		0	0	25,026	328	8 0	(8,918		0 24,257		374	44	4 29	142	2 38.04%
25		Retail		20,371	141	0	(3,419	78	8 0		0 18,229	677	143	3 19	9 56	52	2 36.44%
26		Retail - Secured on real estate property		6,439	48	0	(720	25	6 0		0 6,204	193	52	2 1	1 5	6	2 36.44% 6 12.13% 1 10.06%
27	GERMANY	Retail - Secured on real estate property - Of Which: SME		552	5	0	(61	1	. 0		0 522	27	6	5 (0 0	1	1 10.06%
28	JERMANI	Retail - Secured on real estate property - Of Which: non-SME		5,887	43	0	() 658	24	0		0 5,682	166	46	5	1 5	6	6 12.38%
29		Retail - Qualifying Revolving		6,243	4	0	(182	2	0		0 5,365	49	4	- 2	2 5	2	2 56.68%
30		Retail - Other Retail		7,689	89	0	0) 2,517	50	0		0 6,660	434	88	16	5 46	44	4 49.88% 4 34.47%
31		Retail - Other Retail - Of Which: SME		726	11	0	(205	5	0		0 645	47	10]1	1 2	2	
32		Retail - Other Retail - Of Which: non-SME		6,963	78	0	(2,312	45	0		0 6,015	387	78	3 15	5 44	40	0 51.90%
33		Equity		492	0			979	(18	0	0) (0 0	(ე –
34		Securitisation																
35		Other non-credit obligation assets		1,012	0			682	(0	0	C) (0 0	(ე -
36		IRB TOTAL		21,875	141	176,074	955	5,079	78	35,522		0 155,364	13,832	1,351	. 131	188 1 88	557	7 41.22%

										Actual						
										31/12/2020						
				Expos	ıre values			Risk expos	ure amounts							
			A-I	RB	F-I	RB	A-I	IRB	F-IF	RB			Stock of	Stock of	Stock of	Coverage Ratio -
vN	(mln	EUR, %)	lon-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	stage 2 exposure	stage 3 exposure	Stage 3 exposure
7	Central banks		0		0 275	(0 0	(0		0 275	0	0 0	0 0) (J -
8	Central governments		0		0 2,828	(0 0	(0		0 0	160	0 0) 1	L (J -
9	Institutions		0		0 848	(0 0	() 229		0 674	7	0 0	0 0) (j -
	Corporates		0		0 4,041	-	2 0	(2,102		0 2,573	1,014	2 6	5 57	7 2	2 99.59%
1	Corporates - Of Which: Specialised Lending		0		0 570	-	1 0	() 432		0 281	246	1 1	L 6	5 1	1 100.00%
2	Corporates - Of Which: SME		0		0 168	(0 0	() 53		0 147	0	0 0	0 0) () -
3	Retail		14		0 0	(0 1	(0 0		0 10	1	0 0	0 0) (0 64.25%
4	Retail - Secured on real estate property		4		0 0	(0 0	(0		0 4	0	0 0	0 0) () -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0	(0 0		0 0	0	0 0	0 0) () -
6 ONITED STATES	Retail - Secured on real estate property - Of Which: non-SME		4		0 0	(0 0	(0 0		0 4	0	0 0	0 0) () -
7	Retail - Qualifying Revolving		7		0 0	(0 0	(0 0		0 3	0	0 0	0 0) () -
8	Retail - Other Retail		3		0 0	(0 1	(0 0		0 3	0	0 0	0 0) (0 64.25%
9	Retail - Other Retail - Of Which: SME		0		0 0	(0 0	(0 0		0 0	0	0 0	0 0) () -
0	Retail - Other Retail - Of Which: non-SME		3		0 0	(0 1	(0		0 3	0	0 0	0 0) (0 64.25%
1	Equity		77		0		146	(0	0	0 0	0 0) (J -
2	Securitisation															
3	Other non-credit obligation assets		0		0		0	()		0	0	0 0	0 0) (j -
4	IRB TOTAL		91		0 7,993	2	2 147	(2,331		0 3,532	1,182	2 6	5 59	2	98.46%

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-IRB		F-I	RB	A-	IRB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 expo	ure provisions for Stage 1 exposur	provisions for e Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0	(739	0	C	0) 135		0 739	0	0	0 (0 0	-
56		Central governments		0	(287	0	C	0) 48		0 36	66	63	0 () 0	0.00%
57		Institutions		0	(2,556	0	C	0) 543		0 95	883	0	0 6	5 0	-
58		Corporates		0	(2,689	90	C	0	1,351		0 1,928	228	82	4	3 32	39.41% 39.57%
59		Corporates - Of Which: Specialised Lending		0	(1,726	90	C	C) 721		0 1,365	204	81	3	2 32	39.57%
60		Corporates - Of Which: SME		0	(0	0	C	0	0		0 0	0	0	0 (0 0	-
61		Retail		9	(0	0	1	0	0		0 6	0	0	0 () 0	58.73%
62		Retail - Secured on real estate property		3	(0	0	C	0	0		0 3	0	0	0 () 0	-
63		Retail - Secured on real estate property - Of Which: SME		0	(0	0	C	C	0		0 0	0	0	0 () 0	-
64	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		3	(0	0	C	0	0		0 3	0	0	0 (0 0	-
65		Retail - Qualifying Revolving		5	(0	0	C	0) 0		0 2	0	0	0 () 0	68.56% 55.25%
66		Retail - Other Retail		2	(0	0	C	0	0		0 1	0	0	0 (0 0	55.25%
67		Retail - Other Retail - Of Which: SME		0	(0	0	C	0	0		0 0	0	0	0 () 0	-
68		Retail - Other Retail - Of Which: non-SME		2	(0	0	C	0) 0		0 1	0	0	0 () 0	55.25%
69		Equity		0	(C	0)		0	0	0	0 () 0	-
70		Securitisation															
71		Other non-credit obligation assets		0	(C	0			0	0	0	0 () 0	-
72		IRB TOTAL		9	C	6,270	90	1	0	2,078		2,803	1,177	145	4 9	32	22.23%

EBA	EUROPEAN BANKING AUTHORITY
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										Actual							
										31/12/2020							
				Exposu	ire values			Risk expos	ure amounts								
			A-:	IRB	F-IR	В	A-	IRB	F-IF	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure S	stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91	Central banks		0	(0 0		0 0		0 0		0 0	0		0	0 () C) -
92	Central governments		0	(229		0 0		0 0		0 0	149	14	4	0 1	. 0	0.00%
93	Institutions		0	(598		0 0		88		0 38	9	(0	0 () C) -
94	Corporates		0	(2,425		0 0)	1,072		0 1,784	427	(0 4	4 4	K C	59.11%
95	Corporates - Of Which: Specialised Lending		0	(0 1,113		0 0)) 492		0 704	342	(0	3	S C) -
96	Corporates - Of Which: SME		0	(509		0 0)	0 173		0 518	9		0	0 () C) 59.11%) 14.54%
97	Retail		6	(0 0) 1	(0 0		0 3	0		0	0 () C	14.54%
98	Retail - Secured on real estate property		1	(0 0		0 0)	0 0		0 1	0	(0	0 () C) -
	Retail - Secured on real estate property - Of Which: SME		0	(0 0		0 0)	0 0		0 0	0	(0	0 () C) -
100 NETHERLA	NDS Retail - Secured on real estate property - Of Which: non-Si	ME	1	(0 0		0 0)	0 0		0 1	0		0	0 () C) -
101	Retail - Qualifying Revolving		4	(0 0		0 0)	0 0		0 2	0		0	0 () C	59.11%
102	Retail - Other Retail		1	(0 0) 1	(0 0		0 1	0		0	0 () C	13.86%
103	Retail - Other Retail - Of Which: SME		0	(0 0		0 0)	0 0		0 0	0		0	0 () C	59.11%
104	Retail - Other Retail - Of Which: non-SME		1	(0 0) 1	(0 0		0 1	0	(0	0 () C	D 59.11% D 13.86% D 59.11% D 7.70%
105	Equity		0	()		0) (D		0	0	(0	0 () C) -
106	Securitisation																
107	Other non-credit obligation assets		0	(D		0) (0		0	0	(0	0 () C) -
108	IRB TOTAL		6	(3,253) 1	() 1,160		0 1,825	585	15	5 4	1 5	0	0.68%

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-IF	₹B	F-I	RB	A-I	RB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Charles 2 and a surres
109		Central banks		0) 0	0) 0	(0 0	(0 0	0 (C	0	0) -
110		Central governments		0	(0 0	0	0 0	(0 0	(0 0	0 (C	0	0) –
111		Institutions		0	(0 0	0	0 0	(0 0	(0 0	0 (C	0	0) –
112		Corporates		0		0	0	0 0	(0 0	(0 0	0 () C	0	0) –
113		Corporates - Of Which: Specialised Lending		0	(0 0	0	0 0	(0 0	(0 0	0 (C	0	0) –
114		Corporates - Of Which: SME		0	(0 0	0	0 0	(0 0	(0 0	0 (C	0	0) –
115		Retail		0	(0 0	0	0 0	(0 0	(0 0	0 () C	0	0) –
116		Retail - Secured on real estate property		0	(0 0	0	0 0	(0 0	(0 0	0 () C	0	0) –
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0 0	0	0 0	(0 0	(0 0	0 () C	0	0) –
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0 0	(0 0	(0 0	0 () C	0	0) –
119		Retail - Qualifying Revolving		0	(0 0	0	0 0	(0 0	(0 0	0 () C	0	0) –
120		Retail - Other Retail		0	(0 0	0	0 0	(0 0	(0 0	0 (C	0	0) –
121		Retail - Other Retail - Of Which: SME		0	(0 0	0	0 0	(0 0	(0 0	0 (C	0	0) –
122		Retail - Other Retail - Of Which: non-SME		0	(0 0	0	0 0	(0 0	(0 0	0 () C	0	0) –
123		Equity		0				0	()		0	0 () C	0	0) –
124		Securitisation															
125		Other non-credit obligation assets		0)		0	()		0	0 () C	0	0) -
126		IRB TOTAL		0	(0	0	0	C	0 0	0	0	0 (0	0	0	-

											Actual							
											31/12/2020							
					Εχροςι	ire values			Risk expos	sure amounts								
				A-1	IRB	F-II	RB	A-II	RB	F-1	RB		_	<i></i>	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	C	0 0		0 0		0 0	0	() () () (ر -
128		Central governments		0		0 0	C	0 0		0 0		0 0	0	() () () (- ز
129		Institutions		0		0 0	C	0 0		0 0		0 0	0	() () () (<u>-</u> ز
130		Corporates		0		0 0	C	0 0		0 0		0 0	0	() () () (- ز
131		Corporates - Of Which: Specialised Lending		0		0 0	C	0 0		0 0		0 0	0	() () () (<u>-</u> ز
132		Corporates - Of Which: SME		0		0 0	C	0 0		0 0		0 0	0	() () () (<u>ز</u> -
133		Retail		0		0 0	C	0 0		0 0		0 0	0	() () () (j -
134		Retail - Secured on real estate property		0		0 0	C	0 0		0 0		0 0	0	() () (0 0	j -
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0 0		0 0		0 0	0	() () () (<u>ا</u> ر
136	IN. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0 0		0 0		0 0	0	() () () (- ز
137		Retail - Qualifying Revolving		0		0 0	C	0 0		0 0		0 0	0	() () () (<u>ا</u> -
138		Retail - Other Retail		0		0 0	C	0 0		0 0		0 0	0	() () () () -
139		Retail - Other Retail - Of Which: SME		0		0 0	C	0 0		0 0		0 0	0	() () () (<u>ا</u> –
140		Retail - Other Retail - Of Which: non-SME		0		0 0	C	0 0		0 0		0 0	0	() () () (J -
141		Equity		0		D		0		0		0	0	() () () (j -
142		Securitisation																
143		Other non-credit obligation assets		0		0		0		0		0	0	() () () (J -
144		IRB TOTAL		0		0 0	0	0		0 0		0 0	0	C			0	/

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposu	re values			Risk exposu	ire amounts								
	A-IF	RB	F-IF	RΒ	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
(mln EUR, %)	0	0	0	0	0	0	0	0	0		0	0	0	0	
	0	0	485	0	0	0	58	0	49	J.	0	0	7	0	- 0.00%
	0	0	2,795	0	0	0	429	0	179			0	/ 1	0	-
	0	0	3,876	0	0	0	1,617	0	2,258		0	7	7	0	-
	0	0	1,731	0	0	0	722	0	995			6	7	0	-
	0	0	0	0	0	0	0	0	0	C	0 0	0	0	0	-
	7	0	0	0	1	0	0	0	4	C	0	0	0	0	45.46%
	1	0	0	0	0	0	0	0	1	C	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0 0	0	0	0	-
	1	0	0	0	0	0	0	0	1	C	0 0	0	0	0	-
	5	0	0	0	0	0	0	0	2	C	0	0	0	0	68.51%
	0	0	0	0	0	0	0	0	0		0 0	0	0	0	44.20%
	0	0	0	0	0	0	0	0	0		0 0	0	0	0	-
	0	0	0	0	0	0	0	0	0		0 0	0	0	0	44.20%
	1	0			3	0			0	l	0	0	0	0	-
	0	0			0	0			0	ſ	0	0	0	0	_
	8	0	7,156	0	3	0	2,104	0	2,490	1,177	5	7	14	0	- 0.41%

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				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposi	ire values			Risk expos	sure amounts								
				A-I	IRB	F-1	RB	A-1	IRB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Change 2 and and
145		Central banks		0		0 0		0 0		0 0)	0	0 0	0	C	C	0) -
146		Central governments		0		0 0		0 0		0 0)	0	0 0	0	0	C	(ر -
147		Institutions		0		0 0		0 0		0 0)	0	0 0) 0	0	C	0) -
148		Corporates		0		0 0		0 0		0 0)	0	0 0	0	C	C	0	<u>ر</u> -
149		Corporates - Of Which: Specialised Lending		0		0 0		0 0		0 0)	0	0 0) 0	0	C	0) -
150		Corporates - Of Which: SME		0		0 0		0 0		0 0)	0	0 0) 0	0	C	0) -
151		Retail		0		0 0		0 0		0 0)	0	0 0) 0	0	C	() -
152		Retail - Secured on real estate property		0		0 0		0 0		0 0)	0	0 0) 0	0	C	() -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0		0 0)	0	0 0) 0	C	C	0	ر -
154	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0		0 0)	0	0 0) 0	C	C) (ر ۱
155		Retail - Qualifying Revolving		0		0 0		0 0		0 0)	0	0 0) 0	C	C) () -
156		Retail - Other Retail		0		0 0		0 0		0 0)	0	0 0) 0	C	C) () -
157		Retail - Other Retail - Of Which: SME		0		0 0		0 0		0 0)	0	0 0) 0	C	C) () -
158		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0		0 0)	0	0 0) 0	C	C	0	<u>ر</u> -
159		Equity		0		0		0		0			0 0) 0	C	C	0	<u>ر</u>
160		Securitisation																
161		Other non-credit obligation assets		0		0		0		0			0 0	0 0	C	C	(- C
162		IRB TOTAL		0	(0 0		0 0	(0 0		0	0 0	0	0	0	0	<i>й</i> -

										Actual							
										31/12/2020							
				Εχροςι	ıre values			Risk expos	sure amounts								
			A-]	RB	F-I	RB	A-	IRB	F	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163	Central banks		0		0 0	(0 0		0 (0	0 0)	0) (0 0	(Ĵ-
164	Central governments		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(ງ -
165	Institutions		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
166	Corporates		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
167	Corporates - Of Which: Specialised Lending		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
168	Corporates - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	(J –
169	Retail		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
170	Retail - Secured on real estate property		0		0 0	(0 0		0 (ס	0 0)	0) (0 0	() –
¹⁷¹ N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
172 IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
173	Retail - Qualifying Revolving		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
174	Retail - Other Retail		0		0 0	(0 0		0	0	0 0)	0) (0 0	() -
175	Retail - Other Retail - Of Which: SME		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
176	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0		0	0	0 0)	0) (0 0	() -
177	Equity		0		0		0		0		0)	0	0 (0 0	() -
178	Securitisation																
179	Other non-credit obligation assets		0		0		C		0		0)	0) (0 0	() –
180	IRB TOTAL		0		0 0	(0 0		0 0		0 0		0		0	(J -

										Actual							
										31/12/2020							
				Expos	ıre values			Risk expos	ure amounts								
			A-I	RB	F-)	IRB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Rati
/N 1		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0		0 0	(0 0	(D C		0 0)	0	0	0 () (0 -
2	Central governments		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Institutions		0		0 0	(0 0	(0 0		0 0)	0	0	0 () (0 -
	Corporates		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: Specialised Lending		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: SME		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
	Retail		0		0 0	(0 0	(D C)	0 0)	0	0	0 (0 (0 -
	Retail - Secured on real estate property		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		00	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Retail - Qualifying Revolving		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail - Of Which: SME		0		0 0	(0 0	(D C		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 -
	Equity		0		0		0	(0		C)	0	0	0 (0 (0 -
	Securitisation																
	Other non-credit obligation assets		0		0		0	(0		C)	0	0	0 (0 (0 -
8	IRB TOTAL		0		0 0	0	0	(0		0 0		0	0	0 () (<u>0</u> -

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	Dayensche Lanuesdank																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stag		Stock of provisions for stage 1 exposure S	Stock of provisions for tage 2 exposure	provisions for	Coverage Rat Stage 3 expos
	Central banks		38,264		C	C	0	0	-	38,264	0	(0 0	0	0 -	-	38,264	0	0	0	0	0 -	
	Central governments		22,182	6,199	242	1	3	96	39.52%	22,223	6,142	258	8 1	2	97	37.57%	22,236	6,113	275	1	2	98	35
	Institutions		16,499	1,439	51	4	10	10	20.56%	16,823	1,091	75	5 3	9	16	20.76%	16,824	1,066	99	3	8	20	20
	Corporates		80,020	10,232	1,863	69	350	744	39.93%	16,823 80,990	8,711	2,414	4 70	177	893	36.99%	79,904	9,230	2,981	69	184	1,031	34
	Corporates - Of Which: Specialised Lending		17,620	2,448	547	15	37	205	37.38%	18,444	1,503	668	8 21	25	230	34.47%	17,794	2,014	807	20	27	260	32
	Corporates - Of Which: SME		24,890	1,039	562	. 14	36	179	31.92%	24,941 17,319	839	711	1 14	16	202	28.37%	24,833	803	855	14	15	223	26
	Retail		17,077	1,663	414	13	72	140	33.68%	17,319	1,301	535	5 13	60	178	33.26%	17,308	1,166	681	13	85	230	33
	Retail - Secured on real estate property		5,942	413	127	1	4	11	8.40%	6,115	208	158	8 1	1	12	7.74%	6,123	175	183	1	1	13	7
avericebo Landochank	Retail - Secured on real estate property - Of Which: SME		483	61	14	C	0	1	6.69%	503	36	18	8 0	0	1	6.06%	504	31	22	0	0	1	5.
ayerische Landesbank	Retail - Secured on real estate property - Of Which: non-SME		5,459	352	113	C	4	10	8.61%	5,612	173	140	0 1	1	11	7.96%	5,619	144	162	1	1	12	7.
	Retail - Qualifying Revolving		5,329) 129	17	2	4	8	48.99%	5,385	66	24	4 2	3	12	48.23%	5,387	58	30	2	3	14	47.
	Retail - Other Retail		5,807	' 1,120	270	11	64	121	44.58%	5,819	1,026	353	3 10	56	154	43.67%	5,798	933	467	10	81	202	43.
	Retail - Other Retail - Of Which: SME		573	3 105	25	1	2	7	27.64%	608	63	32	2 1	2	9	26.88%	610	55	38	1	2	10	26.5
	Retail - Other Retail - Of Which: non-SME		5,234	1,016	245	10	62	114	46.31%	5,211	964	320	0 9	54	145	45.36%	5,188	878	429	9	79	191	44.6
	Equity		18	3 0	0	C	0	0	23.24%	18	0	(0 0	0	0	23.91%	18	0	0	0	0	0	23.3
	Securitisation																						
	Other non-credit obligation assets		0) 0	0	C	0	0	-	0	0	(0 0	0	0 -	-	0	0	0	0	0	0 -	,
	IRB TOTAL		174,061	19,532	2,570	86	435	990	38.50%	175,637	17,245	3,282	2 88	247	1.183	36.05%	174,554	17,575	4,035	86	279	1,379	34.18

													Baseline Scenario									
						31/12/2021	_						31/12/2022						31/12/2023			
		(mln EUR, %)		Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage Ra re Stage 3 exp
	Central banks		37,238	0	0	(0 0) () –	37,238	0	0	0	0	() –	37,238	0	0	0	0	0 -
	Central governments		21,643	5,545	134		1 1	54	40.00%	21,678	5,507	137	1	1	55	40.00%	21,687	5,495	139	1	1 5	56 40
	Institutions		13,635	467	42		2 3	8 8	19.42%	13,640	446	58	2	3	1:	19.42%	13,626	444	74	2	2 1	14 19
	Corporates		64,161	7,152	1,463	5:	1 222	2 611	41.78%	64,383	6,521	1,871	52	116	726	38.82%	63,862	6,622 2	,291 5	52 1	12 83	33 36.
	Corporates - Of Which: Specialised Lending		11,918	829	316	10	0 11	121	. 38.28%	12,141	547	374	15	11	135	36.20%	11,861	753	447 1	14	13 15	54 34.
	Corporates - Of Which: SME		24,065	942	554	13	3 26	5 178	32.05%	24,119	745	698	14	15	199	28.57%	24,015	712	835 1	14	13 22	20 26.3
	Retail		16,984	1,654	411	13	3 72	2 138	33.65%	17,222	1,296	531	13	59	176	33.24%	17,211	1,162	676 1	13	85 22	28 33.7
	Retail - Secured on real estate property		5,914	409	126		1 4	11	8.38%	6,085	207	157	1	1	12	2 7.71%	6,093	174	182	1	1 1	13 7.3
	Retail - Secured on real estate property - Of Which: SME		481	60	14	(0 0) 1	6.34%	501	35	18	0	0	:	. 5.79%	502	31	21	0	0	1 5.
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		5,433	349	112	(0 4	10	8.62%	5,584	171	139	1	1	1:	. 7.96%	5,591	143	160	1	1 1	12 7.
	Retail - Qualifying Revolving		5,273	128	17	2	2 4	4 8	48.79%	5,329	65	24	2	3	1:	48.04%	5,332	57	30	2	3 1	14 47.0
	Retail - Other Retail		5,797	1,117	268	1:	1 64	120	44.56%	5,808	1,024	350	10	56	153	43.65%	5,786	931	465 1	10	81 20	01 43.
	Retail - Other Retail - Of Which: SME		572	105	25		1 2	2 7	27.39%	607	62	32	1	2	Q	26.68%	609	55	38	1	2 1	10 26.3
	Retail - Other Retail - Of Which: non-SME		5,224	1,012	244	10	0 62	2 113	46.31%	5,200	961	318	9	54	144	45.36%	5,177	876	427	9	79 19	90 44.0
	Equity		18	0	0	(0 0) (23.24%	18	0	0	0	0	() 23.91%	18	0	0	0	0	0 23.3
	Securitisation																					
	Other non-credit obligation assets		0	0	0	(0 0) (-	0	0	0	0	0	() –	0	0	0	0	0	0 -
	IRB TOTAL		153,678	14,819	2,049	67	7 299	811	39.58%	154,180	13,770	2,597	68	179	969	37.30%	153,642	13,723 3,	181 6	57 20	0 1,13	35.5

													Baseline Scenario										
						31/12/2021							31/12/2022						31/12	2/2023			
		(mln EUR, %		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage	3 exposure provisi	ions for pro	Stock of Stoc visions for provisio e 2 exposure Stage 3 e	ons for	verage Rat ge 3 expos
	Central banks		275	5	0 0)	0 () () -	275	0	(0 0		0	0 -	275	0	0	0	0	0 -	
	Central governments		82	2 7	2 6	5	0 1	. (1.72%	81	. 69	10	0 0		0	0 1.84%	vo 79	67	14	0	0	0	1.
	Institutions		673	3	8 0)	0 () () 20.95%	673	8 8	1	1 0		0	0 24.32%	<i>б</i> 672	8	1	0	0	0	24.1
	Corporates		2,789	9 75	0 51		2 64	11	. 20.83%	2,771	. 730	89	9 2		33	8 20.42%	ó 2,650	817	123	2	43	25	20.0
	Corporates - Of Which: Specialised Lending		319	9 17	8 30)	0 5	5	5 15.95%	314	164	49	9 0		3	8 15.419	ó 276	187	64	0	2	10	15.0
	Corporates - Of Which: SME		146	6	0 1		0 () (8.33%	146	0	1	1 0		0	0 9.15%	<u>ю</u> 145	0	2	0	0	0	8.9
	Retail		g	9	2 ()	0 () (26.98%	10	0	(0 0		0	0 26.71%	<u>ю</u> 10	0	0	0	0	0	26.70
	Retail - Secured on real estate property		3	3	1 0)	0 () (6.77%	4	0	(0 0		0	0 5.61%	ó 4	0	0	0	0	0	5.82
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		C	0	0 0)	0 () (4.46%	C	0	(0 0		0	0 4.39%	<u>ю́</u> 0	0	0	0	0	0	4.4
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		3	3	1 0)	0 () (6.77%	4	0	(0 0		0	0 5.61%	ó 4	0	0	0	0	0	5.83
	Retail - Qualifying Revolving		(*)	3	0 0)	0 () () 55.35%	3	0	(0 0		0	0 55.78%	δ 3	0	0	0	0	0	55.92
	Retail - Other Retail			3	0 0)	0 () () 29.23%	3	0	(0 0		0	0 29.94%	<u>6</u> 3	0	0	0	0	0	30.4
	Retail - Other Retail - Of Which: SME		C	0	0 0)	0 () (0.15%	C	0	(0 0		0	0 0.25%	ω 0	0	0	0	0	0	0.34
	Retail - Other Retail - Of Which: non-SME		3	3	0 0)	0 () (38.63%	3	0	(0 0		0	0 38.82%	<u>6</u> 3	0	0	0	0	0	38.92
	Equity		C	D	0 0)	0 () () –	C	0	(0 0		0	0 -	0	0	0	0	0	0 -	
	Securitisation																						
	Other non-credit obligation assets		C	0	0 0		0 () () –	C	0	(0 0		0	0 -	0	0	0	0	0	0 -	
	IRB TOTAL		3,828	8 83:	L 57		2 65	11	. 18.94%	3,809	807	100	2	3	34 1	9 18.58%	3,686	891	139	2	44	25	18.18

												Baseline Scenario										
					31/12/2021							31/12/2022						31/12/20)23			
owN um	(mln EU		e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exp	Stock o provisions Stage 1 exp	f Stock for provision osure Stage 2 exj	of Stock ns for provisio posure Stage 3 ex	k of ons for exposure Stage	rage Ratio - 9 3 exposure
55	Central banks	73	9	0 0		D C) () -	73	9 0	(0 0	(0 0	-	739	0	0	0	0	0 -	
56	Central governments	3	6 6	66 63	(0 0	25	40.00%	3	6 66	63	3 0		0 25	40.00%	36	66	63	0	0	25	40.00%
57	Institutions	35	0 62	27 1		0 6	(51.30%	39	6 581	1	1 0		6 1	40.97%	396	580	2	0	6	1	36.68%
58	Corporates	1,83	0 30	06 100		2 2	. 36	35.70%	2,04	6 79	111	1 2		1 38	34.06%	1,998	115	124	2	1	40	32.42%
59	Corporates - Of Which: Specialised Lending	1,30	3 25	51 96		1 2	. 34	35.79%	1,48	9 57	104	4 1	(0 36	34.24%	1,444	93	113	1	1	37	32.67%
60	Corporates - Of Which: SME		0	0 0		0 0	0 0) -		0 0		0 0		0 0	-	0	0	0	0	0	0 -	
61	Retail		5	1 0		0 0	() 39.47%		6 0	(0 0	(00	35.97%	6	0	0	0	0	0	34.36%
62	Retail - Secured on real estate property		2	0 0		D C	(13.27%		3 0	(0 0	(0 0	12.31%	3	0	0	0	0	0	12.50%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0 0		D C) () -		0 0	(0 0	(0 0	-	0	0	0	0	0	0 -	
	Retail - Secured on real estate property - Of Which: non-SME		2	0 0		D C) (13.27%		3 0	(0 0	(0 0	12.31%	3	0	0	0	0	0	12.50%
65	Retail - Qualifying Revolving		2	0 0		D C) (63.54%		2 0	(0 0	(0 0	62.24%	2	0	0	0	0	0	61.48%
66	Retail - Other Retail		1	0 0		0 0) () 49.97%		1 0	(0 0	(0 0	48.77%	1	0	0	0	0	0	48.08%
67	Retail - Other Retail - Of Which: SME		0	0 0		0 0) () -		0 0	C	0 0	(0 0	-	0	0	0	0	0	0 -	
68	Retail - Other Retail - Of Which: non-SME		1	0 0		0 0) () 49.97%		1 0	(0 0	(0 0	48.77%	1	0	0	0	0	0	48.08%
69	Equity		0	0 0		0 0) () -		0 0	(0 0	(0 0	-	0	0	0	0	0	0 -	
70	Securitisation																					
71	Other non-credit obligation assets		0	0 0		0 0) () -		0 0	(0 0	(0 0	-	0	0	0	0	0	0 -	
72	IRB TOTAL	2,96	0 1,00	164		2 8	61	. 37.43%	3,222	2 726	176	6 2	6	6 64	36.24%	3,174	762	189	2	6	66	35.00%







													Baseline Scenari	D							
						31/12/2021			_				31/12/2022					31/12/2023			
		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions f Stage 2 expos	Stock of for provisions for sure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0	0	0	0	0	C) -		0	0	D	0	0	D - 0	0	0 (0	<u>ז נ</u>	ວ <mark></mark> -
	Central governments		0	0	0	0	0	0) -		0	0)	0	0	D - 0	0	0 0	D	<u>) (</u>	ິ <mark>ງ</mark> -
	Institutions		0	0	0	0	0	0) –		0	0)	0	0	D - 0	0	0 0	D	י) כ	<u>ງ</u> -
	Corporates		0	0	0	0	0	0) -		0	0)	0	0	D - 0	0	0 0	D	<u>) (</u>	ິ <mark>ງ</mark> -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ິງ -
	Corporates - Of Which: SME		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ິງ -
	Retail		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ე -
	Retail - Secured on real estate property		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	י) ר	ე -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ິງ -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	C) -		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ິງ -
	Retail - Qualifying Revolving		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ე -
	Retail - Other Retail		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ე -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ე -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	<u>ז</u> נ	ິງ -
	Equity		0	0	0	0	0	C) –		0	0)	0	0	D - 0	0	0 0	D	י) ר	ე -
	Securitisation																				
	Other non-credit obligation assets		0	0	0	0	0	0) –		0	0)	0	0	D - 0	0	0 0	0	<u>ז</u> ר	ე -
	IRB TOTAL		0	0	0	0	0	0	-		0	0 0		0	0) - 0	0	0 0		ס آر	<u> </u>

RowN			
um			mln EUR, ۱۹)
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	89	223	5	5 0	0 0) 2	40.00%	89	223	6	5 0	0	2	40.00%	97	216	6	ō 0	0	2	40.00% 14.45%
	362	0	1	0	0 0) 0	14.81%		0]	1 0	0	0	14.68%	361	0	2	2 0	0	0	14.45%
	2,949		10) 2	2 0) 1	12.65%	2,952	17	18	3 2	0	3	15.37%	2,703		35	5 2	1	5	14.34%
	1,643	26	6	5 1	0) 1	12.26%	1,649	15	11	1 1	0	1	12.70%	1,406	245	24	1	1	3	11.95%
	0	0	0) 0	0 0) 0	-	0	0) (0 0	0	0	-	0	C	C	00	0	0	-
	4	0	0) 0	0 0	0 0	37.73%	o 4	0) (0 0	0	0	35.61%	b 4	0	C	0 0	0	0	34.39% 37.63%
	1	0	0	0 0	0 0	0	38.63%	b <u>1</u>	0) (0 0	0	0	38.08%	b <u>1</u>	0	0	0 0	0	0	37.63%
	0	0	0	0		0	-	0	0) (0 0	0	0	-	0	0	0	0	0	0	-
	1	0	0	0		0	38.63% 57.64%	b 1	0		0 0	0	0	38.08%	p 1	0	0	0	0	0	37.63%
	2	0	0				31.95%	2	0		0	0	0	57.41% 28.02%	2	0	0	0	0	0	37.63% 57.27% 25.48%
	0	0	0				31.95%	0	0		0 0	0	0	28.02%	0	0	0	0	0	0	25.48%
	0	0	0	0			- 31.95%	0			0	0	0	- 28.02%	0	0	0	0	0	0	- 25.48%
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	0	0	0)) 0	-	0	0) (0	0	0	-	0	0	0) 0	0	0	-
	3,403	253	16	2	1	3	22.40%	3,406	241	25	5 2	ů O	5	20.88%	3,164	466	42	2 2	1	7	17.87%

ſ										Baseline Scenario)									
				31/12/2021						31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(0 0) C	0	0	0	-	0	0 0	() 0	-	0	0	0	() 0	C	-
	147	7 1	. 14	0	0	6	40.00%	147	1 14	() () 6	40.00%) 147	1	14	(0 0	6	6 40.00%
	46	5 0) 0) 0	0	0	45.77%	46	0 0	() () 0	30.81%	46	0	0	(0 0	C	25.64% 5 15.09%
	1,710) 483	8 18	3 1	4	3	15.38%	1,928	254 29		1 1	. 5	15.41%	1,960	212	40		. 1	6	5 15.09%
	623	3 410) 13	0	3	1	11.28%	839	188 20		1 1	. 2	11.38%	875	146	26		. 1	3	11.34%
	517	7 9) 2	2 0	0	0	8.15%	515	9 3	() () 0	7.02%	514	9	5	() 0	C	6.63%
		3 1	. 1	. 0	0	0	43.15%	3	1 1	() () 0	40.32%	3	0	1	() 0	C) 38.46%
	1	L 0) C	0	0	0	2.57%	1	0 0	() () 0	3.05%) 1	0	0	(0 0	C) 3.15%
	(0 0) C	0 0	0	0	2.43%	0	0 0	() () 0	2.84%	0	0	0	(0 0	C	2.91% 6.64%
	(0 0	0 0	0	0	0	4.90%	1	0 0	() () 0	6.27%		0	0	(0 0	C	6.64%
	2	2 0	0 0	0	0	0	58.20% 49.67%	2	0 0	() () 0	57.90%	2	0	0	(0 0	C) 57.72%
	(0 0	0	0	0	0	49.67%	0	0 0	() () 0	48.93%) 1	0	0	(0 0	C	48.32%
	(0 0	0 0	0	0	0	59.11%	0	0 0	() () 0	59.11%	0	0	0	(0 0	C) 59.11%
	(0 0	0 0	0	0	0	48.53%	0	0 0	() (0 0	47.76%) 1	0	0	(00	C) 47.14%
	(0 0	0 0	0	0	0	-	0	0 0	() (0 0	-	0	0	0	(0 0	C) -
	(0 0	0 0	0	0	0	-	0	0 0	() (0	-	0	0	0	(00	C) -
	1,906	6 486	33	1	4	9	26.41%	2,124	256 44	1	1	. 10	23.62%	2,156	214	55	1	1	12	21.83%

- 1										Baseline Scenario									
				31/12/2021						31/12/2022						31/12/2023			
२, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stage	Stock of ovisions for e 3 exposure	io - sure Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	0	0	0	0	0 -		0 0	00	0	(0 0) -	0	0 0	00	0	0	-
	0	0	0	0	0	0 -		0 0	00	0	(00) -	0	0 0	00	0	0	-
	0	0	0	0	0	0 -		0 0	00	0	(0 0) –	0	0 0	0 0	0	0	-
	0	0	0	0	0	0 -		0 0	00	0	(0 0) –	0	0 0	0 0	0	0	-
	0	0	0	0	0	0 -		0 0	00	0	(0 0) -	0	0 0	0 0	0	0	-
	0	0	0	0	0	0 -		0 0	0 0	0	(0 0) -	0	0 0	0 0	0	0	<u> </u>
	0	0	0	0	0	0 -		0 0	0 0	0	(0 0) -	0	0 0	0 0	0	0	<u> </u>
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	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
											Baseline Scenario									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
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										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	0 0	0		0 0) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
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EBA EUROPEAN BANKING AUTHORITY

	Dayensche Lanuesbank																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure Sta		Stock of provisions for tage 1 exposure Si	Stock of provisions for tage 2 exposure	provisions for	Coverage Ratic Stage 3 exposu
	Central banks		38,264	ł) C	() 0	0	-	38,264	0	C) 0	0	0	-	38,264	0	0	0	0	0 -	
	Central governments		21,822	2 6,556	245	1	. 3	96	39.04%	21,984	6,375	264	ł 1	2	98	37.02%	21,872	6,469	282	1	2	100	35
	Institutions		14,581	3,340	67	6	5 13	18	27.45%	15,990	1,895	104	8	13	30	28.75%	15,842	2,002	145	7	13	43	29.
	Corporates		74,981	14,903	2,231	162	2 328	1,139	51.08%	78,129	10,890	3,096	5 254	269	1,490	48.14%	75,000	13,028	4,087	214	297	1,956	47.
	Corporates - Of Which: Specialised Lending		15,119	9 4,856	640	23	64	288	44.99%	16,610	3,182	822	2 29	56	335	40.72%	16,252	3,359	1,004	26	54	380	37.
	Corporates - Of Which: SME		24,198	3 1,667	625	47	7 38	278	44.50%	23,542	2,045	903	64	51	355	39.35%	22,060	3,208	1,223	52	53	457	37.
	Retail		15,305	3,400	450	44	93	184	40.93%	14,580	3,901	673	3 57	185	310	45.99%	13,541	4,694	920	43	153	471	51.
	Retail - Secured on real estate property		5,765	5 559	157	6	5 4	33	20.86%	5,639	614	229	8	14	49	21.30%	5,416	759	307	7	11	69	22.
avoriacha Landochank	Retail - Secured on real estate property - Of Which: SME		460) 80	17	() 0	2	11.81%	444	87	26	5 1	1	3	11.76%	417	103	36	1	1	4	12.0
ayerische Landesbank	Retail - Secured on real estate property - Of Which: non-SME		5,305	5 479	140		5 4	31	21.94%	5,195	527	202	2 8	13	46	22.53%	4,999	656	270	6	10	65	23.
	Retail - Qualifying Revolving		5,129	9 324	23	7	7 5	12	54.10%	5,050	384	41	. 10	21	27	64.57%	4,914	498	63	9	17	46	73.1
	Retail - Other Retail		4,411	2,517	270	31	. 83	139	51.52%	3,891	2,904	404	39	149	234	58.08%	3,211	3,437	550	27	125	356	64.6
	Retail - Other Retail - Of Which: SME		515	5 158	30	2	2 3	9	30.15%	487	171	46	5 2	8	14	30.99%	440	201	62	2	6	20	31.9
	Retail - Other Retail - Of Which: non-SME		3,896	5 2,359	240	29	80	130	54.22%	3,404	2,733	358	3 36	141	220	61.53%	2,771	3,236	488	26	118	336	68.8
	Equity		18	3 0) C	() 0	0	26.66%	18	0	C	0	0	0	28.37%	18	0	0	0	0	0	29.6
	Securitisation																						
	Other non-credit obligation assets		0) 0) C	() 0	0) –	0	0	C	0	0	0	-	0	0	0	0	0	0 -	-
	IRB TOTAL		164,971	. 28,199	2,993	214	437	1,438	48.04%	168,965	23,062	4,137	' 321	469	1,928	46.59%	164,537	26,193	5,434	265	465	2,570	47.299

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks		37,238	0	0		0 (0 0	-	37,238	3 0	0	0	0	() -	37,238	0	0	0)	0 -
	Central governments		21,310	5,877	134	ł	1 2	2 54	40.00%	21,448	5,736	137	1	2	55	40.00%	21,343	5,837	141	1		. 50	40.
	Institutions		12,741	1,351	52	2	4 6	5 13	25.83%	13,406	658	80	7	7	22	2 27.47%	12,891	1,141	113	6		33	3 29.5
	Corporates		62,803	8,271	1,702	. 12	4 134	4 922	54.16%	63,756	6,700	2,319	193	161	1,148	3 49.49%	60,548	9,154	3,074	160	18	1,48	48.3
	Corporates - Of Which: Specialised Lending		10,973	1,734	355	1	6 22	2 175	49.39%	11,551	1,059	453	20	27	202	44.67%	11,228	1,275	559	19	2	23	41.3
	Corporates - Of Which: SME		23,437	1,508	616	6 4	6 28	3 276	44.79%	22,741	1,934	886	63	49	351	1 39.67%	21,295	3,071	1,196	51	5	450	37.6
	Retail		15,215	3,389	446	4	4 92	2 182	40.86%	14,492	3,889	668	57	184	307	7 45.94%	13,456	4,680	913	42	15	2 46	51.1
	Retail - Secured on real estate property		5,738	555	156	5	6 4	4 32	20.83%	5,613	609	227	8	14	48	3 21.26%	5,390	754	304	7	1	. 6	8 22.4
	Retail - Secured on real estate property - Of Which: SME		458	80	17	,	0 (2 2	11.35%	442	. 87	26	1	1		3 11.46%	416	103	36	1			4 11.7
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		5,280	475	139		5 4	4 31	21.95%	5,171	. 523	201	8	13	45	5 22.52%	4,975	652	268	6	1) 64	23.92
	Retail - Qualifying Revolving		5,075	321	22		7 5	5 12	53.86%	4,998	380	40	10	21	26	64.33%	4,863	493	62	8	1	7 4!	5 72.9
	Retail - Other Retail		4,401	2,513	268	3	1 83	3 138	51.45%	3,881	2,900	401	39	149	233	3 58.04%	3,202	3,433	547	27	124	ł 354	64.6
	Retail - Other Retail - Of Which: SME		514	158	30		2 3	3 9	29.79%	486	171	45	2	8	14	4 30.74%	439	201	62	2		5 20	.0 31.7
	Retail - Other Retail - Of Which: non-SME		3,887	2,355	238	2	9 80	129	54.18%	3,395	2,729	356	36	141	219	9 61.51%	2,763	3,232	485	25	118	334	68.8
	Equity		18	0	0		0 0	0 0	26.66%	18	0	0	0	0	(28.37%	18	0	0	0			0 29.6
	Securitisation																						
	Other non-credit obligation assets		0	0	0		0 (D C	-	0	0	0	0	0	() -	0	0	0	0			0 -
	IRB TOTAL		149,325	18,887	2,335	174	4 233	3 1,171	50.17%	150,358	16,983	3,205	258	353	1,532	47.79%	145,494	20,812	4,240	209	342	2,042	2 48.16

													Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
wN Im		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 expos	Stock of ure provisions fo Stage 1 exposi	Stock of r provisions for ıre Stage 2 exposur	Stock of provisions for re Stage 3 exposur	Coverage Ratio - Stage 3 exposure
37	Central banks		275	0) 0) (0 0) C) -	275	'5	0 (0 0	(0	-	275	0	0	0	0	0 -
38	Central governments		81	70) 8	3 (0 1	. C	2.08%	80	60 6	57 14	4 0	(0	2.09%	78	64	18	0	0	0 2.09%
39	Institutions		622	59) 1	. (0 0) (47.33%	673	'3	8	1 0	(0	41.00%	672	8	1	0	0	1 37.06%
40	Corporates		1,916	1,594	80)	2 70) 19	23.61%	2,584	84 89	0 115	5 2	44	28	24.77%	2,596	850	144	2	59	36 25.03%
41	Corporates - Of Which: Specialised Lending		258	218	3 50) (0 4	ļ g	9 18.54%	266	6 19	6 65	5 0	3	13	19.74%	267	186	74	0	3	15 19.97%
42	Corporates - Of Which: SME		87	58	3 1	. (0 0) () 11.51%	137	37	8 2	2 0	(0	11.77%	128	16	3	0	0	0 11.66%
43	Retail		8	2	2 0) (0 0) C) 32.48%	8	8	2 (0 0	(0	37.40%	8	2	0	0	0	0 42.44% 0 21.09%
44	Retail - Secured on real estate property		2	1	. 0) (0 0) C) 11.57%	2	2	1 (0 0	(0	16.33%	2	1	0	0	0	0 21.09%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0) 0) (0 C) (10.36%	(0	0 (0 0	(0	11.19%	0	0	0	0	0	0 11.92%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		2	1	. 0)	0 0) () 11.58%	2	2	1 (0 0	(0	16.34%	2	1	0	0	0	0 21.12%
47	Retail - Qualifying Revolving		3	0) 0)	0 0) (63.36%	3	3	0 (0 0	(0	79.97%	3	0	0	0	0	0 87.00%
48	Retail - Other Retail		2	0) 0)	0 0) () 35.59%	2	2	0 (0 0	(0	41.10%	2	1	0	0	0	0 46.23%
49	Retail - Other Retail - Of Which: SME		0	0) 0)	0 0) (0.20%	(0	0 (0 0	(0	0.44%	0	0	0	0	0	0 0.73%
50	Retail - Other Retail - Of Which: non-SME		2	0) 0)	0 0) (46.23%	2	2	0 (0 0	(0	51.39%	2	1	0	0	0	0 56.26%
51	Equity		0	0) 0)	0 C) () -	(0	0 (0 0	(0	-	0	0	0	0	0	0 -
52	Securitisation																					
53	Other non-credit obligation assets		0	0) 0) (0 C) () -	(0	0 (0 0	(0	-	0	0	0	0	0	0 -
54	IRB TOTAL		2,903	1,724	89	2	2 71	. 19	21.78%	3,620	0 96	7 130) 3	45	29	22.54%	3,629	924	L63	2 5	59 3	37 22.65%

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
RowN um	(mln EUR, 1		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposu	Stock of provisions for e Stage 3 exposu	or Stage 3 exposure
55	Central banks	739		0 0) (0	C	-	73	9 0	C	0 0		0 0	-	739	0	0	0	0	0 -
56	Central governments	20	8	63 63	3	0	25	40.00%	3	6 66	63	3 0	(0 25	40.00%	36	66	63	0	0	25 40.00%
57	Institutions	71	90	95 2	2	6	1	41.35%	36	616	2	2 0	(6 1	40.52%	381	594	3	0	6	1 39.10%
58	Corporates	1,547	58	30 110		5	47	42.60%	1,83	6 274	127	7 3		3 51	40.18%	1,865	229 1	43	3	2	55 38.42%
59	Corporates - Of Which: Specialised Lending	1,076	47	'1 103	3	3	45	43.21%	1,30	8 225	117	7 2		2 48	40.85%	1,332	190 1	29	2	2	50 39.06%
60	Corporates - Of Which: SME	0		0 0) (0	C	-		0 0	C	0 0	(0 0	-	0	0	0	0	0	0 -
61	Retail	5		1 0) (0	C	43.87%		5 1	C	0 0	(0 0	47.78%	5	1	0	0	0	0 51.88%
62	Retail - Secured on real estate property	2		0 0) (0	C	19.66%		2 0	C	0 0	(0 0	25.70%	2	0	0	0	0	0 30.60%
63 64 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0		0 0) (0	C) –		0 0	C	0 0	(0 0	-	0	0	0	0	0	0 -
64 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	2		0 0) (0	C	19.66%		2 0	C	0 0	(0 0	25.70%	2	0	0	0	0	0 30.60%
65	Retail - Qualifying Revolving	2		0 0) (0	C	71.01%		2 0	C	0 0	(0 0	81.68%	2	0	0	0	0	0 87.34%
66	Retail - Other Retail	1		0 0) (0	C	55.64%		1 0	C	0 0	(0 0	62.91%	1	0	0	0	0	0 70.23%
67	Retail - Other Retail - Of Which: SME	0		0 0) (0	C) –		0 0	C	0 0	(0 0	-	0	0	0	0	0	0 -
68	Retail - Other Retail - Of Which: non-SME	1		0 0) (0	C	55.64%		1 0	C	0 0	(0 0	62.91%	1	0	0	0	0	0 70.23%
69	Equity	0		0 0) (0	C	-		0 0	C	0 0	(0 0	-	0	0	0	0	0	0 -
70	Securitisation																				
71	Other non-credit obligation assets	0		0 0) (0	C	-		0 0	C	0 0	(0 0	-	0	0	0	0	0	0 -
72	IRB TOTAL	2,383	1,56	8 175	3	11	73	41.65%	2,97	5 957	193	3 3	8	8 77	40.13%	3,026	890 2	09	3	8	82 38.92%







													Adverse Scenarie	D							
						31/12/2021			_				31/12/2022	_				31/12/2023			_
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions e Stage 2 expo	f Stock of for provisions for osure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		0) 0	0	C	C) () –	0)	0 ()	0	0	D - 0	0	0 0) ()	0 -
	Central governments		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	0 -
	Institutions		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	D -
	Corporates		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	0 -
	Corporates - Of Which: Specialised Lending		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	D -
	Corporates - Of Which: SME		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	D -
	Retail		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	D -
	Retail - Secured on real estate property		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	D -
N.A.	Retail - Secured on real estate property - Of Which: SME		0) 0	0	C	C) () -	0)	0 ()	0	0	D - 0	0	0 0) (D -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	D -
	Retail - Qualifying Revolving		0) 0	0	C	C) () -	0)	0 ()	0	0	D - 0	0	0 0) (D -
	Retail - Other Retail		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) ()	D -
	Retail - Other Retail - Of Which: SME		0) 0	0	C	C	0 0) -	0)	0 0)	0	0	D - 0	0	0 0) ()	D -
	Retail - Other Retail - Of Which: non-SME		0) 0	0	C	C) () -	0)	0 ()	0	0	D - 0	0	0 0) ()		0 -
	Equity		0) 0	0	C	C) () -	0)	0 0)	0	0	D - 0	0	0 0) (0 -
	Securitisation																				
	Other non-credit obligation assets		0) 0	0	C	C) () -	0)	0 ()	0	0	D - 0	0	0 0) (0 -
	IRB TOTAL		0	0	0	0	0	0	-	0)	0 0		0	0) - 0	0 0	0 0) -

RowN			
um			mln EUR, ۱۹)
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0 0) (0 0) –	0	0	C	0	0	() -	C	0	0	0	0	0	-
	83	230) 5	5 0) (2	40.00%	83	229	6	0	0	2	40.00%	83	229	6	0	0	2	40.00%
	358	4	1	. 0) (0 0) 33.35%		2	1	0	0	0	29.50%	358	3	2	0	0	0	27.05%
	2,274			2	2	7 4	17.93%	2,578	370	39	3	4	8	3 19.14%	2,368 1,081	560	59	2	6	11	19.11% 15.68%
	982	676	18	1	. 7	7 3	3 14.27%	1,282	362	31	2	4	5	5 15.58%	1,081	547	47	1	6	7	15.68%
	0	0	0	0 0) (0 0) -	0	0	C	0	0	() -	0	0	0	0	0	0	-
	3	0	0	0 0) (0 0	48.05%	3	0	0	0	0	(55.57%	3	1	0	0	0	0	58.95% 70.76%
	1	0	0	0 0			55.30%	1	0	0	0	0	(69.65%	b 1	0	0	0	0	0	70.76%
	0	0		0				0	0		0	0	(0	0	0	0	0	0	-
	1	0		0) 55.30%) 65.29%		0		0	0	() 69.65%) 76.96%		0	0	0	0	0	70.76% 83.57%
	2	0		0			39.53%	2	0		0	0	() 78.98%	2	. 0	0	0	0	0	39.24%
	0	0		0			- 39.33%	0	0		0	0	()		0	0	0	0	0	- 59.2470
	0	0		0			39.53%))	0		0	0	(38.18%			0	0	0	0	39.24%
	0	0		0) -	, 0 0	0		0	0	() -		0	0	0	0	0	-
	0			0							0	0						0	0	0	
	0	0) 0	0 0) (0) –	0	0	C	0	0	() -	C	0	0	0	0	0	-
	2,719	926	28	3	7	7 6	22.72%	3,024	602	46	3	4	10	22.09%	2,812	793	67	3	6	14	21.29%

[Adverse Scenario									
			31/12/2021						31/12/2022							31/12/2023		
, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for ure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	0	0	0	-	0	0 0	C) () 0	-	0	0	0	0	0 () -
	147	2 14	0	0	6	40.00%	147	2 14	C) () 6	40.00%	147	2	. 14	0	0 6	6 40.00%
	43	3 0	0	0	0	49.15%	46	0 0	C) () 0	48.11%	46	0	0	0	0 (0 44.04%
	1,430	755 26	2	7	5	18.10%	1,591		2	2 5	9	19.73%	1,688	458	66	2	4 13	3 19.94%
	377	650 19	1	6	3	13.91% 15.04%	529		1	5	5 5	15.27%	637	364	46	1	3 7	7 15.42%
	512	12 2	0	0	0	15.04%	505	18 5	1	() 1	16.67%	486	33	8	1	0 2	2 18.26%
	2	1 1	0	0	0	62.65%	2	1 1	C) (0 0	57.51%	2	1	. 1	0	0 (55.90%
	0	0 0	0	0	0	6.65%	0	0 0	C) (0	9.02%	0	0	00	0	0 (0 10.19%
	0	0 0	0	0	0	6.30%	0	0 0	C) (0	8.49%	0	0	0	0	0 (9.41%
	0	0 0	0	0	0	12.15%	0	0 C	C) (0 0	15.79%	0	0	0	0	0 (18.16%
	2	0 0	0	0	0	72.41%	2	OC	C) (0 0	82.40%	2	0	00	0	0 (0 87.56%
	0	0 0	0	0	0	74.98%	0	0 1	C) (0 0	73.87%	0	0	1	0	0 (0 74.13%
	0	0 0	0	0	0	82.73% 74.08%	0	0 0	C) (0	82.73%	0	0	0	0	0 (0 82.73%
	0	0 0	0	0	0	74.08%	0	0 0	C) (0	72.97%	0	0	1	0	0 (73.35%
	0	0 0	0	0	0	-	0	0 0	C) (0 0	-	0	0	0	0	0 () -
	0	0 0	0	0	0	-	0		C) (0	-	0	0	0	0	0 ()-
	1,623	761 41	2	7	11	26.30%	1,787	576 62	2	2 5	15	24.78%	1,883	461	81	2	4 19	23.83%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
R, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0 0	0 0	-	0	0	0	0	(0 0) -	0	(0 0	0	0	0	-
	0	0	0	00	0 0	-	0	0	0	0		0 0) –	0	(0 0	0	0	0	-
	0	0	0	0 0	0 0	-	0	0	0	0	(0 0) –	0	(0 0	0	0	0	-
	0	0	0	0 0	0 0	-	0	0	0	0	(0 0) –	0	(0 0	0	0	0	-
	0	0	0	0 0	0 0	-	0	0	0	0	(0 0) -	0	(0 0	0	0	0	-
	0	0	0	0 0		-	0	0	0	0	(0 0) -	0	(0 0	0	0	0	-
	0	0	0	0 0	0 0	-	0	0	0	0	(0 0) -	0	(0 0	0	0	0	-
	0	0	0	0 0	0 0	-	0	0	0	0	(0 0) –	0	(0 0	0	0	0	-
	0	0	0	0 0		-	0	0	0	0	() –	0	(0	0	0	-
	0	0	0	0		-	0	0	0	0) -	0			0	0	0	-
	0	0	0	0		-	0	0	0	0			/ -	0			0	0	0	-
	0	0	0	0		-	0	0	0	0			/ _	0			0	0	0	-
	0	0	0	0		_	0	0	0	0				0			0	0	0	_
	0	0	0	0		-	0	0	0	0	(0	(0	0	0	-
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	0	0	Ő	0	Ŏ Ŏ	-	0	Ő	0	0	0	0 0	-	Ő	C	0 0	0	Ŭ O	Ö	-









	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022			-				31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0) 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0	0 0	-	0		0 0	0	0	0	-
	0	0	0	0		0 0) -	0	0	(0 0	0	0	-	0		0 0	0	0	0	-
	0		0	0) -	0	0	(0	0	-	0			0	0	0	-
	0		0	0) -	0	0		0	0		-	0			0	0	0	-
	0		0	0			-	0	0			0		-	0			0	0	0	-
	0		0	0) _	0	0			0		-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) -	0	0	(0 0	0	0 0	-	0		0 0	0	0	0	-
				_							-	-						_		-	
	0		0	0) -	0	0			0		-	0			0	0	0	-

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0	-	0	C	0	0)	D () -	0 0	0 0) (0	0	-
	C	0 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	00	0	0	0	00	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	00	0	0	0	0 0	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0	-	0	0	0	0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)) -	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0) -	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)) -	0 0			0	0	-
	0	0	0	0	0	0 0	-	0	0	0	0) -	0 0			0	0	-
	U	0	0	0	0	0	-	0	C	0	0)) - 	U) (0	0	-
	0			0							0								0	
	U			0			-	0		0	0) - -				0	0	-
	0	, v	U	0	0	U		U	0	Ŭ	0	' ·		_	, , , , , , , , , , , , , , , , , , ,	0	, U	0	0	

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (00) (0 () -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
			-								-				-	-			
	0	0 (0 0) ()) -	0			0	0	0	-	0 0	0 0	0	0	0	-
	U		0	u C		/ -	0	0	ין ט	0	0	0	-		0	0	0	0	-





								Actual				
								31/12/2020	0			
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provision Stage 3 exp
22		Central banks	0		0	() 0	0	() 0	0)
23		Central governments	25	0	0	() 25	0	1	0	0	J
24		Regional governments or local authorities	5,414	0	11	() 622		0) 0	0	
25		Public sector entities	208		41	() 212		0) 0) 0	
26		Multilateral Development Banks	0	C	0	() 0	0	C) 0	0 0	,
27		International Organisations	0	C	0	() 0	0	C) 0	0 0	, ,
28		Institutions	22,000	C	49	() 20,273	2,000	C) 1	. 0	,
29		Corporates	459	2	448	2	284	31	3	3 1	. 1	
30		of which: SME	61	C	49	() 49	9	C) 0	0)
31		Retail	434	27	302	38	3 1,457	15	28	3 3	2	2
32	GERMANY	of which: SME	132	C	76	C) 227	5	C) 0) 1	-
33		Secured by mortgages on immovable property	125	C	45	C) 92	34	C) 0) 1	
34		of which: SME	14	C	5	C) 14	0	C) 0	0	/
35		Items associated with particularly high risk	20	C	31	C	0 0	0	C) 0	0	1
36		Covered bonds	0	C	0	(0 0	0	C) 0	0	1
37		Claims on institutions and corporates with a ST credit assessment	0	C	0		00	0	C) 0	00	1
38		Collective investments undertakings (CIU)	10	C	8		00	0	0) 0	00	1
39		Equity	0	C	0		00	0	0) 0	00	1
40		Securitisation										
41		Other exposures	1	0	0	(231		C	00	0)
42		Standardised Total	28,697	29	935	40	23,196	2,083	31	. 4	4	/

								Actual				
								31/12/202	0			
			Exposure	values	Risk expos	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision e Stage 3 ex
43		Central banks	0	0	()	0 0	0) () ()	0
44		Central governments	0	0	()	0 0	0 0) () ()	0
45		Regional governments or local authorities	1	C	()	0 0	C) () ()	0
46		Public sector entities	0	C	()	D C	0) () ()	0
47		Multilateral Development Banks	0	0	()	D C	0) () ()	0
48		International Organisations	0	0	()	D C	0) () ()	0
49		Institutions	0	0	()	D C	0) () ()	0
50		Corporates	18	0	14	ł	0 4	. () () ()	0
51		of which: SME	0	0	()	D C	0) () ()	0
52		Retail	0	0	()	0 3	C) () ()	0
53	UNITED STATES	of which: SME	0	0	()	0 0	0) () ()	0
54		Secured by mortgages on immovable property	0	0	()	0 0	C	0 0) ()	0
55		of which: SME	0	0	()	0 0	C	0 0) ()	0
56		Items associated with particularly high risk	0	0	()	0 0	0 0	0 0) ()	0
57		Covered bonds	0	0	()	0 0	0 0	0 0) ()	0
58		Claims on institutions and corporates with a ST credit assessment	0	0	()	D C	0) () ()	0
59		Collective investments undertakings (CIU)	9	0	8	3	D C	0) () ()	0
60		Equity	0	0	()	D C	0) () ()	0
61		Securitisation										
62		Other exposures	0	0	0)	D C	0) () ()	0
63		Standardised Total	29	0	22	2 0) 7	0	C	0		0

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	e amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
64		Central banks	0	(0 0		0 () C) () () ()	0.00%
65		Central governments	0	(0 0		0 () C) () () (0.00%
66		Regional governments or local authorities	0	(0 0		0 0) C) () () (0.00%
67		Public sector entities	0	(0 0		0 0) C) () () (0.00% 0.00%
68		Multilateral Development Banks	0	(0 0		0 0) C) () () (0.00%
69		International Organisations	0	(0 0		0 0) C) () () (0.00%
70		Institutions	665	() 14		0 11	239) () () (0.00%
71		Corporates	1	() 1		0 1	L C) () () (0.00%
72		of which: SME	0	(0 0		0 0) C) () () (0.00%
73		Retail	0	(0 0		0 2	2 0) () () (0.00%
74	UNITED KINGDOM	of which: SME	0	(0 0		0 0) C) () () (0.00%
75		Secured by mortgages on immovable property	0	(0 0		0 0) C) () () (0.00%
76		of which: SME	0	(0 0		0 () C) () () ()	0.00%
77		Items associated with particularly high risk	0	(0 0		0 () C) () () ()	0.00%
78		Covered bonds	0	(0 0		0 0) C) () () ()	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	(0 0		0 0) C) () () ()	0.00%
80		Collective investments undertakings (CIU)	5	() 4		0 () C) () () (0.00% 0.00%
81		Equity	0	(0 0		0 () C) () () (0.00%
82		Securitisation											
83		Other exposures	0	(0 0		0 () C) () (0.00%
84		Standardised Total	671	0) 20		D 14	239	C) (0.00%

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	D			
	Exposure	values	Risk exposu	re amounts						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
UR, %)	0	0	0	0	0	0	0	0	0	
	0 49	0	0	0	-		0	°		
	5,415	0	12	0		4	1	0	_	
	208	0	41	0			0	0	-	
	1,159	0	0	0		0	9	0		
	874	0	0	0	Ţ		_	0	_	
	22,665	0	63	0			-	1	0	
	630	30		39			34	1	1	
	75	0	61	0				0	0	
	440	27	306	38	1,489	15	28	3	2	
	134	0	76	0			0	0	1	
	125	0	45	0	,		0	0	1	
	14	0	5	0				0	_	
	20	0	31	0	-			0	_	
	0	0	0	0	_			0	-	
	0	0	0	0	-			0	_	
	74	0	60	0				0	_	
	0	0	0	0	0	0	0	0	0	
				-	004	-		-		
	1 31,661	0 57	0 1,140	0 77		0		0 4	0 5	
	21,001	57	1,140		23 _/ 424	2,356	04	4	5	l

Actual

	11
ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	5.68%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
7	19.62%
0	0.00%
2	7.81%
0	71.54%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
9	14.11%

ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	12.84%
0	0.00%
2	7.81%
0	71.54%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
3	8.07%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





								Actual				
								31/12/202	0			
	-		Exposure	e values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu
106		Central banks	0) (0 0	(0 () () (D C) ()	
107		Central governments	23	3 (0 0	(0 19)	1 (0 0) 0	
108		Regional governments or local authorities	0) (0 0	() () () (0 0) 0	
109		Public sector entities	0) (0 0	() () () (0 0) 0	
110		Multilateral Development Banks	0) (0 0	() () () (0 0) 0	
111		International Organisations	0) (0 0	(0 () () (0 0) 0	
112		Institutions	0) (0 0	() () () (0 0) 0	
113		Corporates	18	3 (D 18	() () () (0 0) 0	
114		of which: SME	0) (0 0	() () () (0 0) 0	
115		Retail	0) (0 0	(D 1	. () (0 0) 0	
116	NETHERLANDS	of which: SME	0) (0 0	() () () (0 0) 0	
117		Secured by mortgages on immovable property	0) (0 0	() () () (0 0) 0	
118		of which: SME	0) (0 0	() () () (0 0) 0	
119		Items associated with particularly high risk	C) (0 0	() () () (0 0) 0	
120		Covered bonds	0) (0 0	() () () (0 0) 0	
121		Claims on institutions and corporates with a ST credit assessment	0) (0 0	(0 () () (0 0) 0	
122		Collective investments undertakings (CIU)	10) (9 9	() () () (0 0) 0	
123		Equity	0) (0 0	() () () (0 0) 0	
124		Securitisation										
125		Other exposures	0) ()	0 0	(0 () () (0 0) 0	
126		Standardised Total	51) 27	C) 20	4	l 0	0 0	0	



								Actual				
								31/12/202	0			
			Exposure	e values	Risk expos	ure amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provisior Stage 3 ex
		(mln EUR, %)										
148		Central banks	0	0) (0 0	C	(0	(J
149		Central governments	0	0	()	0 0	C	(00	()
150		Regional governments or local authorities	0	0	()	0 0	C	(00	()
151		Public sector entities	0	0) ()	0 0	C	(0	(J
152		Multilateral Development Banks	0	0	(0 0	C	(00	()
153		International Organisations	0	0) (0 0	C	(0	(J
154		Institutions	0	0) (0 0	C	(0	(J
155		Corporates	0	0) (0 0	C	(0	(J
156		of which: SME	0	0) (0 0	C	(0	(J
157		Retail	0	0) (0 0	C	(0	(J
158	N.A.	of which: SME	0	0) (0 0	C	(0	(J
159		Secured by mortgages on immovable property	0	C) ()	0 0	C	(0	(J
160		of which: SME	0	C) ()	0 0	C	(0	(J
161		Items associated with particularly high risk	0	C) ()	0 0	C	(0	(J
162		Covered bonds	0	0) ()	0 0	C	(0	(J
163		Claims on institutions and corporates with a ST credit assessment	0	0) ()	0 0	C	(0 0	(ა
164		Collective investments undertakings (CIU)	0	0) () 0	C	(0 0	(ა
165		Equity	0	0) (0 0	C	(0 0	(ა
166		Securitisation										
167		Other exposures	0	C) (0 0	C	(0 0	(J
168		Standardised Total	0	0	0		0 0	0	C	0	C	<u>ر</u>

_										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	e values	Risk expos	ure amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	C) 0	C	0	0	0	0	0	0	
	0) 0	C	0	0	0	0	0	0	
	0) 0	0	0	0	0	0	0	0	
	0) 0	0	0	0	0	0	0	0	
	0) 0	0	0	0	0		0	0	
	0		0	0	-	•		0	0	
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	0	-	0	5	0	0		0	0	
	0	0 0	C	0	0	0		0	0	
	1	. 0	0	9	-	0		0	0	
	0	°	0	°		0		0	0	
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	0	, 0	0	3		0		0	0	
	0		0	0	0	0		0	0	
	0		0	0	0	0		0	0	
	8	-	/	0	ů	0		0	0	
	U	0	C	0	0	0	0	0	0	
					0				0	
	0		0	9	Ţ	0		0	0	
	9	5	8	5	2	0	0	0	0	

						31/12/2020	0			
	Exposure	values	Risk exposu	ire amounts						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expos
JR, %)										
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	Ů	0	0	
	0	0	0	0	0	0	Ů	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
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	0	0	0	0	0	0	0	0	0	
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	0	0	0	0	0	0	Ů	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	-			•	0	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

ck of ons for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

ck of ions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Stock of visions for a 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
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0	0.00%
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0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





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

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

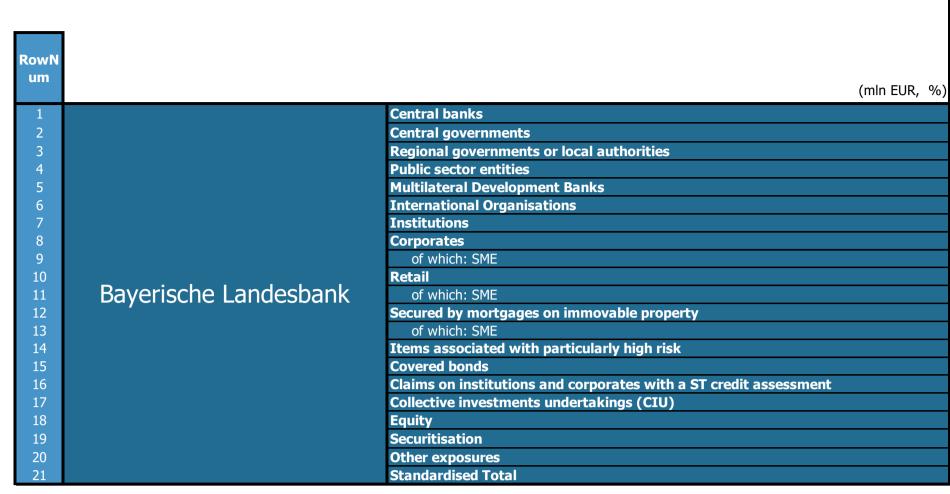
	4	2	2	Δ	F	C	7	0	0	10
	1	2	3	4	5	6	/	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
, ,	0	0	0	С	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
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	0		0	C	0	0	0	0	0	
	0	-	0	C	0	0	0	0	0	
	0		0	0	3	0	0	0	0	
	0		0	0	9	0	0	0	0	
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	0 0	_	0		9	0	0	0	0	
	0		0	C	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	
	0		0	C	3	0	0	0	0	
	0		0	0	-	0	-	0	0	
	0		0	C	0	0		0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0		
	0	0	0	0	0	0	0	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
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0.00%
0.00%
0.00%
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of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
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0	0.00%
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0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





									Baseline Scena	rio					
					31/12/2021				31/12/2022				31/12/2023		
RowN um		(mln EUR,	Stage 1 exposure Stage	2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions fo Stage 1 expose	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - tage 3 exposure
22		Central banks	0	0	0 0	0	0.00%	0 (0	0 0	0 0.00%	0 0	0 0	0	0.00%
23		Central governments	25	0	1 O C	0 0	40.00%	b 25 (1	0 0	0 40.00% 25	5 0	. 0 0	0	40.00%
24		Regional governments or local authorities	621	2	0 0	0 0	40.00%	621	0	0 0	0 40.00% 62	1 2 0	0 0	0	40.00%
25		Public sector entities	200	13 (0 0	0 0	29.51%	b 212	. 1	0 0	0 29.19% 212	2 1	. 0 0	0	28.94%
26		Multilateral Development Banks	0	0	0 0	0 0	0.00%	0 (0	0 0	0 0.00%	0 (0 0	0	0.00%
27		International Organisations	0	0	0 0	0 0	0.00%		0	0 0	0 0.00%	0 (0 0	0	0.00%
28		Institutions	22,261	5	7 2 0) 2	27.29%	b 22,252	14	1 0	3 25.18% 22,243	3 9 2	1 0	5	22.90%
29		Corporates	281	28	3 0 1	1	14.93%		12	0 0	2 15.65% 278	3 23 10	0 0	3	15.93%
30		of which: SME	48	8	2 0 0	0 0	17.14%		3	0 0	0 17.34% 47	7 6 4	0 0	1	17.50% 33.30% 53.78%
31		Retail	1,392	68 40) 3 2	2 10	24.88%	1,438 16	46	3 1 1	4 29.85% 1,434	14 52	3 1	17	33.30%
32	GERMANY	of which: SME	212	17	3 <u> </u>) 1	55.84%	b 222 (4	0 0	2 54.45% 22	1 5	0 0	3	53.78%
33		Secured by mortgages on immovable property	84	39	3 0 1	0	3.85%	92 29	5	0 1	0 4.70% 94	1 26 0	0 1	0	4.75%
34		of which: SME	14	0	0 0	0 0	4.59%	b 14 (0	0 0	0 4.07% 14	1 0 (0 0	0	3.92%
35		Items associated with particularly high risk	0	0 (0 0	0 0	0.00%	,	0	0 0	0 0.00%	0 (0 0	0	0.00%
36		Covered bonds	0	0 (0 0	0 0	0.00%		0	0 0	0 0.00%	0 (0 0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0 (0 0	0 0	0.00%	o 0 (0	0 0	0 0.00%	0 (0 0	0	0.00%
38		Collective investments undertakings (CIU)	0	0 (0 0	0 0	0.00%	o 0 (0	0 0	0 0.00%	0 (0 0	0	0.00%
39		Equity	0	0 (0 0	0 0	0.00%	o 0 (0	0 0	0 0.00%	0 (0 0	0	0.00%
40		Securitisation													
41		Other exposures	231	0 (0 0	0 0	48.71%	231 (0	0 0	0 44.83% 23	1 0 (0 0	0	42.64% 26.36%
42		Standardised Total	25,095	155 60) 5 3	s 14	22.95%	o 25,151 80	79	5 2 2	0 25.39% 25,138	3 76 96	5 2	25	26.36%

										Baseline Scenario									
				31/12/2021						31/12/2022						31/12/2023			
towN um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Sto provisions for provis Stage 1 exposure Stage 2	ock of Sto sions for provis exposure Stage 3	ock of sions for exposure St	Coverage Ratio - tage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stoc provisions for provision Stage 2 exposure Stage 3 e	ck of ions for Sta exposure	verage Ratio - oge 3 exposure	posure Stage	e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (<u></u> 0.00 ^c
44	Central governments		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (0 0.00%
45	Regional governments or local authorities		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (0 0.00%
46	Public sector entities		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (0 0.00%
47	Multilateral Development Banks		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (0 0.00%
48	International Organisations		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (<u>ე</u> 0.00 ^c
49	Institutions		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (<u>ປ</u> 0.00 ^c
50	Corporates	4	0 0	0	0	0	36.72%	4 0	0 0	0	0	0	35.14%	4	0 0	0	C) (ປີ 33.52 ເ
51	of which: SME		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (<u>ა</u> 0.00 ^c
52	Retail		0 0	0	0	0	71.51%	3 0	0 0	0) 0	0	71.50%	3	0 0	0	C) (0 71.49%
53 UNITED STATES	of which: SME		0 0	0	0	0	70.16%	0 0	0 0	0	0	0	70.17%	0	0 0	0	C) (0 70.17%
54	Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	0) (0 0.00%
55	of which: SME		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	0) (0 0.00%
56	Items associated with particularly high risk		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	0) (0 0.00%
57	Covered bonds		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	0) (0 0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C) (0 0.00%
59	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0 0	0 0	0) 0	0	0.00%	0	0 0	0	C		0 0.00%
60	Equity		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C		0 0.00%
61	Securitisation																		
62	Other exposures		0 0	0	0	0	0.00%	0 0	0 0	0	0	0	0.00%	0	0 0	0	C		0 0.00 ^r
63	Standardised Total		0 0	0	0	0	70.03%	7 0) 0	0	0	0	69.07%	7	0 0	0	0		0 0.00% 0 68.18%

									Baseline Scenario						
				31/12/2021					31/12/2022				31/12/2023		
RowN um	(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of Stock provisions for provisio Stage 1 exposure Stage 2 ex	c of Stoc ons for provision xposure Stage 3 d	ck of ions for exposure	verage Ratio - ge 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	C	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0		0 0.00%
65	Central governments	0	0 0	0	0	0	0.00%	0 0	0 0) 0 0	0.00%	0 0	0 0		0 0.00%
66	Regional governments or local authorities	0	0 0	0	0	0	0.00%	0 0	<u> </u>	0 0	0.00%	0 0	0 0 0		0 0.00%
67	Public sector entities	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0 0		0 0.00%
68	Multilateral Development Banks	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0 0		0 0.00%
69	International Organisations	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0 0		0 0.00%
70	Institutions	249	0 0	0	0	0	57.63%	2490	1 0	0 0) 41.28% 249	0	1 0 0		0 34.37%
71	Corporates	1	0 0	0	0	0	64.66%	1 0	0 0	0 0	46.07%	0	0 0 0		0 38.28%
72	of which: SME	0	0 0	0	0	0	0.00%	0 0	0 0) 0 0	0.00%	0 0	0 0		0 0.00% 0 70.83% 0 62.25%
73	Retail	2	0 0	0	0	0	70.99%	2 0	0 0	0 0	0 70.88% 2	2 0	0 0		0 70.83%
74 UNITED KINGDOM	of which: SME	0	0 0	0	0	0	62.57%	0 0	0 0) 0 () 62.35% (0 0	0 0		0 62.25%
75	Secured by mortgages on immovable property	0	0 0	0	0	0	0.00%	0 0	0 0) 0 (0.00%	0 0	0 0		0 0.00%
76	of which: SME	0	0 0	0	0	0	0.00%	0 0	0 0) 0 0	0.00%	0	0 0		0 0.00%
77	Items associated with particularly high risk	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0		0 0.00%
78	Covered bonds	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0 0		0 0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0 0		0 0.00%
80	Collective investments undertakings (CIU)	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0 0		0 0.00%
81	Equity	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0 0		0 0.00%
82	Securitisation														
83	Other exposures	0	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0 0		0 0.00%
84	Standardised Total	253	0 0	0	0	0	58.52%	252 0	1 0	0 0	0 42.64% 252	2 0 1	L 0 0		0 0.00% 0 35.79%

12		13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exp	osure Stage	e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0		0 (0 0	0.00%	0	0	C) () C	0 0	0.00%	0	0	C	0) 0	(0.00%
	47	1 1		0 (0 0) 40.00%	47	1	1	. () C) 0	40.00%	47	1	1	0) 0	(40.00%
	621	2 0		0 () (40.00%	621	2	C) () C) 0	40.00%	621	2	C	0) 0	(40.00%
	200	13 0		0 () () 29.51%	212	1	1	. () () 0	29.19%	212	1	1	0) 0	(28.94%
	0	0 0		0 () (0.00%	0	0	C) () C) 0	0.00%	0	0	C	0) 0	(0.00%
	84	0 0		0 () () 48.71%	84	0	C) () C) 0	44.83%	84	_	C	0) 0	(42.64%
	22,510	5 7		2 (2 2	2 28.48%	22,501	7	14	1	. C) 4	25.77%	22,492	9	21	1	. 0	I I	5 23.30%
	368	52 42		1 1	1 8	3 18.64%	366	47	49) 1	. 1	. 9	18.16%	363		54	1	. 1	10	17.80%
	63	8 2		0 (0 () 17.62%	62	7	(*)	3 () C) 1	17.80%	62	-	5	0) 0		17.94%
	1,422	69 41		3 2	2 10	25.33% 255.96% 3.85%	1,469 224	16	47	·	3 1	. 14	30.33%	1,465	15	52	3	3 1	18	33.77%
	215	17 3		0 1	1 2	2 55.96%	224	6	4	(0) 2	54.57%	224	5	5	0) 0		3 53.90%
	84	39 3		0 1	1 0	3.85%	92	29	10	5 () 1	. 0	4.70%	94	26	e	0) 1	(4.75%
	14	0 0		0 (0 0	4.59%	14	0	C) () C	0 0	4.07%	14	0	C	0) 0	(3.92%
	0	0 0		0 (0 0	0.00%	0	0	C) () C	0 0	0.00%	0	0	C	0) 0	(0.00%
	0	0 0		0 (0 (0.00%	0	0	C) (0	0	0.00%	0	0	C	0	0	(0.00%
	0	0 0		0 (0 0	0.00%	0	0	C) (0	0	0.00%	0	0	C	0	0	(0 0.00% 0 40.00% 0 40.00% 0 28.94% 0 0.00% 0 42.64% 5 23.30% 0 17.80% 1 17.94% 3 53.90% 0 4.75% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
	0	0 0		0 (0 0	0.00%	0	0	C) () C	0 0	0.00%	0	0	C	0	0 0	(0.00%
	0	0 0		0 (0 0	0.00%	0	0	C) () C	0 0	0.00%	0	0	C	0	0 0	(0.00%
	231	0 0		0 () () 48.71%	231	0	C) (0	0	44.83%	231	0	C	0	0	() 42.64% 24.51%
2	5,568	180 95		6 3	3 21	. 22.14%	25,623	103	117	5	2	. 28	23.77%	25,609	97	137	5	2	34	24.51%



	Bayerische Landesbank																	
		12 13	14	15	16 17	18	19	20	21	22	23	24 2	5 26	27 28	29	30	31	32
										Baseline Scenarie	0							
			31/1	12/2021						31/12/2022					31/12/2023			
owN um	(mln EUR, %	Stage 1 exposure Stage 2 exposure	St Stage 3 exposure provi Stage 3	ock of S sions for pro- L exposure Stage	Stock of Stock ovisions for provision e 2 exposure Stage 3 ex	of s for posure Stage 3 exposu	re Stage 1 exposur	e Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis e Stage 2 exposure Stage 3	ock of sions for exposure Stage 3	e Ratio - exposure Stage 1 exposu	re Stage 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0 (0 0	0	0	0.00	%	0 0	(ס	0 0	0	0.00%	0 0	0 0	C)	0 0.00%
86	Central governments	0 0	0 0	0	0	0.00	%	0 0	(D	0 0	0	0.00%	0 0	0 0	0)	0.00%
87	Regional governments or local authorities	0 0	0 0	0	0	0.00	%	0 0	(D	0 0	0	0.00%	0 0	0 0	0)	J 0.00%
88	Public sector entities	0 (0 0	0	0	0.00	%	0 0	(כ	0 0	0	0.00%	0 0	0 0	C)	J 0.00%
89	Multilateral Development Banks	0 (0 0	0	0	0 0.00		0 0	(0	0 0	0	0.00%	0 0	0 0	C)	0 0.00%
90	International Organisations	0 (0 0	0	0	0 0.00		0 0	(0	0 0	0	0.00%	0 0	0 0	C)	0 0.00%
91	Institutions	0 (0 0	0	0	0 0.00		0 0	(0	0 0	0	0.00%	0 0	0 0	C)	0 0.00%
92	Corporates	0 (0 0	0	0	0 18.88		0 0	(0	0 0	0	19.42%	0 0	0 0	C)	0 19.27%
93	of which: SME	0 (0 0	0	0	0 0.00		0 0	(0	0 0	0	0.00%	0 0	0 0	0)	0 0.00%
	Retail	2 (0 0	0	0	0 69.89		2 0	(0	0 0	0	69.89%	2 0	0 0	0)	0 69.91%
95 FRANCE	of which: SME	0 0	0 0	0	0	0 56.81	%	0 0	()	0 0	0	56.82%	0 0	0 0	0		0 56.92%
96	Secured by mortgages on immovable property	0 0	0 0	0	0	0 0.00	%	0 0	(0	0 0	0	0.00%	0 0	0 0	0		<u> </u>
97	of which: SME	0 0	0 0	0	0	0 0.00	70	0 0	(0	0 0	0	0.00%	0 0	0 0	(<u> </u>
98	Items associated with particularly high risk	0 0	0 0	0	0	0 0.00		0 0	()	0 0	0	0.00%	0 0	0 0	(<u>J 0.00%</u>
99	Covered bonds	0 0	0 0	0	0	0 0.00		0 0	()	0 0	0	0.00%	0 0	0 0	()	0 0.00%
100	Claims on institutions and corporates with a ST credit assessment	0 (0 0	0	0	0 0.00		0 0	(0	0 0	0	0.00%	0 0	0 0	0)	0 0.00%
101	Collective investments undertakings (CIU)	0 (0 0	0	0	0 0.00		0 0	(0	0 0	0	0.00%	0 0	0 0	0)	<u> </u>
102	Equity	0 (0 0	0	0	0 0.00	%	0 0	(0	0 0	0	0.00%	0 0	0 0	0)	<u> </u>
103	Securitisation																	
104	Other exposures	0 0	0 0	0	0	0 0.00		0 0	()	0 0	0	0.00%	0 0	0 0	0)	0 0.00%
105	Standardised Total	2 0	0 0	0	0	0 69.89	%	2 0			0 0	0	69.89%	2 0	0 0	0		0 69.91%







										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0) 0	00	00		0.00%	0	0	0	0	() (0.00%	0	0	0 0	0	0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	22 1	0	00	0 0		0 40.00%	22	1	0	0	() (40.00%	22	1 (0 0	0	0	40.00%
	0 0	00	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00%
	0 0	0 0	0 0	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00%
	0 0	0 0	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00%
	0 0) 0	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00%
	0 0) 0	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00%
	0 0	0 0	00	0 0		0 70.42%	0	0	0	0	() (58.53%	0	0 0	0 0	0	0	51.66%
	0 0) 0	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00%
	1 (0	0	0 0		0 70.84%	1	0	0	0	() (0 70.81%	1	0 0	0 0	0	0	70.80%
	0 0	0	0	0 0		0 70.69%	0	0	0	0	() (0 70.67%	0	0 0	0 0	0	0	70.66%
	0 0) 0	0	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 0	0 0	0	0	0.00%
	0 0	0	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 0	0 0	0	0	0.00%
	0 0	0 0	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 0	0 0	0	0	0.00%
	0 0	0 0	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 0	0 0	0	0	0.00%
	0 0	0 0	00	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00%
	0 0	0 0	0 0	0 0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00%
	0 0	0 0	00	0 0		00.00%	0	0	0	0	() (0.00%	0	0	0 0	0	0	0.00%
		-	-	-			_	-		-				-		-		-	
	0 0) 0	00	0		0 0.00%	0	0	0	0	() (0.00%	0	0 (0 0	0	0	0.00% 57.77%
	24 1	. 0	0	0		0 62.26%	23	1	0	0	0	0) 59.43%	23	1 0	0 0	0	0	57.77%

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0) 0	0.00%	0	0	0 0	0 0		0.00%) () 0	C	0	0	0.00%
	0	0	0		0 0) 0	0.00%	0	0	0 0	0 0		0.00%) (0 0) 0	C	0	0	0.00%
	0	0	0		0 0) 0	0.00%	0	0	0 0	0 0)	0.00%) (0 0) 0	C	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	00	(0.00%		0 0	00	0	0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	0 0	(0.00%		0 0) 0	0	0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	0 0		0.00%		0 0	0 0	0	0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	0 0		0.00%) (0 0	0 0	0	0	0	0.00%
	0	0	0		0 0	0	0.00%	0	0	0 0	0 0	(0.00%) () (0 0	(0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	0 0		0 0.00%) (0 0	0	0 0	0	0.00%
	0	0	0)			0.00%	0	0	0 0			0 0.00%					0 0	0	0.00%
	0	0	0				0.00%	0	0				0 0.00%					0 0	0	0.00%
	0	0	0				0.00%	0	0				0 0.00% 0 0.00%					0	0	0.00%
	0	0	0				0.00%	0	0				0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0				0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0				0.00%					0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0				0.00%	0	0				0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0				0.00%					0	0	0.00%
	0	0	0				0.0070	0		0			0.0070	,				0		0.0070
	0	0	0)	0 0		0.00%	0	0	0	0		0.00%) () 0	ſ	0	0	0.00%
	0	0	0		0 0	0	0.00%	0	0 (0 0	0		0.00%		0 0	0	0	0	0	0.00% 0.00%

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







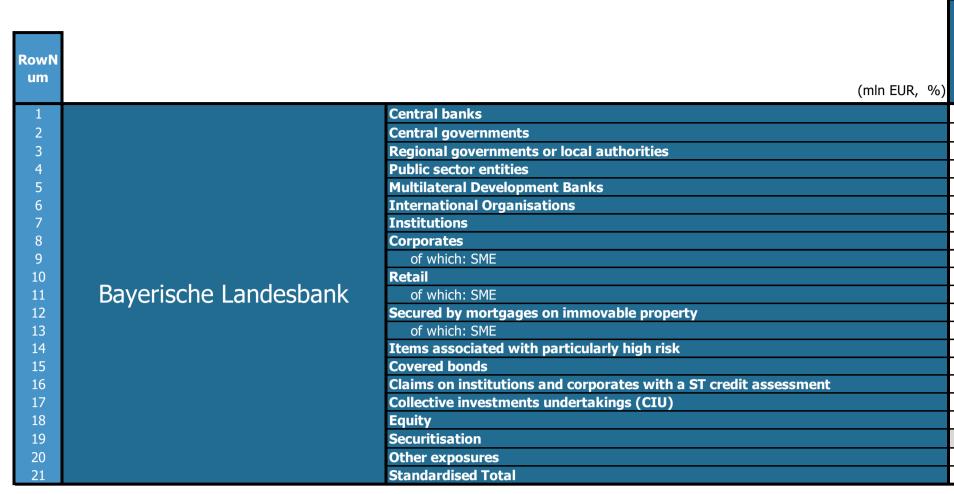


	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0	0 0	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0			(0 0		0.00%	0				0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0		0	0	0	0 0.00%				(() 0		0.00%				((0.00%
	0	0	0	0	0	0 0.00%	0) ()		() 0		0.00%	0) ()) 0	() 0	0	0.00% 0.00%
	0	0	0	0	0	0 0.00%) (() 0		0.00%	0) () 0	() 0	0	0.00%
	0	0	0	0	0	0 0.00%				() 0		0.00%	0) ()	0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	() 0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0) (0 0	0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)) (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0	0	0.00%	0)		0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)) (0	0	0	0.00%
	0	C	0	C) (0 (0.00%	0	C) 0	C	0) 0	0.00%	0) (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0	0 (0 (0.00%	0	0	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		<u> </u>	0.00%	0	o o	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% 0.00%

											Baseline Scenario	1								
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	00	C	0 (0	00.00%	0	0	00	C) () (00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0 0	C	0 (0	0 0.00%	0	0	0	C) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (0	0 0.00%	0	0	0	0) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0))	0	0 0.00%		0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%		0	0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0) 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00% 0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0	0	0	0) (0	0.00%	0	0	0	0) O	0	0.00%	0	0 0	0	0	0	0.00%





								Adverse Scenario					
					31/12/2021			31/12/2022				31/12/2023	
RowN um		(min EU	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
22		Central banks		0 0 0	0 0	0 0.00%	6 0	0 0	0	0.00%	0 0	0 0	0 0.00%
23		Central governments		5 0 1	0 0	0 40.00%	6 25) 1 C	0	0 40.00% 25	i 0 1	0 0	0 40.00%
24		Regional governments or local authorities	62	1 2 0	0 0	0 40.11%	6 621	2 0 0	0	0 39.98% 617	' <mark>7</mark> 00	0 0	0 39.95%
25		Public sector entities	18	32 (0 0	0 32.70%	6 181 32	2 1 C	0	D 39.41% 172	40 1	0 0	1 44.07%
26		Multilateral Development Banks		0 0 0	0 0	0 0.00%	6 0 0	0 0	0	0.00%	0 0	0 0	0 0.00%
27		International Organisations		0 0 0	0 0	0 0.00%	6 0 0	0 0	0	0.00%	0 0	0 0	0 0.00%
28		Institutions	12,54	3 9,718 12	2 1 11	3 25.32%	6 <u>22,230</u> 24	1 19 2	0 4	4 23.26% 22,181	65 27	1 0	6 22.09%
29		Corporates	24	66 10) 1 1	2 20.53%	-	3 17 1	1 4	4 25.07% 265	28 24	1 1	7 28.53%
30		of which: SME	4	6 10 2	2 0 0	1 27.56%	⁶ 46 8	3 <u>4</u> 00	1	1 33.82% 42	9 6	0 1	2 38.72%
31	<i>/</i>	Retail	26	0 1,196 45	5 2 57	15 33.01%	105 1,27	5 61 1	94 30	0 49.08% 148	1,272 80	1 68	47 59.38%
32	GERMANY	of which: SME	8	9 140 4	¥ 0 4	2 60.69%	6 74 15	L 7 C	8 4	4 66.42% 64	158 10	0 7	7 68.12%
33		Secured by mortgages on immovable property		/3 48 4	¥ 0 1	0 6.38%	65 53	3 8 C	1	1 6.64% 52	62 12	0 1	1 6.56%
34		of which: SME		4 0 0	0 0	0 10.59%	6 14 (0 0	0	0 12.95% 13	1 0	0 0	0 15.16%
35		Items associated with particularly high risk		0 0 0	0 0	0 0.00%	6 0 (0 0	0	0.00%	0 0	0 0	0 0.00%
36		Covered bonds		0 0 0	0 0	0 0.00%	• • • •	0 0	0	0.00%	0 0	0 0	0 0.00%
37		Claims on institutions and corporates with a ST credit assessment		0 0 0	0 0	0 0.00%	6 0 (0 0	0 (0.00%	0 0	0 0	0 0.00%
38		Collective investments undertakings (CIU)		0 0 0	0 0	0 0.00%	6 0 (0 0	0	0.00%	0 0	0 0	0 0.00%
39		Equity		0 0 0	0 0	0 0.00%	6 0 (0 0	0	0.00%	0 0	0 0	0 0.00%
40		Securitisation											
41		Other exposures	23	0 0	0 0	0 47.04%		0 0	0	0 42.13% 231	0 0	0 0	0 37.31% 62 42.78%
42		Standardised Total	14,17	6 11,062 72	2 3 70	21 28.48%	23,790 1,413	i 107 3	97 40) 37.22% 23,691	1,474 145	3 70	62 42.78%

								Adverse Scenario								
				31/12/2021				31/12/2022					31/12/2023			
RowN um	(mln	Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks		0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
44	Central governments		0 0 0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
45	Regional governments or local authorities		0 0 0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
46	Public sector entities		0 0 0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
47	Multilateral Development Banks		0 0 0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
48	International Organisations		0 0 0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
49	Institutions		0 0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
50	Corporates		4 0 0	0 0	0 0	35.85%	4 0	0 0	0 0	36.54%	4	0 0	(0 0	(0 36.67% 0 0.00%
51	of which: SME		0 0 0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0.00%
52	Retail		0 2 0	0 0	0 0	81.28%	0 3	0 0	0 0	83.54%	0	2 0	(0 0	(0 85.57%
53 UNITED STATES	of which: SME		0 0 0	0 0	0 0	79.47%	0 0	0 0	0 0	90.59%	0	0 0	(0 0	(0 94.41%
54	Secured by mortgages on immovable property		0 0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
55	of which: SME		0 0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
56	Items associated with particularly high risk		0 0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
57	Covered bonds		0 0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0 0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
59	Collective investments undertakings (CIU)		0 0 0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
60	Equity		0 0 0	0 0	00	0.00%	0 0	0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00%
61	Securitisation															
62	Other exposures		0 0 0	0 0	0 0	0.00%		0 0	0 0	0.00%	0	0 0	(0 0	(0 0.00% 0 81.98%
63	Standardised Total		5 2 0	0 0	0	79.45%	5 3	0 0	0 0	80.72%	5	2 0	C) 0	C	J 81.98%

								Adverse Scenario						
				31/12/2021				31/12/2022				31/12/2023		
RowN um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0	0 0.00%
65	Central governments	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0	0 0.00%
66	Regional governments or local authorities	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0	0 0.00%
67	Public sector entities	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0	0 0.00%
68	Multilateral Development Banks	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0	0 0.00%
69	International Organisations	(0 0	0 0		0.00%	0 0	0 0	0 (0.00%	0 0	0 0	0	J 0.00%
70	Institutions	11	1 238 1	0 0		0 59.48%	249 0	1 0	0 (54.85% 248	B 0 1	0 0	<u> </u>	1 50.52% 0 68.82% 0 0.00% 0 92.49% 0 79.00% 0 0.00%
71	Corporates	1	1 0 0	0 0		0 100.00%	1 0	0 0	0 0	80.20%	0 0	0 0	0'	J 68.82%
72	of which: SME	(0 0	0 0		0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0'	ע 0.00%
73	Retail	(0 2 0	0 0	(0 80.51%	0 2	0 0	0 0	88.83%	2 (0 0	0'	J 92.49%
74 UNITED KINGDOM	of which: SME	(0 0	0 0		0 68.70%	0 0	0 0	0 0	77.44%	0 0	0 0	0	J 79.00%
75	Secured by mortgages on immovable property	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0'	J 0.00%
76	of which: SME	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0'	0 0.00%
77	Items associated with particularly high risk	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0'	0 0.00%
78	Covered bonds	(0 0	0 0	(0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	<u> </u>	0 0.00%
79	Claims on institutions and corporates with a ST credit assessment	(0 0	0 0		0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0	0 0.00%
80	Collective investments undertakings (CIU)	(0 0	0 0		0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0	0 0.00%
81	Equity	(0 0	0 0	(0.00%	0 0	0 0	0 (0.00%	0 0	0 0	0'	0 0.00%
82	Securitisation												('	
83	Other exposures	(0 0	0 0		0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0'	0 0.00% 1 52.96%
84	Standardised Total	13	3 240 1	0 0	C	60.83%	250 2	1 0	0 1	56.71% 250	2 1	0 0	<u> </u>	. 52.96%

33	3	34 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 expos	ure Stage 2	2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0)	0 (D C	0.00%	0	0) C) (() 0	0.00%	0	0	C	0 0	0	(0.00%
	41	7 1		0 (D C	40.00%	44	3	3 1	. (() 0	40.00%	46	2	1	. 0	0	(40.00%
	621	2 0		0 (D C	40.11%	621	2	2 0) (() 0	39.98%	617	7	C	0 0	0	() 39.95%
	181	32 0		0 (D C) 32.70%	181	32	2 1	. (() 0	39.41%	172	40	1	. 0	0	1	44.07%
	0	0 0		0 (D C	0.00%	0	0) C) (() 0	0.00%	0	0	C	0 0	0	(0.00%
	84	0 0		0 (0 0) 47.04%	84	0) C) (() 0	42.13%	84		C	0 0	0	() 37.31%
12,	,554	9,956 12		1 1	1 3	3 27.07%	22,479	24	20) 2	() 5	24.71%	22,430	65	28	3 2	0	e	5 23.27%
	323	93 46	·	1	1 9	20.35%	355	51	. 55	5 1	2	2 12	21.72%	346	51	65	i 1	1	15	5 23.44%
	60	10 2		1	0 1	L 28.03%	60	8	3 5	5 1	1	2	34.56%	54	10	8	3 1	1		39.65%
	264	1,223 45	5	2 58	8 15	5 33.60%	167	1,303	61	. 1	97	7 30	49.62%	151	1,301	81	. 1	69	49	9 59.87%
	89	142 4	ł	0	4 2	60.86%	74	153	3	7 (C	8	3 4	66.58%	65	160	10	0	7	7	68.29%
	73	48 4	ł	0	1 0	6.38%	65	53	8 8	3 0	1	. 1	6.64%	52	62	12	0	1	1	6.56%
	14	0 0		0 (D C	0 10.59%	14	0) C) (() 0	12.95%	13	1	C	0	0	(15.16%
	0	0 0		0 (D C	0.00%	0	0) C) (() 0	0.00%	0	0	C	0 0	0	(0.00%
	0	0 0		0 (D C	0.00%	0	0) C) (() 0	0.00%	0	0	C	0 0	0	(0.00%
	0	0 0		0	0 0	0.00%	0	0) C) ((0	0.00%	0	0	C	0 0	0	(0.00% 40.00% 39.95% 44.07% 0.00% 37.31% 23.27% 23.27% 23.44% 39.65% 9.59.87% 68.29% 1.6.56% 0.15.16% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0 0		0	0 0	0.00%	0	0) () (() 0	0.00%	0	0	C	0	0	(0.00%
	0	0 0		0	0 0	0.00%	0	0) () (() 0	0.00%	0	0	C	0	0	(0.00%
	231	0 0		0	0 0) 47.04%	231	0	0) (() 0	42.13%	231		0	0	0	() 37.31% 38.35%
14,3	373	11,361 109		4 71	L 29	26.35%	24,227	1,469	147	· 4	99	49	33.24%	24,127	1,528	188	4	71	72	38.35%



	Bayerische Landesbank																			
		33 34	35	36 37	7 38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario	0									
			31/:	12/2021						31/12/2022							31/12/2023			
RowN um	(mln E	Stage 1 exposure Stage 2 exposure	St Stage 3 exposure provi Stage	ock of Stocl isions for provisio 1 exposure Stage 2 e	k of Stock of ons for provisions for xposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure	e Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	ige 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0	0 0	0	0	0 0.00%	%	0 0	(D	0 0)	0.00%	б О	0	0	C) ()	0 0.00%
86	Central governments	0	0 0	0	0	0 0.00%	%	0 0	(D	0 0		0.00%	0	0	0	0) ()	0 0.00%
87	Regional governments or local authorities	0	0 0	0	0	0 0.00%	%	0 0	(D	0 0		0.00%	, 0 0	0	0	0) ()	0 0.00%
88	Public sector entities	0	0 0	0	0	0 0.00%	%	0 0	(0	0 0)	0.00%	б О	0	0	0) ()	0 0.00%
89	Multilateral Development Banks	0	0 0	0	0	0 0.00%	%	0 0		D	0 0		0.00%	б О	0	0	0) ()	0 0.00%
90	International Organisations	0	0 0	0	0	0 0.00%	%	0 0		D	0 0		0.00%	б О	0	0	0) ()	ე 0.00%
91	Institutions	0	0 0	0	0	0 0.00%	%	0 0		D	0 0		0.00%	б О	0	0	0) ()	ა 0.00%
92	Corporates	0	0 0	0	0	0 20.04%	%	0 0		D	0 0		0 22.92%	б О	0	0	0) ()	J 23.18%
93	of which: SME	0	0 0	0	0	0 0.00%	%	0 0		0	0 0		0.00%	б О	0	0	0) ()	J 0.00%
94	Retail	0	2 0	0	0	0 79.21%		0 2		D	0 0		0 89.49%	ώ Ο	2	0	0) ()	0 92.92%
⁹⁵ FRANCE	of which: SME	0	0 0	0	0	0 61.84%	%	0 0	(0	0 0)	0 71.77%	б О	0	0	0) ()	0 73.41%
96	Secured by mortgages on immovable property	0	0 0	0	0	0 0.00%	%	0 0	(0	0 0		0.00%	б О	0	0	0) ()	0 0.00%
97	of which: SME	0	0 0	0	0	0 0.00%	%	0 0		D	0 0		0.00%	б О	0	0	0) ()	0 0.00%
98	Items associated with particularly high risk	0	0 0	0	0	0 0.00%	%	0 0	(D	0 0		0.00%	б О	0	0	0) ()	J 0.00%
99	Covered bonds	0	0 0	0	0	0 0.00%	%	0 0	(0	0 0		0.00%	б О	0	0	0) ()	J 0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0 0.00%	%	0 0	(D	0 0		0.00%	0	0	0	0) ()	0 0.00%
101	Collective investments undertakings (CIU)	0	0 0	0	0	0 0.00%	%	0 0		D	0 0)	0.00%	б О	0	0	0) ()	0 0.00%
102	Equity	0	0 0	0	0	0 0.00%	%	0 0	(D	0 0		0.00%	, 0 0	0	0	0) ()	J 0.00%
103	Securitisation																			
104	Other exposures	0	0 0	0	0	0 0.00%		0 0		D	0 0		0.00%		0	0	C)		0 0.00%
105	Standardised Total	0	2 0	0	0	0 79.21%	/o	0 2	(0 0		89.49%	0	2	0	0			0 92.92%







										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0) 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	16 7	0	0) 0	() 39.89%	20	3	0	0	0	0	39.93%	21	2 0	0	0	0	39.93%
	0 0) 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	39.93% 0.00% 0.00% 0.00% 0.00% 0.00% 61.13% 0.00% 94.29% 94.14% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0) 0	0) 0		0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0) 0	0) 0		0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0 0) 0	(0.00%	0	0	0	0	0	C	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0 0) 0	() 59.05%	0	0	0	0	0	0	60.97%	0	0 0	0	0	0	61.13%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 1	0	0	0	(80.48%	0	1	0	0	0	0	90.69%	0	1 0	0	0	0	94.29%
	0 0	0 0	0	0	(80.04%	0	0	0	0	0	0	90.85%	0	0 0	0	0	0	94.14%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	00	0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 (0	0	0	0.00%
	0 0) 0	00) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	0 0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	00) 0	(0.00%	0	0	0	0	0	0	0.00%	0	OC	0	0	0	0.00%
		-					-				-								
	0 0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	17 8	6 O	0	0	C	68.85%	20	4	0	0	0	0) 75.96%	21	3 0	0	0	0	79.46%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0) (0.00%	0	0	(0	0	C	0.00%		0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	00	0	0	0	0.00%
	0	0	0		0 0) (0 0.00% 0 0.00% 0 0.00%	0	0		0 0	0	0	0.00%	o (0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%	o (0 (0 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0	0	0	0.00%	o (0 (0 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0 0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00% 0.00%	0	0	(0 0	0		0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0 0	0		0.00%				0	0 0	0	0.00%
	0	0	0				0.00%	0	0	(0	0		0.00%				0	0 0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0 0.00% 0 0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	U				0.00%	U	0	L. L.	0	0	L L	0.00%			0	0	0	0	0.00%
	0	0	0		0		0.00%	0	0	ſ	0	0	C C	0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00% 0.00%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0 (0 (0.00%	0 (0 0	0	0	(0.00%	0	0	C		0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0 (0 (0.00%	0 (0 0	0	0	(0.00%	0	0	C		0 0	0	0.00%
	0	0	0	(0 (0.00%	0 0	0 0	0	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	(0.00%	0 0		0	0	(0.00%	0	0			0 0	0	0.00%
	0	0	0				0.00%	0 0		0	0	(0.00%	0	0			0 0	0	0.00%
	0	0	0				0.00%	0		0	0	(0.00% 0.00%	0	0				0	0.00%
	0	0	0				0.00%	0		0	0	(0.00%	0	0			0 0	0	0.00%
	0	0	0				0.00%			0	0	(0.00%		0			0 0	0	0.00%
	0	0	0				0.00%	0		0	0	(0.00%		0			0 0	0	0.00%
	0	0	0	(0 (0.00%	0		0	0	(0.00%		0			0 0	0	0.00%
	0	0	0		0 (0.00% 0.00% 0.00% 0.00%	0		0	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 0	0 0	0	0	(0.00%	0	0	C		0 0	0	0.00%
	0	0	0	(0 (0 (0.00%	0 (0 0	0	0	(0.00%	0	0	C		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 (0 0	0	0	(0.00%	0	0	C		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 (0 0	0	0	(0.00%	0	0	C		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 (0 0	0	0	(0.00%	0	0	C		0 0	0	0.00%
	0	0	0	(0 (0 (0.00%	0 (0 0	0	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	(0 (0 (0.00%	0 0	0 0	0	0	(0.00%	0 0	0	C		0 0	0	0.00%
	0	0	0	(0 0	0	0.00%	0 0	0	0	0	C	0.00%	0	0	0		0 0	0	0.00%









Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0	0 (0.00%	0		0 () C	0) (0.00%	0) (D C) () 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0)	0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0		0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0	()	0 0	0	0.00%
_	0	0	0		0	0 (0.00%	0		0 (0		0 0.00%	0)	0 0	0	0.00%
_	0	0	0		0		0.00% 0.00%	0				0		0 0.00%	0					0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0)) 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0		0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00% 0.00%
	0	0	0		0	0 0	0.00%	0	(0 0	0 0	0	0	0.00%	0	() 0) (0 0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (0 (0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0 (0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C	0 0	0	0.00%		D	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	00	0	0.00%		0	0 (0	0	0	0.00%
						0	0.000/							0.000/							0.000/
	0	0	0	0			0.00% 0.00%	0					0	0.00%				0	0	0	0.00% 0.00%
	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	(וע	<u>ار</u>	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	C)	0	0.00%	C	0 0	0) 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	0 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	, C) C) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C	0 0	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C) C	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%) C) <u> </u>	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0	0	0 0	0	0	0.00%	0 0		0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	(0	0	0	0	0	0.00%			0 0	(0 0	0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0 0.00% 0 0.00%			0		0		0.00%						0	0.00% 0.00%
	U	U	U	U			0.00%	U	U	0	U	U	U	0.00%	U	<u> </u>	U	L L	0	U	0.00%

EBA	EUROPEAN BANKING AUTHORITY
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				2	3	4	5	0	/	δ	9	10	11	12	13	14
									Morator	ia - Actual						
									31/1	2/2020						
			Exposur	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Rov Nur	w m	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates	0'	C		0 (0	0 0	(0 0	() (0 0	0	C) -
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	114	C	5	7 (9	2 92	18	3 18	2	1 4	1 0	3	1	1 31.4
8		Retail - Secured on real estate property														
9	Bayerische Landesbank	Retail - Secured on real estate property - Of Which: SME														
10	Dayensche Landesbank	Retail - Secured on real estate property - Or Which, hon-Shil	54	C	2	0 (0 4	5 45		7 7	2	2	2 0	0	C	0 8.1
11		Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL	114	0	5	7 (94	4 94	16	6 16	4	4	l 0	3	1	1 31.4

									31/1	2/2020						
			Expe	osure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUF	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates		0	0	0	0	0 0		0 0		0 0) C	(J	0 -
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail		113	0 5	57	0 9	92 92	. 1	7 17		4 4	K C		3	1 31
26		Retail - Secured on real estate property														
27	GERMANY	Retail - Secured on real estate property - Of Which: SME														
28	GLAMANI	Retail - Secured on real estate property - Of Which: non-SME		53	0 1	.9	0 4	5 45		7 7		2 2	2C	(<u>ر</u>	3 0
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL		113	0 5	7	0 9	4 94	1	5 15	4	4 4	0	3	3	1 31

										Morator	ria - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		r Coverage
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposi
37		Central banks															
38		Central governments															
39		Institutions															
40		Corporates		C		0	0 (D	0 0		0 0		0 0	0	C		0 -
41		Corporates - Of Which: Specialised Lending															
42		Corporates - Of Which: SME															
43		Retail		0		0(0 ()	0 0	(0 0		0 0	0	0		0 -
44		Retail - Secured on real estate property															4
45	UNITED STATES	Retail - Secured on real estate property - Of Which: SME															
46		Retail - Secured on real estate property - Of Which: non-SME		C		0	0 ()	0 0		0 0		00	0	0		0 -
47		Retail - Qualifying Revolving															
48		Retail - Other Retail															
49		Retail - Other Retail - Of Which: SME															
50		Retail - Other Retail - Of Which: non-SME															
51		Equity															
52		Securitisation															
53		Other non-credit obligation assets															
54		IRB TOTAL		U		ו	ין נ		0 0		U U		<u>ע</u>	0	0		<u> </u>

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Ro Nu	w m	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks														
56		Central governments														
57	⁷	Institutions				-	-									_
58	3	Corporates		0	0	0 (0	0 0		0 0		0 0	0	<u> </u>		0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0	0	0	0 0		0 0		0 0	0	/ 0	1	0 -
62	2	Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	0	0	1	0 -
65	5	Retail - Qualifying Revolving														
66	5	Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68	3	Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Equity Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL		0	0		D	0 0		0 0		0 0	0	0		0 -

										Morator	ria - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
73		Central banks															
74		Central governments															
75		Institutions															
76		Corporates			0	0 ()	0	0 0		0 0		0 0	0	0		0 -
77		Corporates - Of Which: Specialised Lending															
78		Corporates - Of Which: SME															
79		Retail			D	0)	0	0 0		0 0		0 0	0	0		0 -
80		Retail - Secured on real estate property															
81		Retail - Secured on real estate property - Of Which: SME															
82	FRANCE	Retail - Secured on real estate property - Of Which: non-SME			D	0 ()	0	0 0		0 0		0 0	0	0		0 -
83		Retail - Qualifying Revolving															
84		Retail - Other Retail															
85		Retail - Other Retail - Of Which: SME															
86		Retail - Other Retail - Of Which: non-SME															
87		Equity															
88		Securitisation															
89		Other non-credit obligation assets															
90		IRB TOTAL				0 (0	0 0		0 0		0 0	0	0		0 -

									Morato	oria - Actual						
									31/:	12/2020						
			Exposi	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	0	0	0	0 0		0 0		0 0	C	0		0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0		0 0	C	0		0 -
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100	NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	C	0		0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		D	0	0	0 0	0 0		0 0		0 0	0	0		0 -

Moratoria - Actual



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	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates		0	0	0	0	0 0		0 0) (0) (0 0	(0 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail		0	0	0	0	0 0		0 0)	0 () (0 0	(0 -
116		Retail - Secured on real estate property														
117	N.A.	Retail - Secured on real estate property - Of Which: SME														
118	IN./~\.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0) (0 () (0 0	(0 -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL		0	0	0	0	0 0		0 0) (0	C	D -

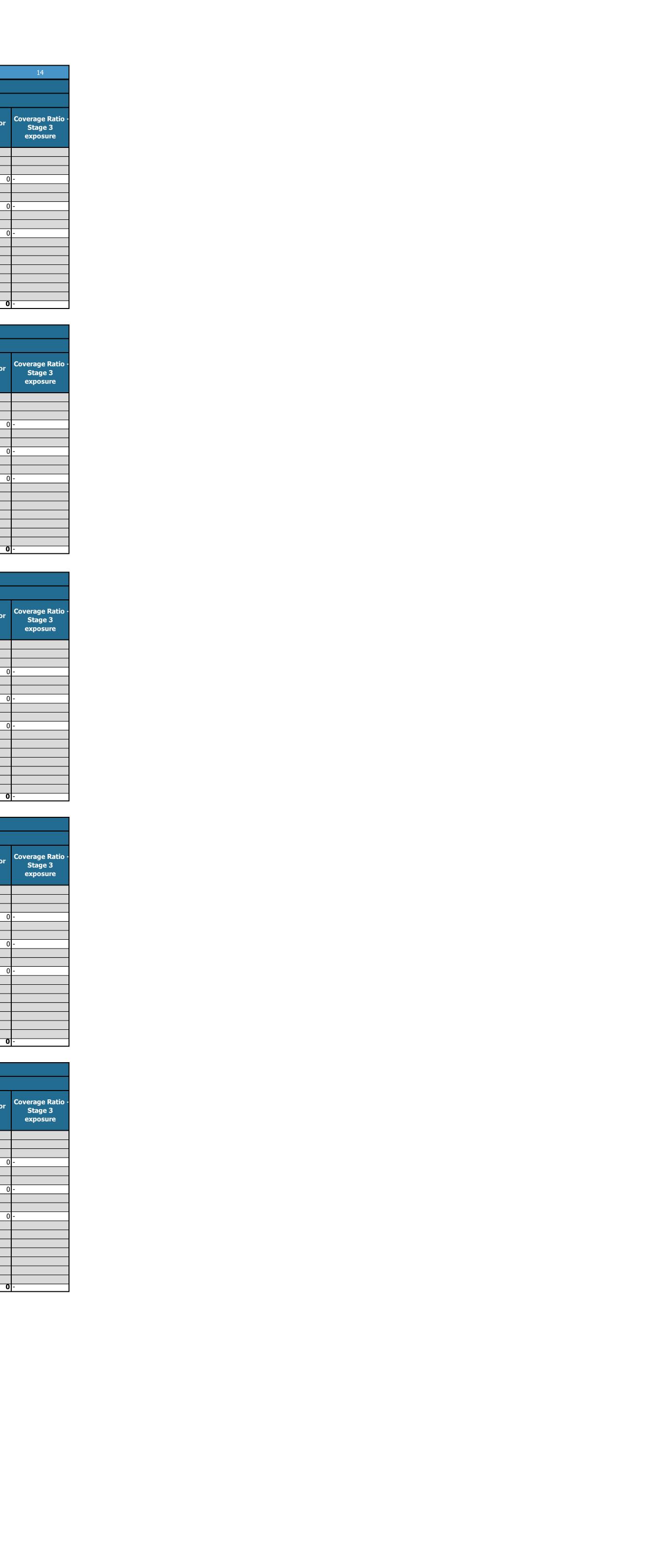
									Morato	ria - Actual		Moratoria - Actual													
									31/1	.2/2020															
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R									
Row Num		(mln EUR, S	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur									
127		Central banks																							
128		Central governments																							
129		Institutions																							
130		Corporates		0	0	0 C		0 0		0 0		0 0) (<u>) 0</u>	(0 -									
131		Corporates - Of Which: Specialised Lending																							
132		Corporates - Of Which: SME																							
133		Retail		0	0	0 0		0 0		0 0		0 0) (J 0	(0 -									
134		Retail - Secured on real estate property																							
135	N.A.	Retail - Secured on real estate property - Of Which: SME																							
136	IN./\.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 0		0 0		0 () (J 0	(0 -									
137		Retail - Qualifying Revolving																							
138		Retail - Other Retail																							
139		Retail - Other Retail - Of Which: SME																							
140		Retail - Other Retail - Of Which: non-SME																							
141		Equity																							
142		Securitisation																							
143		Other non-credit obligation assets																							
144		IRB TOTAL		0	0	0 0		0 0		0 0		0 0		0 0	(0 -									

									Piorato	na - Actual						
									31/1	12/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates)	0 (0 (0	0 0)	0 0		0 0) () 0	(<u></u> კ-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		0	0 (0 (0	0 0)	0 0		0 0) (0 0	() -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN./*\.	Retail - Secured on real estate property - Of Which: non-SME)	0 (0 (0	0 0		0 0		0 0) (0 0	(ე -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL			0 0		0	0 0		0 0		0 0		0	C	<u>)</u> -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, १	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates)	0	0	0	0 0		0 0		0 0	0) ()	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail)	0	0	0	0 0		0 0		0 0	0) ()	0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME)	0	0	0	0 0		0 0		0 0	0) ()	0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets				_		_					_			
180					0	וס	D	0 0		0 0		0 0	i 0			01-

										Moratoria	- Actual						
										31/12/	/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria		which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		C)	0	0	0 (0 0	0	0		0 (0 0	0	(0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		C)	0	0	0 (0 0	0	0		0 (0 0	0	(0 -
188		Retail - Secured on real estate property															
189	N.A.	Retail - Secured on real estate property - Of Which: SME															
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		C)	0	0	0 (0 0	0	0		0 (0 0	0	(0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL		0		0		0 0	0	0	0		0 0	0	0		0 -

Moratoria - Actu



	EBA EUROPEAN BANKING AUTHORITY		_				2021 El	J-wide S		est: Cr			D-19 IR	В			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	ntees - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for			Coverage Ratio - Stage 3
Rov Nur	v n		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks							Uniount								
2		Central governments															
3		Institutions															
4		Corporates		0	215		0 38	191	140		3 7	1	16 1	6 1	L C	4	25.15% 0.00% 0.04%
5		Corporates - Of Which: Specialised Lending		0) 1		0 0	00	0		0 0		1	1 (0 0	0	0.00%
6		Corporates - Of Which: SME		C) 73		0 9	72	57		1 1		0	0 0	0 0	0	0.04%
7		Retail		4	0		0 0	4	0		0 0		0	0 0	0 0	0	-
8		Retail - Secured on real estate property		0	0 0		0 0	0	0	(0 0		0	0 0	0 0	0	-
9	Bayerische Landesbank	Retail - Secured on real estate property - Of Which: SME		C	0 0		0 0	0	0	(0 0		0	0 0	0 0	0	-
10	Dayensene Lanaesbank	Retail - Secured of real estate property - Or Which, hor-SML		0	0 0		0 0	0	0		0 0		0	0 0	0 0	0	-
11		Retail - Qualifying Revolving		C	0 0		0 0	0 0	0		0 0		0	0 0	0 0	0	-
12		Retail - Other Retail		4	0		0 0	4	0		0 0		0	0 0	0 0	0	-
13		Retail - Other Retail - Of Which: SME		4	0		0 0	4	0		0 0		0	0 0	0 0	0	-
14		Retail - Other Retail - Of Which: non-SME		0	0 0		0 0	00	0		0 0		0	0 0	0 0	0	-
15		Equity															
16		Securitisation															
17		Other non-credit obligation assets															
18		IRB TOTAL		0	0		0 0	195	140	8	8 7	1	.6 10	6 1	L O	4	25.15%

								Public guara	antees - Actual						
								31/1	2/2020						
		Expos	ure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ra Stage 3
	(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		0 21	.5	0 3	8 19	1 140	8	8 7	16	5 16	5 1	0		4 25.
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		4	0	0	0	4 0		0 0	() () (0		0 -
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0	() () (0)	0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL		0	0	D	0 19	5 140	8	8 7	16	5 16	5 1	0		4 25.1

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

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

									Public guara	intees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(mln	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		0		0	0	0	0 0	(0 0	() 0	0	0		0 -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		0		0	0	0	0 0	(0 0	(0 0	0	0		0 -
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0 0	(0 0	(0 0	0	0		0 -
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Equity Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		0		0	0	0	0 0	() 0	C) 0	0	0		0 -

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

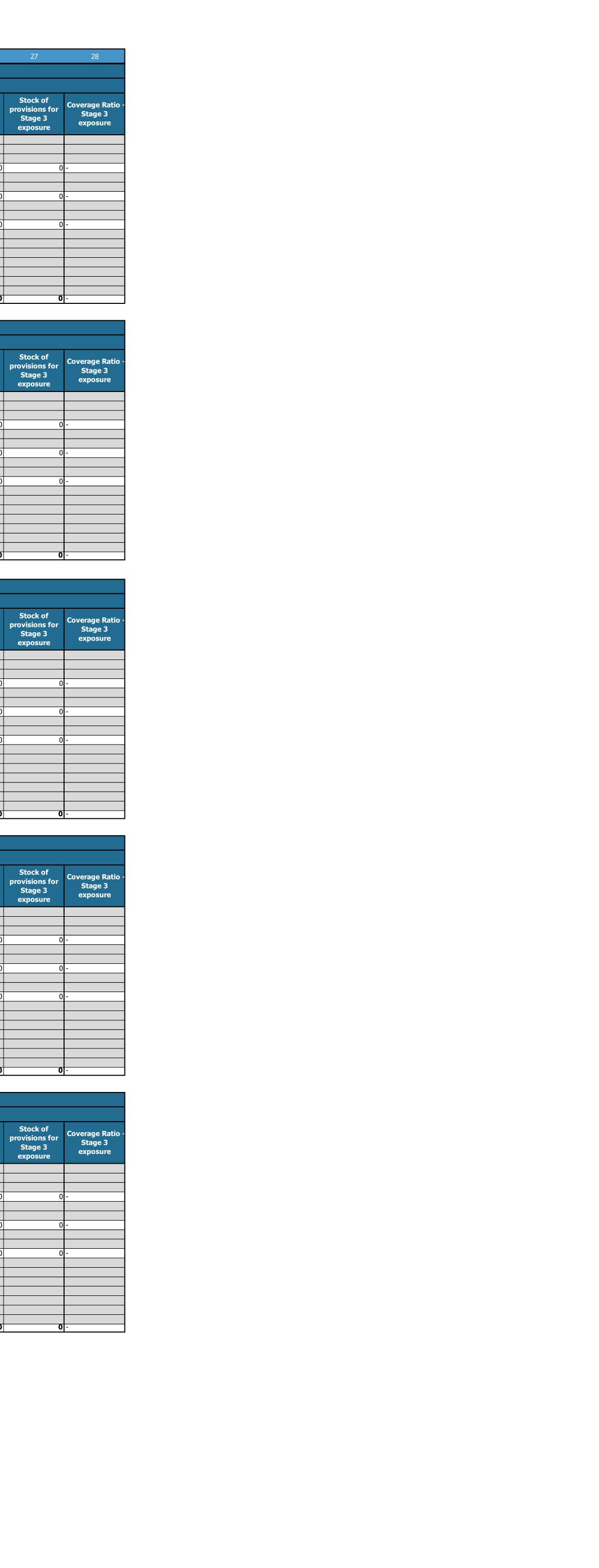
EUROPEAN BANKING AUTHORITY									sche Land	edit risk eshank			-			
		ſ	15	16	17	18	19	20	21	22	23	24	25	26	27	
									Public guar	antees - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Соч
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks									amount		amount				
	Central governments															
	Institutions															
	Corporates				0 (0 0	(0		0 0		0 0	<u>, 0</u>	<u> </u>)	0 -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		()	0 ((0		0 0		0 0	<u>/</u> 0	<u> </u>		0 -
	Retail - Secured on real estate property													4		
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME							0		0 0		0				
	Retail - Qualifying Revolving							0		0 0			0		/	<u> </u>
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL					0 0		0		0 0		0 0	<u>, 0</u>) 0) -
									Public guar	antees - Actual						
									31/1	.2/2020						
			Fynosu	re values	Risk eynos	ure amounts		Stage 1	31/1	Stage 2		Stage 3	Stock of	Stock of	Stock of	
			Exposu	re values	Risk expos	ure amounts	Stage 1	exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Co
			- ۸_TD R				Stage 1 exposure	exposure, of which		Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Co
		(mln EUR, %)	- ۸_TD R	re values F-IRB	Risk expos A-IRB	ure amounts F-IRB		exposure, of	Stage 2	Stage 2 exposure, of		exposure, of	provisions for	provisions for	provisions for	Ca
	Central banks	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Co - - - - -
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving	(mln EUR, %) (mln	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %) (- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	(mln EUR, %) (mln	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %) (- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	(mln EUR, %) (mln	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %) (mln	- ۸_TD R					exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	

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

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0		00	()	0 0		0 0		0 0	00	0 0	00) -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0		0 0	()	0 0		0 0		0 0	00	0 0	00) -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	C	0 0	()	0 0	(0 0		0 0	0 0	0 0	0 0) -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	(0 0	C	0		0 0	0	0	0	-

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposu	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181	Central banks														
182	Central governments														4
183	Institutions														
184	Corporates	0	(0	(0	0 0		0 0		0 (0 0	0	(0 -
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	0		0	(0	0 0		0 0		0 0	0 0	0		0 -
188	Retail - Secured on real estate property														
¹⁸⁹ N.A.	Retail - Secured on real estate property - Of Which: SME														
190	Retail - Secured on real estate property - Of Which: non-SME	0	(0	(0	0 0		0 0		0 0	0 0	0		0 -
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets														
198	IRB TOTAL	0	C	0	(0	0 0		0 0) 0	0		0 -

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



		 									Duye	IISCHE Lanu	CSDUIK									
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(ml	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Stage expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0) () (0	0	-	0		0	0	0 0) () -	0)) (0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	92	18	3	1 (1	31.48%	79	23	3 1	1	0 2	2	4 31.52%	87	13	3 1	4 (1	4
	Retail - Secured on real estate property																					
verische Landesbank	Retail - Secured on real estate property - Of Which: SME																					
	Retail Secured of real estate property of which, non-she	45	7	2	2 (0	0	8.19%	38	12	2	4	0 0) (8.02%	43		5	5 (0	0
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Securitisation																					
	Other non-credit obligation assets						_				_							-				-
	IRB TOTAL	92	18	5 4	4) O	3	1 1	31.48%	79	23	3 1	1	0 2	2 4	31.52%	87	13	\mathbf{s}_1 1_2	1) C	1	1	4

EBA EUROPEAN BANKING AUTHORITY

												MOR	atoria - Baseline So										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r ^{Cov}
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	(0 (0 0)	0	0 -	(0 0		0 0		0 0	-	0		ס	0 0	()	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		92	17	7 4	4 C)	3	1 31.44%	79	9 23	1	L1 C		2 4	31.47%	87	1	3 1	3 (1	1	4
	Retail - Secured on real estate property																						
GERMANY	Retail - Secured on real estate property - Of Which: SME																						
GLKMANT	Retail - Secured on real estate property - Of Which: non-SME		45	7	7 2	2 0)	0	0 8.19%	38	3 11		4 0		0 0	7.96%	43		5	5 (()	0
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		92	17	7 4	4I O		3	1 31.44%	79	9 23	1	1 0		2 4	31.47%	87	1:	3 1	3 0	1	L	4

											Mora	toria - Baseline Se	cenario									
					31/12/2021							31/12/2022							31/12/2023			
tow lum	(mln EUR, 🧐	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates	(0 0) (0 0		0	0 -		0	0) () () () -	() () () (0	0	<u> </u>
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail	(0 0) (0 0		0	0 -		0	0) () () () -	() () () (0	0	ſ <u>-</u> ′
44	Retail - Secured on real estate property																					
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																					
46 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	(0 0) (0 0		0	0 -		0	0) () () () -	() () () (0	0	<u> </u>
47	Retail - Qualifying Revolving																					
48	Retail - Other Retail																					'
49	Retail - Other Retail - Of Which: SME																					'
50	Retail - Other Retail - Of Which: non-SME																					
51	Equity																					
52	Securitisation																					
53	Other non-credit obligation assets																					
54	IRB TOTAL	C	0 0		0 0		0	0 -		0	0	0 0		0 0) -	C) (0 0	0	0	<u>/</u> '

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
tow lum		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
55	Central banks																						
56	Central governments																						
57	Institutions																						
58	Corporates		0	0)	0 0)	0	0 -	0		0 ()	0 (0 -	C) (0	0 (0 0	0) -
59	Corporates - Of Which: Specialised Lending																						
60	Corporates - Of Which: SME																						
61	Retail		0	0)	0 0)	0	0 -	0		0 ())	0 (0 47.36%	0) ()	0 (0 0	0) 47.36%
62	Retail - Secured on real estate property																						
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																						
64 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0	0)	0 0)	0	0 -	0		0 ())	0 (0 47.36%	0) ()	0 (0 0	0) 47.36%
65	Retail - Qualifying Revolving																						
66	Retail - Other Retail																						
67	Retail - Other Retail - Of Which: SME																						
68	Retail - Other Retail - Of Which: non-SME																						
69	Equity																						
70	Securitisation																						
71	Other non-credit obligation assets					-		-	-			-											
72	IRB TOTAL		0	0		0 0		0	0 -	0		0 0			0 0	0 47.36%	0			0 0	0	0	47.36%

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

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

							COVID-		che Landes		-wide S		2									AUTHORITY
48	47	46	45	44	43	47	41	40		28	37	36	35	34	33	32	31	30	29	Г		
					10			ario	a - Baseline Scen	Morato				51		52						
		31/12/2023							31/12/2022							31/12/2021						
s for provisions fo 2 Stage 3	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stage 3 exposure	Stage 2 exposure	Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stock of provisions for Stage 3 exposure	Stock of provisions for Stage 2 exposure	Stock of	Stage 3 exposure	Stage 2 exposure	Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stock of provisions for Stage 3 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stage 3 exposure	Stage 2 exposure	Stage 1 exposure	(mln EUR,%)		
																					Central banks	
																					Central governments	
																					Institutions	
0	()	(<u>ر</u>	0	-	0 -	0	0	0	0	0	-	0	0	0	0	0	(Corporates	
																					Corporates - Of Which: Specialised Lending	
																					Corporates - Of Which: SME	
0	<u>ر</u>	<u>٦</u>	(ر	0	-	0 -	0	0	0	0	0	-	0	0	0	0	0	(Retail	
																					Retail - Secured on real estate property	
																					Retail - Secured on real estate property - Of Which: SME	N.A.
0	<u>ر</u>)	(<u>ر</u>	0	-	0 -	0	0	0	0	0	-	0	0	0	0	0	(Retail - Secured on real estate property - Of Which: non-SME	N.A.
																					Retail - Qualifying Revolving	
																					Retail - Other Retail	
																					Retail - Other Retail - Of Which: SME	
																					Retail - Other Retail - Of Which: non-SME	
																					Equity	
																					Securitisation	
																					Other non-credit obligation assets	
	(,		0	-	0 -	0	0	0	0	0	-	0	0	0	0	0	C		Other non-credit obligation assets IRB TOTAL	

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

											Mora	itoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	stage 1 cposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	(0 0		0	0 -	0		0	0	0	0 () -	(0 0	(0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(0 0)	0	0 -	0)	0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	0	0	(0 0)	0	0 -	0	(0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets						•	0					•									
	IRB TOTAL	0	0	C	0 ונ		U	U -	0		U	U	U	U C) -	C C	0 J		0	0	0	-

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

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0	0	0	0 -		0	0	0 (0	0 0	-	() ()	0	0 0	(0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		0	0	0	0	0 -		0	0	0 (0	0 0	-	() ()	0) ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 (0	0	0 -		0	0	0 (0	0 0	-	() ()	0) ((0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets				0			0	0		0			N	0 0				X				
	IRB TOTAL		0		U	<u>v</u> (U	U	U -		U	J		J	U U	-						Ĺ	U -

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

EBA EUROPEAN BANKING AUTHORITY														2021 El	J-wide		Test: Cr rische Land	edit risk esbank		-19 IRE	8										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
															l	Public guarantees	- Baseline Scena	rio													
						31/1	.2/2021									31/1	2/2022									31/12	2/2023				
Row Num	(mln EL	Stage 1 exposure UR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks						amount																								
2	Central governments																														
3	Institutions																														
4	Corporates	18	86 136	6	10 9	9 19	.9 19	9 0	(0	5 23.89%	6 1	.86 130	5	7 (6 22	2 2	2 (0	5	23.12%	184	135	5	7 6	5 25	5 2	5 0	0	6	5 22.25%
5	Corporates - Of Which: Specialised Lending																														
6	Corporates - Of Which: SME			-						-				-			-											-			
7	Retail		3 0	0	1 0) (0 (0 0	(0	0 10.43%	6	4	0 () (0 (0	0 0	0	0	10.38%	2	l ()	0 0	0 0		0 0	0	0) 10.35%
8	Retail - Secured on real estate property																														
⁹ Bayerische Landesbar	Retail - Secured on real estate property - Of Which: SME																														
	Retail Secured of real estate property of which, non-she																														
11	Retail - Qualifying Revolving										_	-																			
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
16	Equity Securitisation																														
17																															
18	Other non-credit obligation assets IRB TOTAL	19	136	6 1	1 9	10	9 10	0	(5 23.87%	6 10	90 130	5	7 6	6 23	2 2'	2 0	0	5	23.09%	187	134		7 6	25	21	5 0	0	6	5 22.21%
10			150	·	<u> </u>	<u> </u>	-	U U	,		25.07 7		150					-			23.0370	107	15.	· · · ·	<u>, </u>	<u>' </u>	<u> </u>		U	U	

																	Public guar	rantees - Baseline S	Scenario													
							31/:	12/2021										31/12/2022									31/12/	2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guarantee amount	Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions f Stage 3 exposure	for Coverage Ra	tio - Stage exposu	Stag exposu re guara amo	ure, of Sta ich exp nteed	age 2 bosure guarant amou	e, of Stage eed expos	e 3 sure sure guarant amou	e, of provisions fo	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		186	5 136		10	9	19	19	0	0	5 23.8	39%	186	136	7	6	22	22	0	0 5	23.12%	18	4 135	7	6	25	25	0	0	6	6 22
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		3	3 0		1	0	0	0	0	0	0 10.4	13%	4	0	0	0	0	0	0	0 0	10.38%		4 0	0	0	0	0	0	0	0	0 10.
	Retail - Secured on real estate property																															
GERMANY	Retail - Secured on real estate property - Of Which: SME																															
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 0	-		0 0	0	0	0	0	0	0	0	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		189	136		11	9 1	19	19	0	0	5 23.8	37%	190	136	7	6	22	22	0	0 5	23.09%	18	7 135	7	6	25	25	0	0	6	6 22.7

																F	Public guarantees	s - Baseline Scena	ario													
							31/	12/2021									31/1	.2/2022									31/12	/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	ge Rat age 3 osure
	Central banks Central governments Institutions Corporates																															
	Central governments																															
	Institutions																															
	Corporates		0	0		0	0	0	0	0	0	0 -	0	0	0	0	0	0 (0 (0 0	0) –	0	0	() 0	0	C		0 C	0 -	
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0		0	0	0	0	0	0	0 -	0	0	0	0	0	0 (0 (0 0	0) –	0	0	() 0	0	C		0 C	0 -	
	Retail - Secured on real estate property																															
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0	0	0 -	0	0	0	0	0	0 (0 (0 0	0) –	0	0	() 0	0	C		0 C	0 -	
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0		0	0	0	0	0	0	0 -	0	0	0	0	0	0 (0 0) 0	0	-	0	0	C	0	0	0		0 0	0 -	

																Р	ublic guarantees	- Baseline Scena	nrio													
							31/1	12/2021									31/12	2/2022									31/1	2/2023				
		(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																															
	Central governments																															
	Institutions						-					-											-									
	Corporates		(0		0	0	0	0	0) (0 -		0 (0	0 0	0		0 ()	0	0 -	(0	0	00	(00		0	0	0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		(0		0	0	0	0	0) (0 -		0 (0	0 0	0		0 (D	0	0 -	(0	0	0 0	(0		0	0	0 -
	Retail - Secured on real estate property																															
	Retail - Secured on real estate property - Of Which: SME																															
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		(0		0	0	0	0	0) (0 -		0 (0	0 0	0		0 ()	0	0 -		0	0	0 0	() 0		0	0	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets IRB TOTAL																															
	IRB TOTAL			0		0	0	0 (0	0		0-			0	0 0	0		0 0		0 (0 -		0	0) 0		0		0	0	0 -

						31/12	2/2021									31/12/2	2022									31/12	2/2023			
	(mln EUR, ୨	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	AVDOSIIFA	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Corporates		0 0	0 0		0 0	0)	0	0 (0 -	0	0	0	0 0	0	0	0	0	0	-	0	0	0	0	0	0	(0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 0	0 0		0 0	0)	0	0 (0 -	0	0	0	0 0	0	0) 0	0	0	-	0	0	0	0	0	0	(0	0 -
	Retail - Secured on real estate property																													
FRANCE	Retail - Secured on real estate property - Of Which: SME																													
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0		0 0	0)	0	0 (0 -	0	0	0	0 0	0	0) 0	0	0	-	0	0	0	0	0	0	(0	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets IRB TOTAL																													
	IRB TOTAL		0 0) 0			0		0		0 -	0	0	0		0	0	0	0	0	-	0	0	0	0	0	0		0	0 -

Public guarantees - Baseline Scenario

																I	Public guarantee	es - Baseline Scer	nario													
							31/1	2/2021									31/1	12/2022									31/12/	2023				
Row Num		(ml	Stage 1 exposure n EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
91		Central banks																														
92		Central governments																														
93		Institutions Corporates			0			0	0	0	0	0		0	0	0	0			0	0	0				0		0				
94				0	0	0 () (0	0	0	0	0 -		0	0	0 (0	0	0 (0	0	0 -	(0 0		0 0	0	0	0	0	0 -	
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME							0	<u> </u>	<u></u>			<u> </u>	0		<u> </u>	-		0	<u> </u>											
97		Retail		0	0	0 () (0	0	0	0	0 -		0	0	0 (0	0	0 0	0	0	0 -	C	0 0		0 0	0	0	0	0	0 -	
98		Retail - Secured on real estate property																														
⁹⁹ NETHERL		Retail - Secured on real estate property - Of Which: SME			-					-				-			-												-			
	LANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 () (0	0	0	0	0 -		0	0	0 0	0	0	0 (0	0	0 -	C	0 0		0 0	0	0	0	0	0 -	
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity Securitisation																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		Other non-credit obligation assets IRB TOTAL		0	0	0 0) (0	0	0	0	0 -		0	0	0 0	0	0	0 (0	0	0 -	0	0		0 0	0	0	0	0	0 -	

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

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BANKING AUTHORITY														2021 E	J-wide		Sest: Cro			D-19 IR	В										
		50	51	52	52 53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
																Public guarantees	- Baseline Scena	rio													
		-				3	31/12/2021										2/2022									31/12	2/2023				<u> </u>
		Stago expos (mln EUR, %)	e 1 Stage exposu ure guaran	e, of Stag h expos teed	ge 2 sure guaran	2 e, of Stage 3 h exposur	Stage 3 3 exposure, of re guaranteed	Stock of provisions Stage 1 exposure	of Stock of 5 for provisions for L Stage 2 re exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	C
	Central banks		amou		amot		amount						amount		amount		amount						amount		amount		amount				Τ
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	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
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	Retail - Secured on real estate property																														
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N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -		0	0) (0 0) (0 C	0	0	0 -	0	0		0 0	0	0 0	J	0 0)	0
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
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	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0	0	0	0	0 -		0	0		0 0		0 0		0	0 -	0	0		0 0	0	J <u>(</u>	I	0 0		0 -

							31/	12/2021									31/12	/2022									31/1	2/2023			
				Stage 1		Stage 2	<u> </u>	Stage 3						Stage 1		Stage 2	31,12,	Stage 3						Stage 1		Stage 2	51,	Stage 3			
		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposur	for provisions fo	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks					binotint										Uniount		binount						binobint		binoditt		Bintodint			
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N.A.	Retail - Secured on real estate property - Of Which: SME																														
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	Equity Securitisation																														
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	Other non-credit obligation assets														-																
	IRB TOTAL		0	0)	D	0 0	DI	0	0	0 -			0 0	0	0	0	0	0	0	-			D	0	0	0 0		0	

																	Public guarantee	s - Baseline Scena	ario													
							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments																															
7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (D	0) -	() 0		0 0	0	0	0	0	0) -
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()	Retail		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
2	Retail - Secured on real estate property																															
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5	Retail - Qualifying Revolving																															
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3	Retail - Other Retail - Of Which: non-SME																															
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2	IRB TOTAL		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0 0		0	-	(0		0 0	0	0	0	0	0	-

																•	Public guarantees	- Baseline Scena	ario												
							31/12	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - S Stage 3 exposure	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
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	Corporates		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	0	0	0 0	0 0	-	0	()	0 0		0	0 0	0 0	0 -
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	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
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	Retail - Other Retail - Of Which: non-SME																														
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	IRB TOTAL		0	0	0	0			0 0		0	0 -	C		0		0		0	0 0	0	-	0			0 0			0 0	0	0 -

																Ρ	ublic guarantees	- Baseline Scena	ario													
							31/1	12/2021									31/12	2/2022									31/1	2/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks																															
182	Central governments Institutions Corporates																															
183	Institutions																															
184	Corporates			0 0	0 0	0	0	0	0	0	0) -	0	0	(0	0		0	0 0	0) –	0	0		0 0)	0 0) (0 0	0	ე -
185	Corporates - Of Which: Specialised Lending																															
186	Corporates - Of Which: SME																															
187	Retail			0 0	0	0	0	0	0	0	0) -	0	0	(0	0)	0	0 0	0) –	0	0		0 0)	0 0) (0 0	0	0 -
188	Retail - Secured on real estate property																															
189 N.A.	Retail - Secured on real estate property - Of Which: SME																															
190 N.A.	Retail - Secured on real estate property - Of Which: non-SI	ME		0 0	0	0	0	0	0	0	0) -	0	0	(0 0	0)	0	0 0	0) -	0	0		0 0)	0 0) (0 0	0	0 -
191	Retail - Qualifying Revolving																															
192	Retail - Other Retail																															
193	Retail - Other Retail - Of Which: SME																															
194	Retail - Other Retail - Of Which: non-SME																															
195	Equity																															
196	Securitisation																															
197	Other non-credit obligation assets																															
198	IRB TOTAL			0 0	0	0	0	0 (0	0	0 0) -	0	0	0	0	0		0) 0	0	-	0	0		0 0		0 0	C	0 0	0	J-

EUROPEAN BANKING AUTHORITY										2021 El	J-wide S	Stress ⁻	Test: Cı	edit ris	k COVIE)-19 IRI	B						
												Bave	rische Lanc	lesbank									
		Г	80	81	82	83	84	85	86	87	88	<u> </u>	90	91	92	93	94	95	96	97	98	99	
												Mor	atoria - Adverse S	Scenario									
		-															1						<u> </u>
						31/12/2021							31/12/2022							31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Cove
		(mln EUR,%)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	4
	Central banks																						4—
	Central governments																						4
	Institutions Corporates		0	(1	0		0		0			0	0	0			0	0	0		1	0-
	Corporates - Of Which: Specialised Lending		0								, 0											· · · · · · · · · · · · · · · · · · ·	<u> </u>
	Corporates - Of Which: SME																						4
	Retail		92	18	5	4	0 3	1	L 31.48%	72	2 28	1	.4	1	2	6 40.19%	6 6	7 2	.8 1	.9 1	3	<u> </u>	9
	Retail - Secured on real estate property																						
yerische Landesbank	Retail - Secured on real estate property - Of Which: SME																						
yensche Landesbank	Retail - Secured on real estate property - Of Which: non-SME		45	7	,	2	0 0	C	8.19%	35	5 13		5	0	0	1 21.67%	ó 3	4 1	.3	7 0) 1	-	2
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																					4	4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4—
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	Other non-credit obligation assets																						—
	IRB TOTAL		02	15		4	1 2	1	31.48%	73	28		A	1	2 0	5 40.19%	6	7 7	0 1	0 1	2		0

											MUId	toria - Adverse So	enano									
					31/12/2021							31/12/2022							31/12/2023			
	(min E	Stage 1 exposure UR, %)		Stage 3 exposure	Stock of provisions for Stage 1 exposure	r Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
	Central banks																					
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	Corporates		0	0	0	0	0 (-	0	0	0	0 0) (0 0	-	0	()	0 0) (0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		92	17	4	0	3 1	31.44%	72	27	14	1 1	. 2	. 5	40.17%	67	27	7 1	9 1		3	9
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		45	7	2	0	0 (8.19%	35	13	5	5 () (1	21.62%	34	12	2	7 0)		2
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
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	Other non-credit obligation assets																					
	IRB TOTAL		92	17	4	0	3 1	31.44%	72	27	14	1 1	. 2	5	40.17%	67	27	1	9 1		8	9

												Mora	toria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
ow um		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
37	Central banks																						
38	Central governments																						
39	Institutions																						
40	Corporates		0	0	0) 0	(0) -	0	0 0) () (0 0	0 0) -	(0 0		0 0	0	0	_ ر
41	Corporates - Of Which: Specialised Lending																						
42	Corporates - Of Which: SME																						
43	Retail		0	0	0	0 0	(0) -	0	0 0) () () C	0 0) -	(0 0		0 0	0	0	<u>/-</u>
44	Retail - Secured on real estate property																					/	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																					/	
46 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	(0 () -	0	0 0) () () C	0 0) -	() C		0 0	0	0	<u>/-</u>
47	Retail - Qualifying Revolving																					V	
48	Retail - Other Retail																						
49	Retail - Other Retail - Of Which: SME																						
50	Retail - Other Retail - Of Which: non-SME																						
51	Equity																						
52	Securitisation																						
53	Other non-credit obligation assets								\														
54	IRB TOTAL		U	0	0	<u> </u>	<u> </u>	ויש	/ -	0	0	<u>'</u> (ין נ		0	/ -	L C	0	<u>' </u>	ע ע	U	U ·	<u> </u>

												Mora	ntoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
ow um		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
55	Central banks																						
56	Central governments								-														
57	Institutions							0	<u> </u>		2							<u> </u>					
58	Corporates		0	Ĺ))	0	0 -		0 ()	0 () (0	-	Ĺ	0 0	l	0	0	0	-
59	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME		0					0								60.89%				0	0	0	78.85%
	Retail		0	L L))	0	J -		0 (U	/(J	00.89%	L L	0 0	(0	0	0	/8.85%
	Retail - Secured on real estate property																						
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	(0	n -) (60.89%	0	n 0		0	0	0	78.85%
	Retail - Qualifying Revolving		0	L. L						, in the second						00.0570		0			0	0	70.0370
55	Retail - Other Retail																						
67	Retail - Other Retail - Of Which: SME																						
58	Retail - Other Retail - Of Which: non-SME																						
69	Equity																						
70	Securitisation																						
71	Other non-credit obligation assets																						
72	IRB TOTAL		0	0	0 0			0	0 -		0 0) 0	60.89%	0	0 0	C	0	0	0	78.85%

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

												Mora	itoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
ow um	(r	mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
91	Central banks																						
92	Central governments																						
93	Institutions																		N				
94	Corporates		0) (0 0		0	0 -	(0 (0	0	0	0 0	-	C)	0 0	0 0	0) -
95	Corporates - Of Which: Specialised Lending																						
96	Corporates - Of Which: SME							•											•				
97	Retail		0	C) (0 0		0	0 -	(0	0	0	0	0 0	-	C			0 0	0	0) -
98	Retail - Secured on real estate property																						
⁹⁹ NETHERLANDS	Retail - Secured on real estate property - Of Which: SME							-	-		-				-								
	Retail - Secured on real estate property - Of Which: non-SME		0	C) (0 0		0	0 -	(0 (0	0	0	0 0	-	C) ()	0 0	0 0	0) -
.01	Retail - Qualifying Revolving																						
.02	Retail - Other Retail																						
.03	Retail - Other Retail - Of Which: SME																						
.04	Retail - Other Retail - Of Which: non-SME																						
.05	Equity																						
.06	Securitisation																						
.07	Other non-credit obligation assets																						
.08	IRB TOTAL		0	0) (0 0		0	D -			0	D	0	0 0	-	0	0		0 0	0	0) -

EUROPEAN BANKING AUTHORITY											J-wide		rische Land			-19 IRB							
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
												Mora	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r ^{Co}
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0		0 (0 0		0 -	0)	0	0	0	0 0	-	0) ()	0	0 /	<u>) </u>	0 -
	Corporates - Of Which: Specialised Lending																					4	
	Corporates - Of Which: SME																					4	4_
	Retail		0	0		0 (0 0		0 -	0)	0	0	0	D C	-	0) ()	0	0 ′	<u>י</u>	0 -
	Retail - Secured on real estate property																				4	4	4_
N.A.	Retail - Secured on real estate property - Of Which: SME																				4	4	4
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 (0 0		0 -	0)	0	0	0	0 0	-	0) ()	0	0′	<u>) </u>	0 -
	Retail - Qualifying Revolving					_																4	4_
	Retail - Other Retail																					4	4_
	Retail - Other Retail - Of Which: SME																					4	4
	Retail - Other Retail - Of Which: non-SME																					4	4_
	Equity																				4	4	4
	Securitisation																					4	4
	Other non-credit obligation assets IRB TOTAL			•										_			•						

											Mor	atoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EU	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Stage
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	0 0) (-	C	0		0 (0	0 0	-	0	C	() 0	0		0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0	0 0) (-	C	0		0 (0	0 0	-	0	C	() 0	0		0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0) (-	0	0		0 (0	0 0	-	0	C	() 0	0)	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	0		-	0	0		0 (0	0 0	-	0	0	0	0	0		0 -

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(m	Stage exposu In EUR, %)			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions fo Stage 3	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		(0 0)	0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		0	0 0		0 0	0	0) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		C	0 0		0 0	0	0) -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets								0				0										
	IRB TOTAL		U	U	0			U	U -		U	U	U		U 0-		0	0 0		0	0	0	<u> </u>

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0 0	0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	U U		U I			/ -	0		J	U I	J	U	<u>v</u> -

												Mora	itoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo In EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0) (0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	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 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0) -						0	-	0	0		0 0			0 -

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

BA EUROPEAN BANKING AUTHORITY														2021 EL	J-wide S		Test: Cr o		« COVID	9-19 IRI	B										
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
															P	Public guarantee	s - Adverse Scenai	rio													
						31/12	2/2021									31/1	.2/2022									31/1	2/2023				
	(mln	Stage 1 exposure EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ra Stage 3 exposure
	Central banks												amount																		
	Central governments																														
	Institutions																														
	Corporates	1	72 126	5 2	19	21	. 2	1	0	5	5 23.61%	17	1 125	19	16	5 2	5 25	5	1 0		6 22.49%	15	l 11	11	34 3	0 3	0 3	30	. 0)	7
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		2 0)	2 0	0 0		0	0	C) 11.39%		1 0	2	0	0	0 (0	0 0)	0 13.45%			0	3	0	0	0 (0)	0
	Retail - Secured on real estate property																														
Bayerische Landesban	Retail - Secured on real estate property - Of Which: SME																														
Dayensche Landesbann	Retail - Secured of real estate property - Or Which, hor-Shill																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets						-			_	22 500/2					_	-				5 22.460/										
	IRB TOTAL	17	′4	5 Z4	4 19	2 1	. 2:	1	0	5	oj 23.59%	172	2 125	21	16	ō 2	5 25	5 1	L O		5 22.46%	oj 152	2 11	11	37 37	J 3	3 בעו	30 1	. 0		7 21.

																Public guarantees - I															
							31/12/2021									31/12/2	2022									31/12	2/2023				
	(Stage exposu mln EUR, %)	1 Stag 1 exposi re guara amo	sure, of Stag hich expo anteed	ge 2 sure guarant guarant amou	e, of Stage	Stage 3 3 exposure, Ire guarante amount	, of provisions for	r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	for for re
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		172	126	22	19	21	21	1	D	5 23.61%	17	1 125	19	16	5 25	25	5 1		0 6	22.49%	151	111	34	30	30	30	D	1	0	7
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		2	0	2	0	0	0	0	0	0 11.39%		1 0	2	0	0 0	0) 0)	0 0	13.45%	1	0	3	() ((D	0	0	0
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -	(0 0	0	0	0 0	0) 0		0 0	-	0	0	0	() (0	D	0	0	- 0
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		174	126	24	19	21	21	1 (5 23 59%	173	2 125	21	16	5 25	25	1		0 6	22 46%	152	111	37	30) 30	30		1	0	7

																	Public guarantees	- Adverse Scena	ario													
							31/1	12/2021									31/12	/2022									31/12	2/2023				
w m		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
7	Central banks																															/
3	Central governments																															4′
	Institutions																															4′
	Corporates		0	0		0)	0	0)	0	0 -		0	0	0 (0 0		0	0	0 0) -	0	0		0 0	0	0		0 0	(0-
	Corporates - Of Which: Specialised Lending																															/
2	Corporates - Of Which: SME																															4′
3	Retail		0	0		0)	0	0)	0	0 -		0	0	0 (0 0		0	0	0 0) -	0	0		0 0	0	0		0 0	(0-
1	Retail - Secured on real estate property																															/
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															/
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0)	0	0)	0	0 -		0	0	0 (0 0		0	0	0 0) -	0	0		0 0	0	0		0 0	(0-
7	Retail - Qualifying Revolving																															4′
3	Retail - Other Retail																															4′
	Retail - Other Retail - Of Which: SME																															4′
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															4
	Securitisation																															4′
3	Other non-credit obligation assets																						-									
	IRB TOTAL		0	0				U	U (J	U	0 -		U	U	U C	0 0		U		0 0) -	0	0		0	0	0		0		<u> </u>

																Public guarantees	- Adverse Scena	ario												
							31/12	.2/2021								31/12	2/2022									31/12	2/2023			
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - Stage e 3 exposi sure		, of Stage 2 eed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for provisions for Stage 2 St	ock of sions for age 3 oosure
55	Central banks																													
56	Central governments Institutions Corporates																													
57	Institutions																			-		-								
58	Corporates		C	0 0)	0	0 0	0 0	0 0	0	0 -		0	0	0 (0 0)	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -
59	Corporates - Of Which: Specialised Lending																													
60	Corporates - Of Which: SME																													
61	Retail		0	0 0		0	0 0	0 0	0 0	0	0 -		0	0	0	0 0)	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -
62	Retail - Secured on real estate property																													
	Retail - Secured on real estate property - Of Which: SME																													
⁶³ UNITED KINGD			0	0 0		0	0 0	0 0	0 0	0	0 -		0	0	0	0 0)	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -
65	Retail - Qualifying Revolving																													
66	Retail - Qualifying Revolving Retail - Other Retail																													
67	Retail - Other Retail - Of Which: SME																													
68	Retail - Other Retail - Of Which: non-SME																													
69	Equity																													
70	Securitisation																													
71	Other non-credit obligation assets																													
72	IRB TOTAL		0	0 0		0	0 0	0 0	0 0	0	0 -		0	0	0 (0 0		0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -

															P	Public guarantees	- Adverse Scenar	rio													
						31/1	2/2021									31/12	2/2022									31/12	/2023				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	for Coverage for Stag e expos
	Central banks																														
	Central governments																											·			
	Institutions																											1			
	Corporates		0 (0	0	0 (0 (0	0) (0 -	0	0)	0 0	0	0	0 0	0	0	-	0	0	C	0	0	0	ſ	.) (0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 (0	0	0 (0 (0	0) (0 -	0	0		0 0	0	0	0 0	0	0	-	0	0	0	0	0	0	٦	<u>) (</u>	0	0 -
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0 (0	0	0 (0 (0	0) (0 -	0	0		0 0	C	0	0 0	0	0	-	0	0	0	0	0	0	۲	J <u> </u>	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0	0	0	0 0	0 0	D	0) (D -	0	0		0 0	C	0	0 0	0	0	-	0	0	0	0	0	0	/ /	<u> </u>	D	0 -

																Public guarantees	s - Auverse Scen	Idillo												
						31/1	2/2021									31/1	2/2022									31/12	2/2023			
v n	(mln	Stage 1 exposure n EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions Corporates Corporates - Of Which: Specialised Lending																													
	Corporates		0	0	0 0) (0	0	0	0	0 -	() (0	0 (0	0	0 0	0 0		0 -	0	0		0 0	0 0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0 0		0	0	0	0	0 -	(0	0 (0	0	0 0	0		0 -	0	0		0 0	0 0	0	0	0	0 -
	Retail - Secured on real estate property																													
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																													
INE I TERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0	0	0	0	0 -	(0	0 (0	0	0 0	0		0 -	0	0		0 0) (0	0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets IRB TOTAL																													
	IRB TOTAL		0	0	0 0		0	0	0	0	0 -	C		0	0 0	0	0	0 0	0		0 -	0	0		0 0		0	0	0	0 -

BANKING AUTHORITY														2021 E	J-wide		Test: Ci		k COVII	D-19 IR	B										
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	
																Public guarantees	s - Adverse Scen	ario													
						31/1	12/2021										2/2022									31/12	2/2023				
	(r	Stage 1 exposur In EUR, %)	Stage 1 exposure, o which guarantee amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for pro Stage 1 exposure	Stock of ovisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Cov
	Central banks	, ,	amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates		0	0	0	0	0 0	0	0	0 -		0	()	(D	0	0	0	0	0 -	0	()	0 0	() 0)	0 0)	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0	0	0 -		0	()	(0	0	0	0	0	0 -	0	()	0 0	(0 0)	0 0)	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0	0	0 -		0	()	(0	0	0	0	0	0 -	0	()	0 0	() 0)	0 0)	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0 0	0	0	0 -		0	0				0	0	0	0	0 -	0			0 0	0	0		0 0		0 -

															Public guarantee	s - Adverse Scena	ario													
						31/12	2/2021									12/2022									31/12	2/2023				
		Stage exposi In EUR, %)	Stage 1 1 exposure, of ire guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 posure guarante amoun	l , of Stage 2 ed exposur t	Stage 2 exposure, o e which guarantee amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																													
	Central governments																													
	Institutions Corporates																													
	Corporates		0	0	0	0 0	0 0	0	0 0	() -	0	0	0	0	0	0 0	0	0	-	0	0	0	0	C	0	0	0	0 -	-
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0 0	0 0	0	0 0	() –	0	0	0	0	0	0 0	0	0	-	0	0	0	0	C	0	0	0	0 -	-
	Retail - Secured on real estate property																													
N.A.	Retail - Secured on real estate property - Of Which: SME																													
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0 0	0	0 0	() –	0	0	0	0	0	0 0	0	0	-	0	0	0	0	C	0	0	0	0 -	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0	0	0	0 0	0 0	0 (0 0	C) -	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	-

																	Public guarantee	s - Adverse Scena	ario													
							31/1	12/2021										.2/2022									31/12/	/2023				
		(mln EUR, %)	Stage 1 exposure)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure of	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks																															
	Central governments																															4
	Institutions																															
	Corporates		0	0		0 0)	0	0	0	0	0 -		0 (0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 0		0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	C	0 0)	0	0	0	0	0 -		0 (0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 0		0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0)	0	0	0	0	0 -		0 (0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0) 0		0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0) 0		0	0	0	0	0 -		0 (0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0		0 -

																F	Public guarantees	- Adverse Scena	rio												
							31/12	2/2021									31/12	/2022									31/12	/2023			
	(ml	Stag expo n EUR, %)	e 1 exp	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Central governments Institutions Corporates																														
	Corporates		0	0	0	0	0	0 0	0 0		0	0 -	0	0	0	0 0	0	(0	0 0) (-		0	0	0 0	0	(0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0 0	0 0		0	0 -	0	0	D	0 0	0	(0	0 0	0 0	-		0	0	0 0	0	(0	0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 0	0 0		0	0 -	0	0	ס	0 0	0	(0	0 0	0 0	-		0	0	0 0	0	(0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0	0	0		0	0 -	0	0		0 0	0	C	0	0 0		-		0	0	0	0	C	0	0	0 -

						31/12	2/2021									3 <u>1/12</u>	2/2022									31/1	2/2023				
	(mln E	Stage 1 exposure JR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0			0 0	0 (0 0	(0 0	C	ა -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0)	0 0	0 (0 0	(0 0	C	ე -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN./A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0	()	0 (0 (0 0	(0 0	C	ა -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0 0	0	0	0		0	0 -	0	0	0	0	0		0 0	0	0	-	0			0	0 0	0 0	(0	0	<u> </u>

	BA EUROPEAN BANKING AUTHORITY			20	21 EU-	wide S					[D-19 S	STA			
				1	2	3	4	Bayerische 5	Landesbank 6 Moratori	7	8	9	10	11	12
							Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num		Central banks	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2 3 4		Central banks Central governments Regional governments or local authorities Public sector entities													
5 6 7		Multilateral Development Banks International Organisations Institutions													
8 9 10	Bayerische	Corporates of which: SME Retail		0	0	C	0	(0	(0 0	0	() ()) - D -
11 12 13 14	Landesbank	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	C	0	(0	() 0	0	() (<u> </u>
15 16 17		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
18 19 20		Equity Securitisation Other exposures													
21		Standardised Total		0	0	0	0		0 Moratori	a - Actual) 0	0	() (<u>) -</u>
Row					Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Num		Central banks	(mln EUR, %)	Exposure values	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
23 24 25		Central governments Regional governments or local authorities Public sector entities													
26 27 28		Multilateral Development Banks International Organisations Institutions													
29 30 31		Corporates of which: SME Retail		0	0	C	0	(0	(0 0	0	() - 0 -
32 33 34	GERMANY	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0		0	(0	() 0	0	() (0 -
35 36 37		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment													
38 39 40		Collective investments undertakings (CIU) Equity Securitisation													
41 42		Other exposures Standardised Total		0	0	C	0	(0) 0	0	() () -
							Stage 1			a - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
Row Num			(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45		Central banks Central governments Regional governments or local authorities													
46 47 48 49		Public sector entities Multilateral Development Banks International Organisations Institutions													
50 51 52		Corporates of which: SME Retail		0	0		0	(0	(0	0	() - 0 -
53 54 55	UNITED STATES	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	C	0	(0	() 0	0	() (0 -
56 57 58		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment													
59 60 61 62		Collective investments undertakings (CIU) Equity Securitisation Other exposures													
63		Standardised Total		0	0	C	0	(0 Moratori	a - Actual) 0	0	() ()
							Stage 1			2/2020	Stage 3	Stock of	Stock of	Stock of	Courses Potio
Row Num			(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66		Central banks Central governments Regional governments or local authorities													
67 68 69 70		Public sector entities Multilateral Development Banks International Organisations Institutions													
70 71 72 73		Corporates of which: SME Retail		0	0	C	0		0		0	0) -
74 75 76	UNITED KINGDOM	Secured by mortgages on immovable property of which: non-SME		0	0	C	0	(0	() 0	0	() (D -
77 78 79		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
80 81 82 83		Equity Securitisation Other exposures													
84		Standardised Total		0	0	C	0	(0 Moratori	a - Actual	0	0	() (<u>]</u> -
							Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num			(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
85 86 87 88		Central banks Central governments Regional governments or local authorities Public sector entities													
88 89 90 91		Public sector entities Multilateral Development Banks International Organisations Institutions													
92 93 94		Corporates of which: SME Retail		0	0		0	(0	(0	0	() - 0 -
95 96 97	FRANCE	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	C	0	(0	() 0	0	() (
98 99 100 101		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
101 102 103 104		Collective investments undertakings (CIU) Equity Securitisation Other exposures													
105		Standardised Total		0	0	C	0	(0	() 0	0	() ()-

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
0	0	0	0	0	0	0	0	0	-) -
0	0	0	0	0	0	0	0	0	0	, c	·
0	0	1	0	0	0	0	0	0	0	,) -
0	0	1	0	0	0	0	0	0	0		/ -
0	0	0	0	0	0	0	0	0	0	() -
	-			-	-	-	-		-		
		4	0			0					N
0	0	1	0	0	0	0	0	0	0	() -

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-											
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	1	0	0	¥	0	0	0	0	0	
0	0	1	0	0	-	0	0	°	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	1	0	0	0	0	0	0	0	0	-
0	9	1	0	0	0	0	0	0	0	0	

Public guarantees - Actual

Public guarantees - Actual

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

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

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

Public guarantees - Actual

	BAA EUROPEAN BANKING AUTHORITY			2021 EU-	wide S			edit ris Landesbank		5 D-19 S	5 TA 9	10	11	12
						Stage 1		Moratoria 31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num 106 107		(min El Central banks Central governments	EUR, %)	xposure values Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
108 109 110		Regional governments or local authorities Public sector entities Multilateral Development Banks												
111 112 113		International Organisations Institutions Corporates		0 0	0	0	(0		0	0	0	() -
114 115 116 117	NETHERLANDS	of which: SME Retail of which: SME Secured by mortgages on immovable property		0 0	0	0 0	(0 0		0	C	0	() -
118 119 120		of which: non-SME Items associated with particularly high risk Covered bonds		0 0	C	0	(0 0	C	0	C	0	() -
121 122 123		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
124 125 126		Securitisation Other exposures Standardised Total		0 0	0	0	(0	C	0	0	0	() -
								Moratoria 31/12						
Row Num		(mln El	EX EUR, %)	xposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128 129		Central banks Central governments Regional governments or local authorities												
130 131 132 133		Public sector entities Multilateral Development Banks International Organisations Institutions												
135 134 135 136		Corporates of which: SME Retail		0 0	0	0 0	(0 0	C	0	0 0	0	() -
137 138 139	N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0	0	(0 0	(0	0	0	() -
140 141 142 143		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
143 144 145 146		Collective investments undertakings (CIU) Equity Securitisation Other exposures												
147		Standardised Total		0 0	0	0	() 0 Moratoria		0	C	0	() -
Row				Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 148		(min El	EX EUR, %)	xposure values amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
149 150 151		Central governments Regional governments or local authorities Public sector entities												
152 153 154 155		Multilateral Development Banks International Organisations Institutions Corporates		0 0										
155 156 157 158	ΝΔ	of which: SME Retail of which: SME		0 0	0	0	(0	0) -
159 160 161	N.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0	0	(0	C	0	0	0	() -
162 163 164		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
165 166 167 168		Equity Securitisation Other exposures Standardised Total		0 0	0	0	(0 0		0		0	() -
				· · ·				Moratoria 31/12			-			
Row Num			E	xposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
169 170		(min El Central banks Central governments	EUR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
171 172 173 174		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
174 175 176 177		Institutions Corporates of which: SME		0 0	0	0	(0		0	0	0	() -
178 179 180	N.A.	Retail of which: SME Secured by mortgages on immovable property		0 0	0	0	(0	(0	0	0	() -
181 182 183 184		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment			0			0 0				0		
185 186 187		Collective investments undertakings (CIU) Equity Securitisation												
188 189		Other exposures Standardised Total		0 0	0	0	(0	(0	0	0	() -
						Stage 1		Moratoria 31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	Course Retio
Row Num			EX EUR, %)	xposure values Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190 191 192 193		Central banks Central governments Regional governments or local authorities Public sector entities												
194 195 196		Multilateral Development Banks International Organisations Institutions												
197 198 199 200		Corporates of which: SME Retail of which: SME		0 0	0	0 0	(0 0	C	0	0	0	() -
200 201 202 203	N.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0	0	(0		0	0	0	() -
204 205 206		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
207 208 209 210		Equity Securitisation Other exposures Standardised Total		0 0	0					0) -
-210					0	, U	, (Moratoria						
Row			Đ	xposure values Risk exposure	Stage 1	Stage 1 exposure, of which expired	Stage 2	31/12 Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
211 212		(min El Central banks Central governments	EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
212 213 214 215		Regional governments or local authorities Public sector entities Multilateral Development Banks												
216 217 218		International Organisations Institutions Corporates		0 0	0	0	(0 0	C	0	0	0	() -
219 220 221 222	N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property		0 0	0	0	(0 0	C	0	C	0	() -
223 224 225		of which: non-SME Items associated with particularly high risk Covered bonds		0 0	C	0	(0	C	0	C	0	() -
226 227 228 229		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
229 230 231		Securitisation Other exposures Standardised Total		0 0	0	0	(0	C	0	0	0	() -

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

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

31/12/2020 Stage 1 Stage 2 Stage 3 Stack of Stack of Stack of														
es Risk exposure Stage 1 exposure, which guarante		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
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	amounts	amounts exposure amounts control contro control control control control control cont	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which image: Stage 1 which image: Stage 1 which 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure exposure amountImage: Stage 1 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 i	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image:	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure </td <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 1 exposureStage 1 exposureStage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureStage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureImage: Stage 1 exposureIma</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which 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Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposure<</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 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Public guarantees - Actual

Public guarantees - Actual 31/12/2020														
31/12/2020 Stage 1 Stage 2 Stage 3 Stack of Stack of Stack of														
Exposure values	Bick exposure Stage 1 exposure, of Stage 2					Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
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Public guarantees - Actual															
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Exposure values	Risk exposure amounts	xposure Stage 1 exposure, of			Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
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Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
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Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29	20 30	21 EU-	wide S		est: Cr ische Lande		sk COV	ID-19 S	5 TA 38	39	40	41	42	43	44	45
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline S 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9 10 Bayerische Landesbank 13 14 15 16 17	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)															 0 0 0	0					Image:
18 19 20 21	Equity Securitisation Other exposures Standardised Total	0	0	0	31/12/2021	0	0	-	0	0	Mora	toria - Baseline S 31/12/2022		0 0	31.84%	0	0		0 0 0 31/12/2023	0		30.00%
Row 22 23 24 25 26 27 28 29 30 31 32 GERMANY	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
33 34 35 36 37 38 39 40 41	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total						0	- - - - - - - - - - -	0	0		Image:	0	0 0	-	0	0			0) -
Row Num 43	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline S 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47 48 49 50 51 52 53 UNITED STATES 54 55 56	Central governmentsRegional governments or local authoritiesPublic sector entitiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high risk	0				0	0		0	0		Image: state	0		- - - -	0	0			0		
57 58 59 60 61 62 63	Covered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	0) 0) 0		0	0		0	0	(Mora	toria - Baseline S		0 0		0	0			0) -
Row Num 64 65 66 67 68 69 70	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
70 71 72 73 74 UNITED KINGDOM 75 76 77 78 79 80 81 82	Corporates of which: SME Retail	0				0	0	- - - - - - - - -		0		Image: Control of the second	0		- - - - - - - - - - - - - -	0	0			0		- - <td< td=""></td<>
82 83 84 Row Num	Other exposures Standardised Total	0 Stage 1 exposure) 0 Stage 2 exposure) O Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	O Stock of provisions for Stage 2	O Stock of provisions for Stage 3	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	O Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline S 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for		- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Stage 3 exposure	0 0 0 31/12/2023 Stock of provisions for Stage 1	0 Stock of provisions for Stage 2	Stock of provisions for Stage 3) - Coverage Ratio - Stage 3 exposure
85 86 87 88 89 90 91 92 93 94 95 FRANCE 96	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	-			exposure exposure	Stage 2 exposure	Stage 3 exposure	- exposure		0		exposure exposure	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0	exposure	 0 0	0		exposure 	exposure 0	Stage 3 exposure) -
97 98 99 100 101 102 103 104 105	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total						0	- - - - - - - -		0		Image: Constraint of the second sec	0	0 0 0 0 0 0	- 	0	0		U 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0		J - I - I - I - I - I - I - I -

EBA EUROPEAN BANKING AUTHORITY	25	26	27	28	29)21 EU- 31		Baye	rische Lande	esbank				39	40	41	42	43	44	45
Row Num Central banks 106 Central banks 107 Central governments 108 Regional governments or local authorities 109 Public sector entities 110 Multilateral Development Banks 111 International Organisations 112 Institutions	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
113 Corporates 114 of which: SME 115 NETHERLANDS 116 NETHERLANDS 117 of which: SME 118 of which: SME 119 Secured by mortgages on immovable property 119 of which: non-SME 119 Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity 123 Securitisation 125 Other exposures 126 Standardised Total		0	0				0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1					0 0 0 0	0		0)) <td< td=""></td<>
Row NumCentral banks127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sci 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
135of which: SME136N.A.137N.A.138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total		0	0				0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1					0	0	- - - - - -	0) -)
Row NumCentral banks148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
156of which: SME157N.A.158N.A.159of which: SME159Secured by mortgages on immovable property of which: non-SME160Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures168Standardised Total		0	0				0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1					0	0	- - - - - - - - - - - - -	0) -)
Row NumCentral banks169Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sci 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
177 of which: SME 178 Retail 179 N.A. 180 of which: SME 180 Secured by mortgages on immovable property 181 of which: non-SME 182 Items associated with particularly high risk 183 Covered bonds 184 Claims on institutions and corporates with a ST credit assessment 185 Collective investments undertakings (CIU) 186 Equity 187 Securitisation 188 Other exposures 189 Standardised Total		0	0				0 - 0 - 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1					0	0		0						0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num Central banks (min EUR, %) 190 Central banks 191 Central governments 192 Regional governments or local authorities 193 Public sector entities 194 Multilateral Development Banks 195 International Organisations	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Morat	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
196Institutions197Corporates198of which: SME199Retail200N.A.201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures		0	0				0 -					0	0	- - - -	0) -)
210 Standardised Total Row	0 Stage 1 exposure	0 Stage 2 exposure	0 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure) C Stock of provisions for Stage 2 exposure) (Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure	O Stage 1 exposure) () Stage 2 exposure	0 0 Mora Stage 3 exposure	0 toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	0 (31/12/2023 Stock of provisions for Stage 1 exposure) (Stock of provisions for Stage 2 exposure) Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure
216International Organisations217Institutions218Institutions219of which: SME220Retail221N.A.222Secured by mortgages on immovable property223of which: SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Securitisation230Other exposures231Standardised Total		0	0				0 - 0 - 0 - 0 - 1 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1					0	0		0						0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

EBA EUROPEAN BANKING AUTHORITY	46 47	48 49	50 51	52 53	54	55 56)21 EU-wide S	Stress Test: C Bayerische Lan	Credit risk COV desbank	/ID-19 STA	65 66	67 68	69	70 71	72 73	74 75
1 Central banks	In EUR, %)	Stage 2 exposure guaranteed amount	31/12/2021 Stage 3 exposure Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure	f Stock of Co for provisions for Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		ees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	or Stock of provisions for Stage 2 exposure exposure	or Coverage Ratio - Stage 3 exposure Exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 xposure guaranteed amount	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
2Central governments3Regional governments or local authorities4Public sector entities5Multilateral Development Banks6International Organisations7Institutions8Corporates9of which: SME					0 0 -	5 9306					0 - 5 78%				0 0	0 -
10Bayerische LandesbankRetail of which: SME12LandesbankSecured by mortgages on immovable property of which: non-SME130f which: non-SME14Items associated with particularly high risk15Covered bonds16Claims on institutions and corporates with a ST credit assessment17Collective investments undertakings (CIU)18Equity19Securitisation20Other exposures21Standardised Total	1 1 1 1 0 1 <td< th=""><th>0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th><th>0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th><th>0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th><th>0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th><th></th><th>1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th><th>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th><th>0 0 0 0 </th><th>0 3.78% 0 - 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th><th>1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th><th>0 0 0 0</th><th></th><th></th><th></th></td<>	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0	0 3.78% 0 - 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0			
Row Num 22 Central banks	In EUR, %)	0 0 Stage 2 exposure of which guaranteed amount	0 0 31/12/2021 Stage 3 exposure Stage 3 exposure, of which guaranteed amount	0 0 Stock of provisions for Stage 1 exposure exposure	0 0 5 Stock of 6 provisions for 5 Stage 3 6 exposure	5.83% overage Ratio - Stage 3 exposure Stage 1 exposure	1 0 Stage 1 exposure, of which guaranteed amount Stage 2 exposure		0 0 ees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	0 0 or Stock of provisions for Stage 2 exposure exposure	0 5.78% or Coverage Ratio - Stage 3 exposure exposure	1 0 Stage 1 exposure, of which guaranteed amount Stage 2 exposur	WHICH	0 0 31/12/2023 Stage 3 stage 3 stage 3 exposure, of which guaranteed amount	0 0 Stock of provisions for Stage 1 exposure Stage 2 exposure	0 5.75% Stock of provisions for Stage 3 exposure exposure
23Central governments24Regional governments or local authorities25Public sector entities26Multilateral Development Banks27International Organisations28Institutions29Corporates30of which: SME31Retail32GERMANY		Image: Constraint of the second se			0 0 0 -	5.83%		Image: Constraint of the second se	Image: Control of the second secon						0 0	
33Secured by mortgages on immovable property of which: non-SME35Items associated with particularly high risk36Covered bonds37Claims on institutions and corporates with a ST credit assessment38Collective investments undertakings (CIU)39Equity40Securitisation41Other exposures42Standardised Total					0 0 -	5.83%					0 -					0 -
Row Num	In EUR, %)	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	f Stock of for provisions for Stage 3 e exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		ees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	or Stock of provisions for Stage 2 exposure exposure	or Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 stage 3 xposure d guaranteed amount	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
 45 46 47 48 49 50 50 51 52 53 UNITED STATES 		Image: Constraint of the second se			0 0 -						0 - 0 -	0 0 0 0 0 0 0		0 0	0 0	
54Secured by mortgages on immovable property of which: non-SME56Items associated with particularly high risk57Covered bonds58Claims on institutions and corporates with a ST credit assessment59Collective investments undertakings (CIU)60Equity61Securitisation62Other exposures63Standardised Total		0 0	0 0		0 0 -			0 0 0			0 -	0 0 0				
Row Num 64 Central banks	In EUR, %)	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	for provisions for Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		which provisions for	or Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	or Stage 3 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		31/12/2023 Stage 3 Stage 3 xposure d guaranteed amount	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
65Central governments66Regional governments or local authorities67Public sector entities68Multilateral Development Banks69International Organisations70Institutions71Corporates72of which: SME73Retail					0 0 -			Image: Constraint of the second se			0 -	0 0 0			0 0	
74UNITED KINGDOMof which: SME75Secured by mortgages on immovable property of which: non-SMEof which: non-SME77Items associated with particularly high risk Covered bondsCovered bonds79Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)81Equity82Securitisation Other exposures	Image: Constraint of the second se	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1														
84 Standardised Total	0 Stage 1 exposure of which guaranteed amount	0 0 Stage 2 exposure guaranteed amount	0 0 31/12/2021 Stage 3 exposure stage 3 exposure, of which guaranteed amount	0 0 Stock of provisions for Stage 1 exposure Stage 2 exposure	0 0 -	overage Ratio - Stage 3 exposure	0 0 Stage 1 exposure, of which guaranteed amount Stage 2 exposure		0 0 ees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	0 0 Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	0 - or Coverage Ratio - Stage 3 exposure Stage 1 exposure	0 0 0 Stage 1 exposure, of which guaranteed amount		0 0 31/12/2023 Stage 3 stage 3 exposure, of which guaranteed amount	0 0 Stock of provisions for Stage 1 exposure Stage 2 exposure	0 - Stock of provisions for Stage 3 exposure
85Central banks86Central governments87Regional governments or local authorities88Public sector entities89Multilateral Development Banks90International Organisations91Institutions92Orporates93of which: SME		amount amount amount	amount		0 0 -						0 -				0 0	0 -
93of which: SME94Retail95FRANCE96of which: SME96Secured by mortgages on immovable property of which: non-SME98Items associated with particularly high risk Covered bonds99Covered bonds100Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0 0 -						0 -					0 -
101Collective investments undertakings (CIO)102Equity103Securitisation104Other exposures105Standardised Total		0 0	0 0	0 0	0 0 -		0 0	0 0	0 0	0 0	0 -	0 0	0 0	0 0	0 0	0 -

EBA EUROPEAN BANKING AUTHORITY	46 47	48	49 50	51	52 53	54	55	2021 EU		Bayerische	e Landesbar	ık			65	66	67 68	69	70	71	72	73	74 75
	Stage 1			L/12/2021 Stage 3	Stock of Stock	c of Stock of		Stage 1			guarantees - Basel 31/12/2022	ine Scenario	k of Stock of	Stock of			age 1	Stage 2		2/2023 Stage 3	Stock of	Stock of	Stock of
Row NumCentral banks106 107 108 109Central governments Central governments or local authorities Public sector entities Multilateral Development Banks111 112 113 114International Organisations Institutions Orporates of which: SME	Stage 1 exposure exposure, or which guaranteer amount amount	of Stage 2 exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount	Stock of Stock of ovisions for provision Stage 1 Stage exposure expos	Stock of C provisions for provisions for sure exposure	Soverage Ratio - Stage 3 exposure	age 1 posure exposure, of which guaranteed amount	Stage 2 exposure	xposure, of which juaranteed amount	tage 3 sposure gua a a a a a a a a a a a a a a a a a a	osure, of provis which sta aranteed exp mount	A OI Stock OI ons for provisions ge 1 Stage 2 osure exposure	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure	gua	sure, of hich anteed nount	exposure, of which guaranteed amount	f Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	ovisions for provisions for provisin	Stock of rovisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Image: Stock of Stage 3 exposure Image: Stage 3 exposure Image: Stock of Stage 3 exposure Image: Stock of Stage 3 exposure Image: Stock of Stock of Stock of Sto
114 of which: SME 115 netail 116 NETHERLANDS 117 of which: SME 117 Secured by mortgages on immovable property of which: non-SME 119 120 120 121 122 123 124 125 126															0 -							0	
Row Num	Stage 1 exposure Stage 1 exposure		3 Stage 2 exposure, of which guaranteed	L/12/2021 Stage 3 exposure, of which guaranteed	Stock of Stock ovisions for provision Stage 1 Stage	ons for provisions for C	overage Ratio - Stage 3 exposure	age 1 bosure	Stage 2 e	Stage 2 xposure, of Si which Si	tage 3 exp	tage 3 Sto osure, of provis	ck of Stock of ons for provisions ge 1 Stage 2	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo	age 1 sure, of hich antood	Stage 2 exposure, of which	f Stage 3 exposure	2/2023 Stage 3 exposure, of which			Stock of rovisions for Stage 3 Exposure
Image: Market	6) Construction of the second		guaranteed amount		Stage 1 Stage exposure expos	sure exposure	exposure	amount amount 0		amount	yua	which Sta aranteed exp mount	ge 1 Stage 2 exposure 0	e exposure	exposure	guu	anteed exposure nount	guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure exposure
137N.A.of which: SME138Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total																							
14/ Standardised Total		0 0	3	0 0 L/12/2021	U	0 0 -		0	0 0	Public g	u guarantees - Basel 31/12/2022		0	0	0 -	U	0	0	31/1	2/2023	0	0	0 -
Row Num Central banks 148 Central banks 149 Central governments 150 Regional governments or local authorities 151 Public sector entities	6) Stage 1 exposure amount	of Stage 2 d exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of Stock ovisions for provision Stage 1 Stage exposure expos	ons for provisions for	overage Ratio - Stage 3 exposure	age 1 posure Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 xposure, of which juaranteed amount	tage 3 exp posure gua	Stage 3 Stoposure, of which aranteed mount Sta exp	ck of Stock of ons for provisions ge 1 Stage 2 osure exposure	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure guar	age 1 sure, of hich anteed nount	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for pr	ovisions for pr Stage 2	Stock of rovisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure
151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail158N.A.159Secured by mortgages on immovable property			0		0	0 0 -		0		0	0	0	0	0	0 - 0 - 0 -	0	0				0	0	0 -
160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures168Standardised Total	Image: Constraint of the sector of the se								Image: state														
168 Standardised Total	0	0 0	0	0 0	0	0 0-		0	0 0	0 Public g	0 guarantees - Basel 31/12/2022		0	0	0 -	0	0	0	0 0	0 0 2/2023	0	0	0 -
Row Num Central banks 169 170 171 Central banks 170 Central governments 171 Regional governments or local authorities	Stage 1 exposure, or which guaranteer amount 6) amount	d exposure	Stage 2 exposure, of which guaranteed amount	which	Stock of Stock ovisions for provision Stage 1 Stage exposure expos	e 2 Stage 3	overage Ratio - Stage 3 exposure	age 1 posure Stage 1 exposure, of which guaranteed amount	exposure		posure gua	Sta	ck of Stock of ons for provisions ge 1 Stage 2 osure exposure	Stage 3	Coverage Ratio - Stage 3 exposure	exposure gua	age 1 sure, of hich anteed hount	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stage 2	Stock of rovisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure
172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail179N.A.180Secured by mortgages on immovable property			0		0	0 0 -		0		0	0	0	0	0	0 -	0	0				0	0	0 -
180Occured by inoregages on initiovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total																							
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190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME			0	0 0	0	0 0 -		0		0	0	0	0	0	0 -	0	0	0			0	0	0 -
199 200N.A.Retail of which: SME201Secured by mortgages on immovable property of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures															0 - 0 - 0 - 1								
210 Standardised Total	0	0 0	0	0 0 1/12/2021	0	0 0-		0	0 0	0 Public g	0 guarantees - Basel 31/12/2022		0	0	0 -	0	0	0	0 (0 0 2/2023	0	0	0 -
Row Num (min EUR, %) 211 Central banks 212 Central governments 213 Regional governments or local authorities 214 Dublic costor ontition	Stage 1 exposure, of which guaranteer amount 6) amount	d exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed	Stock of Stock ovisions for provision Stage 1 Stage exposure expos	ons for provisions for C e 2 Stage 3	Coverage Ratio - Stage 3 exposure	age 1 posure Stage 1 exposure, of which guaranteed amount	Stage 2 e	Stage 2 xposure, of which ex juaranteed amount	tage 3 exposure gua	tage 3	ck of Stock of ons for provisions ge 1 Stage 2 osure exposure	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure guar	age 1 sure, of hich anteed hount	Stage 2 exposure, of which guaranteed amount	-	Stage 3 exposure, of which guaranteed amount	provisions for pr Stage 1	rovisions for pr Stage 2	Stock of rovisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure
214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail221N.A.222Secured by mortgages on immovable property			0 0 0		0	0 0 0 - 0 - 0 0 0 -		0		0	0	0	0	0	0 - 0 - 0 -	0	0	0			0	0	0 - 0 - 0 - 0 -
223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total					0			0					0	0	0 -	0	0	0		D 0			0 -

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20	21 EU- 83	wide S		est: Cr rische Lande		sk COVI	D-19 S	5 TA 90	91	92	93	94	95	96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	``````````````````````````````````````															0			0		
9 10 11 12 Landesbank 13 14 15 16 17 18 19 20 21	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total							- -	0									C		0		
Row Num 22 23 24 25 26	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
27 28 29 30 31 32 GERMANY 33 34	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0		0						-	0	0	C		0	0	-
34 35 36 37 38 39 40 41 42	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0		0		- - - -) 0 	39.74%		0			0	0	51.01%
Row Num	(mln EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
45 46 47 48 49 50 51	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0		0	0	0			0) () (C) () 0 0		0	0	C		0	0	-
52 53 54 55 56 57 58 59 60 61	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation			0		0		- - - - - - - - - - - -	0						-		0	C		0	0	- - - -
62 63	Other exposures Standardised Total	0	0	0	0 31/12/2021 Stock of	0 Stock of	C Stock of	- Coverage Ratio -	0			atoria - Adverse Sc 31/12/2022 Stock of	Stock of) 0 Stock of provisions for	- Coverage Ratio -	0	0	(0 31/12/2023 Stock of	0 Stock of	0 Stock of	- Coverage Ratio -
64 65 66 67 68 69	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure	Stage 2 exposure Image: Constraint of the second s	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
70 71 72 73 74 74 75 76 77 78	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 	0	0	0	0 0 0	- - - - - -	0						- -	0	0	C C	0	0	0	-
80 81 82 83 84	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0		0	0	0	 		0) () (O) 0		0	0	(0	0	
Row Num 85 86 87 88	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
89 90 91 92 93 94 95 FRANCE 96 97 98	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0		0	0	0		-	0						- -	0	0	C		0	0	- - -
99 100 101 102 103 104 105	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0		0	0	0	0		0						-	0	0		0	0	0	-

EBA EUROPEAN BANKING AUTHORITY	76	77	78	79	80	81	202 82	21 EU-1	wide S ¹		est: Cre rische Lande	edit risk sbank 87	COVI	D-19 S	TA 90	91	92	93	94	95	96
Row Num (min EUR, %) 106 Central banks 107 Central governments on local authorities 108 Public sector entities 109 Multilateral Development Banks 111 International Organisations 113 International Organisations 114 Of which: SME 115 Secured by mortgages on immovable property 0f which: SME Secured by mortgages on immovable property 0f which: SME Secured by mortgages on immovable property 0f which: SME Secured by mortgages on immovable property 0f which: SME 119 120 121 122 123 124	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure exposure 0	Stock of provisions for Stage 2 exposure exposure 0 </th <th>Stock of provisions for Stage 3 exposure</th> <th>Coverage Ratio - Stage 3 exposure 2 3 2 3 3 4 5 5 6 7 7 7 8 9 10 11 12 13 14 15 16 17 18 19 10 10 110 1110 1110 1110 1110 1110 11</th> <th>Stage 1 exposure</th> <th>Stage 2 exposure</th> <th>Mora Stage 3 exposure</th> <th>itoria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure exposure </th> <th></th> <th>Stock of provisions for Stage 3 exposure 0</th> <th>Coverage Ratio Stage 3 exposure .</th> <th>Stage 1 exposure</th> <th>Stage 2 exposure</th> <th>Stage 3 exposure</th> <th>31/12/2023 Stock of provisions for Stage 1 exposure exposure </th> <th>Stock of provisions for Stage 2 exposure 0</th> <th>Stock of provisions for Stage 3 exposure 0</th> <th>Coverage Ratio - Stage 3 exposure .</th>	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 2 3 2 3 3 4 5 5 6 7 7 7 8 9 10 11 12 13 14 15 16 17 18 19 10 10 110 1110 1110 1110 1110 1110 11	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	itoria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure exposure		Stock of provisions for Stage 3 exposure 0	Coverage Ratio Stage 3 exposure .	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure .
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180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total	0	0	0	0	0	0 	- - - - - - - - - - - - - -	0	0	0 0 0 0 0 Mora	0 0 0 0 0 0 0 0 0 0	0 	0	- 	0	0			0	0	-
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EBA EUROPEAN BANKING AUTHORITY	2021 EU-wide Stress Test: Credit risk COVID-19 STA Bayerische Landesbank 97 98 99 100 101 102 103 104 105 106 107 108 109 110 114 115 116 117 118 119 120 121 124 124 125 126
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2Central governments3Regional governments or local authorities4Public sector entities5Multilateral Development Banks6International Organisations7Institutions8Corporates9of which: SME	
10Bayerische LandesbankRetail of which: SME12LandesbankSecured by mortgages on immovable property of which: non-SME13of which: non-SME14Items associated with particularly high risk15Covered bonds16Claims on institutions and corporates with a ST credit assess Collective investments undertakings (CIU)18Equity19Securitisation20Other exposures21Standardised Total	1 0 1 0
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24Regional governments or local authorities25Public sector entities26Multilateral Development Banks27International Organisations28Institutions29Corporates30of which: SME31Retail32GERMANY	
33Secured by mortgages on immovable property34of which: non-SME35Items associated with particularly high risk36Covered bonds37Claims on institutions and corporates with a ST credit assess38Collective investments undertakings (CIU)39Equity40Securitisation41Other exposures42Standardised Total	A A B
Row Num Central banks 43 44 Central governments	Normal end bit Stage 1 exposure guaranteed anount Stage 2 exposure anount Stage 2 exposure anount Stage 3 exposure anount Stage 3 expo
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84 Standardised Total Row Num	Image: Contract or cont
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93of which: SME94Retail95FRANCE96of which: SME96Secured by mortgages on immovable property97of which: non-SME98Items associated with particularly high risk99Covered bonds100Claims on institutions and corporates with a ST credit assess101Collective investments undertakings (CIU)	1 1
101Conective investments undertakings (CIO)102Equity103Securitisation104Other exposures105Standardised Total	111

EBA EUROPEAN BANKING AUTHORITY	97 98 99	100 101	102 103 10	4 105 106		de Stress Test: Cr Bayerische Lande			117 118 119	120 121 122 12	.23 124 125 126
Row Num 106 107 Central banks	Stage 1 exposure, of exposure which expos		2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure exposure stage 1 exposure exposure	c of Stock of provisions for e 2 Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount		es - Adverse Scenario 12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure exposure amount Stage 3 provisions for Stage 1 exposure exposure amount	of Stock of ns for provisions for 2 Stage 3 Stage 3	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	31/12/2023	ock of bions for age 1 Stage 2 exposure Stage 3 exposure exposure Stage 3
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167 Other exposures 168 Standardised Total	0 0 0 Stage 1 exposure, of which exposure	Stage 2 exposure, of which	2/2021 Stage 3 exposure, of which guaranteed Stage 1 Stage 1 Stage 3 Stock of provisions for Stage 1 Stage 3 Stock of Stage 3 Stock of Stock of Stage 3 Stock of Stage 3 Stage 3 Stage 3 Stock of Stage 3 Stage 3 Stage 3 Stock of Stage 3 Stage 3 Stage 3 Stage 3 Stage 3 Stock of Stage 3 Stage 3	ns for provisions for Coverage Ratio -	avpocure WillCli	31/1 Stage 2 exposure, of which Stage 3	0 0 0 0 0 0 es - Adverse Scenario 0 12/2022 Stage 3 exposure, of which which which stage 1 Stock of provisions for Stage 1	Stage 2	which exposure	which exposure which Sta	O O 0 0 0
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177Retail178N.A.179N.A.180of which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation	0 0 0 0			0 0 -	0 0 0 0		0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 - 0 0 - 0 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0		0 0 0 - 0 <
187 Securitisation 188 Other exposures 189 Standardised Total	0 0 0 Stage 1 exposure, of which which exposite of which	Stage 2 exposure, of which exposure	2/2021 Stage 3 exposure, of which cutaranteed Stage 1 Stage 1 Stage 1	ns for provisions for Stage 3	0 0 0 0 Stage 1 exposure, of which guaranteed	31/1 Stage 2 exposure, of which exposure	0 0 0 0 0 0 es - Adverse Scenario 0 12/2022 Stage 3 exposure, of which guaranteed Stock of provisions for Stage 1 Stock provisions for Stage 1	ns for provisions for Stage 3	0 0 0 Stage 1 exposure of which guaranteed Stage 2 exposure	which exposure which stage 3	O O 0 0 0
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227Conective investments undertakings (cto)228Equity229Securitisation230Other exposures231Standardised Total		0 0	0 0 0	0 0 -	0 0	0 0	0 0 0	0 0 -	0 0		0 0 0 -

2021 EU-wide Stress Test: Securitisations



			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	400						
3	Exposure values	SEC-ERBA	25						
4		SEC-IAA	2,047						
5		Total	2,472						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	40	43	45	49	46	57	72
8	REA	SEC-ERBA	17	22	20	20	27	35	44
9	KEA	SEC-IAA	479	596	585	605	745	1,143	1,219
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	536	661	650	674	818	1,236	1,335
12	Impairments	Total banking book others than assessed at fair value		1	0	1	1	1	1



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
	_	Actual		Baseline scenario	D		Adverse scenario)
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	57,876	60,940	59,102	58,994	67,790	70,330	73,195
2	Risk exposure amount for securitisations and re-securitisations	536	661	650	674	818	1,236	1,335
3	Risk exposure amount other credit risk	57,340	60,279	58,452	58,321	66,972	69,094	71,860
4	Risk exposure amount for market risk	2,844	2,844	2,844	2,844	2,934	2,954	2,980
5	Risk exposure amount for operational risk	3,980	3,980	3,980	3,980	3,980	3,980	3,980
6	Other risk exposure amounts	273	276	274	276	296	300	307
7	Total risk exposure amount	64,974	68,040	66,201	66,095	75,000	77,564	80,461
8	Total Risk exposure amount (transitional)	64,974	68,040	66,201	66,095	75,000	77,564	80,461
9	Total Risk exposure amount (fully loaded)	64,974	68,040	66,201	66,095	75,000	77,564	80,461



2021 EU-wide Stress Test: Capital

				1 IFRS 9 first	2 Actual	3	4 aseline Scenario	5	6	7 Adverse Scenario	8
RowN				implementation 01/01/2018	Actual 31/12/2020	2021	2022	2023	2021	2022	2023
um 1		А	(mln EUR,%) OWN FUNDS	01/01/2018	11,993		12,183			10,425	9,789
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		10,301		10,485			8,663	8,01
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,888	3,888	3,888	3,888	3,888	3,888	3,88
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
5		A.1.2	Retained earnings		6,718	6,856	7,168	7,346	5,958	5,611	5,23
6		A.1.3	Accumulated other comprehensive income		-1,507	-1,507	-1,507			-1,656	-1,65
7		A.1.3.1 A.1.3.2	Arising from full revaluation, cash flow hedge and liquidity reserves		166	-1,677	166 -1,677			-189	-18
о 9		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss] Other OCI contributions		-1,677		-1,0//	-1,0//	-1,472	-1,472	-1,47
10		A.1.4	Other Reserves		1,705	1,705	1,705	1,705	1,705	1,705	1,70
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
13		A.1.7	Adjustments to CET1 due to prudential filters		-62	-62	-62	-62	-78	-78	-
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-22	-22	-22	-22	-39	-39	-
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	
16		A.1.7.3	Other adjustments		-40	-40	-40	-40	-40	-40	
17		A.1.8	(-) Intangible assets (including Goodwill)		-144	-144	-144	-144		-144	-14
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-101	-83	-47	-29		-333	-4;
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-9	-9	-232	-220		-9	
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-24	-96	-166	-24	-98	-1!
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	-22	-22	-:
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
26			(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a								
26 27		A.1.16 A.1.17	significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	-1
27		A.1.17 A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0		-1
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
31		A.1.21	CET1 capital elements or deductions - other		-187	-187	-187	-187	-187	-187	-18
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	
38 39		A.1.23 A.1.23.1	Transitional adjustments Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1	0	0	0	0	0	
49		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	
50 51		A.2.2 A.2.3	(-) Excess deduction from T2 items over T2 capital Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
52		A.2.3	Additional Tier 1 transitional adjustments		1	0	0	0	0	0	
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		10,302	10,432	10,485	10,624	9,177	8,663	8,01
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,691	1,697	1,698	1,665	1,749	1,761	1,7
56		A.4.1	Tier 2 Capital instruments		1,204	1,204	1,204	1,204	1,204	1,204	1,2
57		A.4.2	Other Tier 2 Capital components and deductions		336	342	343	310	394	407	4
58		A.4.3	Tier 2 transitional adjustments		151	151	151	151	151	151	1!
			Of which: adjustments due to IFRS 9 transitional arrangements					0			
59		A.4.3.1	or which, adjustments due to it K5 9 transitional arrangements		U U	VI	U		U U	U	



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
					Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		64,974	68,040	66,201	66,095	75,000	77,564	80,461
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		15.85%	15.33%	15.84%	16.07%	12.24%	11.17%	9.96%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		15.86%	15.33%	15.84%	16.07%	12.24%	11.17%	9.96%
66		C.3	Total Capital ratio		18.46%	17.83%	18.40%	18.59%	14.57%	13.44%	12.17%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		10,301	10,432	10,485	10,624	9,177	8,663	8,011
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		10,301	10,432	10,485	10,624	9,177	8,663	8,011
69		D.3	TOTAL CAPITAL (fully loaded)		11,841	11,979	12,032	12,137	10,775	10,274	9,638
70		E.1	Common Equity Tier 1 Capital ratio		15.85%	15.33%	15.84%	16.07%	12.24%	11.17%	9.96%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		15.85%	15.33%	15.84%	16.07%	12.24%	11.17%	9.96%
72		E.3	Total Capital ratio		18.22%	17.61%	18.18%	18.36%	14.37%	13.25%	11.98%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		238,847	238,847	238,847	238,847	238,847	238,847	238,847
77		H.2	Total leverage ratio exposures (fully loaded)		238,847	238,847	238,847	238,847	238,847	238,847	238,847
78		Н.3	Leverage ratio (transitional)		4.31%	4.37%	4.39%	4.45%	3.84%	3.63%	3.35%
79		H.4	Leverage ratio (fully loaded)		4.31%	4.37%	4.39%	4.45%	3.84%	3.63%	3.35%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82	Transitional combined	P.3	O-SII buffer		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%
87		R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
88		R.1.1	Of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
90		R.2.1	Of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.01%	13.01%	13.01%	13.01%	13.01%	13.01%	13.01%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.64%	8.64%	8.64%	8.64%	8.64%	8.64%	8.64%



2021 EU-wide Stress Test: P&L

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

1	2	3	4	5	6	7
Actual		Baseline scenario			Adverse scenario	
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1,752	1,808	1,745	1,690	1,617	1,442	1,300
5,237	4,623	4,280	4,047	4,536	4,100	3,780
-3,486	-2,815	-2,535	-2,356	-2,919	-2,659	-2,480
18	18	18	18	9	9	9
335	335	335	335	267	267	266
-20	149	149	149	340	112	112
				-623		
189	144	144	144	191	144	144
2,274	2,454	2,391	2,336	1,802	1,973	1,831
-139	-437	-13	-234	-998	-677	-579
-1,941	-1,733	-1,733	-1,733	-1,890	-1,792	-1,791
195	285	646	370	-1,086	-496	-538
37	-85	-194	-111	326	149	161
0						
232	199	452	259	-760	-347	-377
78	62	140	80	0	0	0
153	138	312	179	-760	-347	-377
	284	284	284	284	284	284
	0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

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

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

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