

2025 EU-wide Stress Test

Bank Name	Landesbank Hessen-Thüringen Girozentrale
LEI Code	DIZES5CFO5K3I5R58746
Country Code	DE



2025 EU-wide Stress Test: Summary

Landesbank Hessen-Thüringen Girozentrale

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Rov	vNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1	Net interest income	1,853		1,845	1,828	1,792	1,658	1,842	1,808
	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	262		6	6	6	-1,163	65	65
		Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-322		-450	-116	-234	-1,319	-575	-595
	4	Profit or (-) loss for the year	501		333	528	395	-1,632	98	91
	5	Coverage ratio: non-performing exposure (%)	33.87%		32.55%	31.72%	31.31%	36.53%	35.45%	34.84%
	6	Common Equity Tier 1 capital	8,825	9,133	9,327	8,811	8,367	6,984	6,231	5,517
	7	Total Risk exposure amount (all transitional adjustments included)	62,353	55,370	57,990	58,424	60,883	63,643	68,314	73,241
	8	Common Equity Tier 1 ratio, %	14.15%	16.49%	16.08%	15.08%	13.74%	10.97%	9.12%	7.53%
	9	Fully loaded Common Equity Tier 1 ratio, %	14.10%	12.76%	12.36%	11.96%	11.24%	9.00%	8.16%	6.98%
	10	Tier 1 capital	9,679	9,987	10,181	9,665	9,221	7,838	7,085	6,371
	11	Total leverage ratio exposures	186,814		186,814	186,814	186,814	186,814	186,814	186,814
	12	Leverage ratio, %	5.18%	5.35%	5.45%	5.17%	4.94%	4.20%	3.79%	3.41%
	13	Fully loaded leverage ratio, %	5.16%	5.33%	5.45%	5.17%	4.94%	4.20%	3.79%	3.41%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	Yes (dynamic only)



				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposur	e values			Risk exposu	re amounts								
	_			A-IRE	}	F-II	RB	A-IRB		F-IR	RB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions	
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 2 disposance			for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
1		Central banks		0	(31,106	0	0	0	231		31,106	0	C	0	(C	-
2		Central governments		0	(2,855	0	0	0	1,493	(3,109	0	C	0	(C	<i>j</i> -
3		Regional governments or local authorities		0	(25,840	0	0	0	10	(21,370	18	C	0	(C	<i>i</i> -
4		Public sector entities		0	(525	0	0	0	141		332	48	C	0	1	. C	<i>y</i> -
5		Institutions				13,081	0			2,488		11,603	156		4	1	. C	<i>y</i> -
6		Corporates		0	(61,188	3,560		0	24,301	(24,381	35,066			325	1,018	
7		Corporates - Of Which: Specialised Lending		0	(27,309	1,413	0	0	12,350	(8,969	17,544	,	11	220	377	7 26.89%
8		Corporates - Of Which: SME general corporates		0	(4,209	79	0	0	1,428		829	3,366	78	1	5	30	38.85%
9		Corporates - Of Which: Purchased receivables		0	(0	0	0	0	0		0	0	C	0	(C	<i>i</i> -
10	Landesbank Hessen-	Retail		5,181	43	3		1,046	51			4,858	323	43	4		8	18.95%
11		Retail - Secured by residential estate property		3,341	28	3		621	34			3,154	187	28	1	1	. 1	3.15% 1 32.48%
12	Thüringen Girozentrale	Retail - Qualifying Revolving		754	:	2		70	2			706	48	2	. 0	(1	32.48%
13		Retail - Purchased receivables		0	()		0	0			0	0	C	0	(C	<i>i</i> -
14		Retail - Other Retail		1,087	13	3		355	15			998	88	13	3	7	7	51.33%
15		Retail - Other Retail - Of Which: SME		226		3		111	12			196	31	8	2	2	. 4	43.70%
16		Retail - Other Retail - Of Which: non-SME		861	-	1		244	3			803	58	4	1	5	3	65.48%
17		Collective investments undertakings (CIU)		0	(0	0	0	0	0		0	0	C	0	(C	<u>,</u> -
18		Equity		0	(0	0			0	0	C	0	(C	, -
19		Securitisation																
20		Other non-credit obligation assets		0				0	0			0	0	C	0	(C	-
21		TOTAL		5,181	43	134,595	3,560	1,046	51	28,663		96,758	35,612	3,561	. 28	334	1,026	28.81%

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expos	ure amounts								
				A-IRE	3	F-IF	RВ	A-I	RB	F-IRE	3				Stock of provisions	Stock of provisions	s Stock of provisions	s Coverage Ratio -
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	e for Stage 3 exposur	re Stage 3 exposure
			(mln EUR, %)															
22		Central banks		0	(29,212	0	0	(0		0 29,21	2 0		0 0		0	0 -
23		Central governments		0	(2,166	0	0	(1,365		0 2,43	9 0		0		0	0 -
24		Regional governments or local authorities		0	(25,823	0	0	(1		0 21,37			0 0		0	0 -
25		Public sector entities		0	(50	0	0	(13		0 4.	5		0		0	0 -
26		Institutions				2,843	0			442		0 2,40	3 74	1	0 0		0	0 -
27		Corporates		0	(32,072	1,163	0	(10,380		0 14,25	17,347	1,15	57 9	12	.0 45	39.499
28		Corporates - Of Which: Specialised Lending		0	(0 4,452	0	0	(1,533		0 1,50	2,782	2	0 2	2	.9	0 -
29		Corporates - Of Which: SME general corporates		0	(0 4,041	79	0	(1,336		0 77	7 3,250	7	78 1		4 3	38.87
30		Corporates - Of Which: Purchased receivables		0	(0 0	0	0	(0		0	0		0 0		0	0 -
31		Retail		5,181	43	3		1,046	51	1		4,85	323	3	4		8	8 18.95
32	GERMANY	Retail - Secured by residential estate property		3,341	28	8		621	34	4		3,15	187	2	1		1	1 3.159
33		Retail - Qualifying Revolving		754	2	2		70	2	2		70	5 48	3	2 0		0	1 32.489
34		Retail - Purchased receivables		0	(0		0	(0			0		0 0		0	0 -
35		Retail - Other Retail		1,087	13	3		355	15	5		99	88	3 1	.3 3		7	7 51.339
36		Retail - Other Retail - Of Which: SME		226	8	8		111	12	2		19	31	1	8 2		2	4 43.709
37		Retail - Other Retail - Of Which: non-SME		861	4	4		244	3	3		80	58	3	4 1		5	3 65.489
38		Collective investments undertakings (CIU)		0	(0	0	0	(0		0			0		0	0 -
39		Equity		0	(0		0	(0 0		0	0 -
40		Securitisation																
41		Other non-credit obligation assets		0	(0		0	(0		0 0		0	0 -
42		TOTAL		5.181	Λ:	3 92.165	1.163	1.046	51	1 12.201		0 74 58	17.744	1 1 20	11 13	12	28 46	38.75%

											Restated							
											31/12/2024*							
					Exposure	values			Risk exposu	ure amounts								
				A-IRB		F-IR	В	A-II	RB	F-IRB	3		61		Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
Rowitain			(mln EUR, %)		Derautteu	Non-deradited	Delauiteu	Non-deradited	Deraulted	Non-deraulted	Deraulteu							
43		Central banks	· · · · ·	0	0	1,893	0	0	0	231		0 1,893	3		0	(0 -
44		Central governments		0	0	55	0	0	0	7		0 44	1 ()	0	(0 -
45		Regional governments or local authorities		0	0	0	0	0	0	0		0 0) () (0	()	0 -
46		Public sector entities		0	0	0	0	0	0	0		0 0) () (0	()	0 -
47		Institutions				347	0			92		0 314	1 () (0	()	0 -
48		Corporates		0	0	9,200	824	0	0	5,294		0 2,862	5,905	815	5 3	117	18	4 22.54%
49		Corporates - Of Which: Specialised Lending		0	0	8,676	820	0	0	4,969		0 2,630	5,608	81:	1 3	116	18	4 22.54% 4 22.65%
50		Corporates - Of Which: SME general corporates		0	0	0	0	0	0	0		0 0) () (0	()	0 -
51		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0	0		0 0	0) (0	(0 -
52	LINUTED STATES	Retail		0	0			0	0			(0) (0	()	0 -
53	UNITED STATES	Retail - Secured by residential estate property		0	0			0	0			(0) (0	()	0 -
54		Retail - Qualifying Revolving		0	0			0	0			(0) (0	(0 -
55		Retail - Purchased receivables		0	0			0	0			(0) (0	()	0 -
56		Retail - Other Retail		0	0			0	0			(0) (0	()	0 -
57		Retail - Other Retail - Of Which: SME		0	0			0	0				0	(0	()	0 -
58		Retail - Other Retail - Of Which: non-SME		0	0			0	0			(0)	0	()	0 -
59		Collective investments undertakings (CIU)		0	0	0	0	0	0	0		0 0	0)	0	()	0 -
60		Equity		0	0			0	0) (0	(0 -
61		Securitisation State of the second securities and the second seco						0				,				,		
62		Other non-credit obligation assets		0	0	11.496	824	0	0	5.623		0 5.112	5 905	5 91	J U	117	18	22.54%

										Restated							
										31/12/2024*							
				Expos	sure values			Risk expos	sure amounts								
			A-II	RB	F-IF	В	A-I	RB	F-I	IRB	Change 1 annuaring	Stage 2 average	Sta 22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
owNum		(mln	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposur	e for Stage 2 exposure	e for Stage 3 exposure	Stage 3 exposur
64		Central banks	C		0 0	0	0		0 0		0 (o l	0	0	0 0	0	J -
65		Central governments	C		0 325	0	0		0 62		0 322	1	0	0	0 0	0	J -
66		Regional governments or local authorities	C		0 7	0	0		0 2		0 (0	7	0	0 (0 (<u>) - </u>
67		Public sector entities	C		0 120	0	0		0 39		0 67	7 1	13	0	0 (0 (<u>ງ - </u>
68		Institutions			3,515	0			617		0 3,143	1 7	74	0	1	0) -
69		Corporates	0		0 3,640	356	0		0 1,805		0 1,198	2,34	12 35	55	1 25	5 88	8 24.7
70		Corporates - Of Which: Specialised Lending	C		0 2,592	343	0		0 1,189		0 708	1,86	58 34	12	1 23	8!	5 24.7
71		Corporates - Of Which: SME general corporates	C		0	0	0		0		0	0	0	0	0	0) -
72		Corporates - Of Which: Purchased receivables	C		0 0	0	0		0		0	0	0	0	0	0) -
73		Retail			0		0		0			0	0	0	0 0	0) -
74	FRANCE	Retail - Secured by residential estate property			0		0		0		(0	0	0	0	0) -
75		Retail - Qualifying Revolving			0		0		0		(0	0	0	0	0) -
76		Retail - Purchased receivables			0		0		0			0	0	0	0 0	0) -
77		Retail - Other Retail			0		0		0			0	0	0	0	0) -
78		Retail - Other Retail - Of Which: SME	C		0		0		0			0	0	0	0 0	0) -
79		Retail - Other Retail - Of Which: non-SME	C		0		0		0		(0	0	0	0 (0	J -
80		Collective investments undertakings (CIU)	C		0 0	0	0		0 0		0 (D	0	0	0 0	0	J -
81		Equity	C		0		0		0		(0	0	0	0 (0 (ນ -
82		Securitisation															
83		Other non-credit obligation assets	C		0		0		0		(o l	0	0	0 0	0	J -
34		TOTAL			0 7,607	356	0		0 2,525		0 4,727	7 2,43	37 35	55	2 25	5 88	8 24.74



	Lanacsb	ank nessen-munigen on ozentrale																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	values			Risk expo	sure amounts								
				A-IRE		F-I	RR	Δ-	IRB	F-I	IRR							
	1			A 1100	,			^				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions	
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		6p	6	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
Kowinum			(mln EUR, %)	Non-deraulted	Derauited	Non-deraulted	Derauited	Non-deraulted	Defaulted	Non-deraulted	Defaulted							
85		Central banks	(111111 2011, 70)	0	0	0	0	0)	0 0		0 0	0	(0	0) -
86		Central governments		0	0	93	0)	0 20		0 86	0				0) -
87		Regional governments or local authorities		0	0	0	0	0)	0 0)	0 0	0	C	0	0	0) -
88		Public sector entities		0	0	0	0	0		0 0)	0 0	0	C)	0	0	- ار
89		Institutions				222	0)		94		0 28	0	C	C	O	0) -
90		Corporates		0	0	2,582	16	6 0)	0 988	}	0 1,695	689	16	1	. 4	. 6	33.889
91		Corporates - Of Which: Specialised Lending		0	0	2,249	16	6 0)	0 862		0 1,495	647	16	5 1	. 4	. 6	33.889 33.889
92		Corporates - Of Which: SME		0	0	2	0	0		0 1		0 0	2	C	0	0	0) -
93		Corporates - Of Which: Purchased receivables		0	0	0	0	0		0 0		0 0	0	C	0	0	0	<i>j</i> -
94		Retail		0	0			0)	0		0	0	C	0	0	0	<i>)</i> -
95	UNITED KINGDOM	Retail - Secured by residential estate property		0	0			C)	0		0	0	C	0	0	0	<i>j</i> -
96		Retail - Qualifying Revolving		0	0			C)	0		0	0	C	0	0	0	<i>j</i> -
97		Retail - Purchased receivables		0	0			C)	0		0	0	C	C	0	0	<i>)</i> -
98		Retail - Other Retail		0	0			C)	0		0	0	C	0	0	0	<i>)</i> -
99		Retail - Other Retail - Of Which: SME		0	0			C)	0		0	0	C	0	0	0	<i>j</i> -
100		Retail - Other Retail - Of Which: non-SME		0	0			C)	0		0	0	C	0	0	0	<i>j</i> -
101		Collective investments undertakings (CIU)		0	0	0	0	0)	0 0		0	0	C	C	C	0	/ -
102		Equity		0	0			C)	0		0	0	C	0	0	0	<i>y</i> -
103		Securitisation																
104		Other non-credit obligation assets		0	0			C		0		0	0	C	0	C	0	<i>j</i> -
105		TOTAL		0	0	2,897	16	6 0		0 1,102		0 1,809	689	16	1	. 4	. 6	33.889

											Restated							
											31/12/2024*							
					Exposure	values			Risk exposi	ure amounts								
				A-IR	В	F-I	RB	A-	IRB	F-I	RB				Stock of provisions Sto	ock of provisions Stock	of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure for S			
106		Central banks		0	0	0	0	0	0	0		0	0	(0	0	0 -	
107		Central governments		0	0	0	0	0	0	0	(0	0	(0	0	0 -	
108		Regional governments or local authorities		0	0	0	0	0	0	0		0	0	(0	0	0 -	
109		Public sector entities		0	0	0	0	0	0	0		0	0	(0	0	0 -	
110		Institutions				19	0			4		19	0	(0	0	0 -	
111		Corporates		0	0	3,544	,	0	0	1,596		886	2,571	979	1	27	194	19.81% 28.56%
112		Corporates - Of Which: Specialised Lending		0	0	2,156	63	0	0	864		315	1,840	63	<i>i</i> 1	22	18	28.56%
113		Corporates - Of Which: SME general corporates		0	0	76	0	0	0	35	(13	63	(0	0	0 -	
114		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0	0	(0	0	(0	0	0 -	
115		Retail		0	0			0	0			C	0	(0	0	0 -	
116	LUXEMBOURG	Retail - Secured by residential estate property		0	0			0	0			C	0	(0	0	0 -	
117		Retail - Qualifying Revolving		0	0			0	0			C	0	(0	0	0 -	
118		Retail - Purchased receivables		0	0			0	0			C	0	(0	0	0 -	
119		Retail - Other Retail		0	0			0	0			C	0	(0	0	0 -	
120		Retail - Other Retail - Of Which: SME		0	0			0	0			C	0	(0	0	0 -	
121		Retail - Other Retail - Of Which: non-SME		0	0			0	0			C	0	(0	0	0 -	
122		Collective investments undertakings (CIU)		0	0	0	0	0	0	0		0	0	(0	0	0 -	
123		Equity		0	0			0	0			C	0	(0	0	0 -	
124		Securitisation																
125		Other non-credit obligation assets		0	0			0	0			C	0	(0	0	0 -	
126		ΤΟΤΑΙ		0	0	2 562	1 006	1		1 600		905	2 571	0.70	1	27	104	10 91%

											Restated							
											31/12/2024*							
					Exposur	re values			Risk expos	ure amounts								
				A-IRB		F-II	RB	A-I	IRB	F-IF	RB				Stock of provisions	Stock of provisions	Stock of provisions	S Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	e Stage 3 exposure
127		Central banks	(111111 EOK, 78)	0		0 0		0 0	(0		0	0 (0	0 0			0 -
128		Central governments		0		0 0		0 0	(0		0	0 (0	0 0	C		0 -
129		Regional governments or local authorities		0		0 0		0 0	(0		0	0 (0	0 0	C		0 -
130		Public sector entities		0		0 0		0 0	(0		0	0 (0	0 0	C		0 -
131		Institutions				430		0		67		0 40	2 (0	0 0	C)	0 -
132		Corporates		0		0 2,150		0 0	(846		0 69	7 1,314	4	0 1	5	5	0.00
133		Corporates - Of Which: Specialised Lending		0		0 1,338		0 0	(518		0 45	4 866	6	0 0	3	3	0 -
134		Corporates - Of Which: SME general corporates		0		0 39		0 0	(17		0 3	4	4	0 0	C)	0.00
135		Corporates - Of Which: Purchased receivables		0		0 0		0 0	(0		0	0 (0	0 0	C)	0 -
136	NIETLIEDI ANDC	Retail		0		0		0	()			0 (0	0 0	C)	0 -
137	NETHERLANDS	Retail - Secured by residential estate property		0		0		0	()			0 (0	0 0	C)	0 -
138		Retail - Qualifying Revolving		0		0		0	()			0 (0	0 0	C)	0 -
139		Retail - Purchased receivables		0		0		0	(0	0	0 0	C		0 -
140		Retail - Other Retail		0		0		0	()			0 (0	0 0	C)	0 -
141		Retail - Other Retail - Of Which: SME		0		0		0	()			0 (0	0 0	C)	0 -
142		Retail - Other Retail - Of Which: non-SME		0		0		0	()			0	0	0 0	C		0 -
143		Collective investments undertakings (CIU)		0		0 0		0 0	(0		0	0 (0	0 0	C)	0 -
144		Equity		0		0		0	(0 (0	0 0	C)	0 -
145		Securitisation																
146		Other non-credit obligation assets		0		0 2.500		0	()		0 100	0 (0	0	0		0 -
147		TOTAL		0		0 2,580		<u>U</u> 0	(913		0 1,09	9 1,314	4	<u>U</u> 1	5		0.009

										Restated 31/12/2024*							
				Exposu	re values			Risk expos	sure amounts	31/12/2024							
			A-IF		F-IRB		A-IF		F-IF	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Rat
Num		(m	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 expo
8		Central banks	0		0 0	0	0		0 0	(0 0		0	D	0	O	J -
19		Central governments	0		0 116	0	0		0 18	(0 116	6	0 (0	0	<u>-</u> ر
0		Regional governments or local authorities	0		0 0	0	0		0 0	(0 0)	0 (0	0	ນ <u>-</u>
51		Public sector entities	0		0 124	0	0		0 27	(0 63	3:	1 (0	0	ນ -
52		Institutions			651	0			91	(0 595	;	0		0 0	0	J -
53		Corporates	0		0 800	8	0		0 308	(0 340	413	3	3	2	. 2	2
4		Corporates - Of Which: Specialised Lending	0		0 457	0	0		0 164	(0 174	28:	1		2		J -
5		Corporates - Of Which: SME general corporates	0		0 10	0	0		0 10	(0 0	10	0	o e	0 0) (ນ -
6		Corporates - Of Which: Purchased receivables	0		0 0	0	0		0 0	(0 0)	0		0)	J -
57		Retail	0		0		0		0		C)	0)	0)	ນ -
8	AUSTRIA	Retail - Secured by residential estate property	0		0		0		0		C)	0		0)	ງ -
59		Retail - Qualifying Revolving	0		0		0		0		C)	0		0 0) (ນ -
0		Retail - Purchased receivables	0		0		0		0		C)	0		0 0) (J -
51		Retail - Other Retail	0		0		0		0		C		0		0	0	J-
2		Retail - Other Retail - Of Which: SME	0		0		0		0		C		0		0 0) 0	J -
3		Retail - Other Retail - Of Which: non-SME	0		0		0		0		C		0)	0	0	J -
		Collective investments undertakings (CIU)	0		0 0	0	0		0	(0 0		0		0	0	ر -
5		Equity	0		0		0		0		C		0		0	0) <u>-</u>
5		Securitisation															
7		Other non-credit obligation assets	0		0		0		0		C		0		0	0	- ا
8		TOTAL	0		0 1,691	8	0		0 445		0 1,113	444	4	3	2	. 2	2



		Sbank nessen manngen on ozentrale	_															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	values			Risk expo	sure amounts								
				A-IRE		F-I	PR	۸	IRB	F-I	IRR							
				/ INC	,		N.D.	^				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions		
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		- 10.0	262.2	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
KOWINUM			(mln EUR, %)	Non-deraulted	Derauited	Non-derauited	Defaulted	Non-derauited	Deraulted	Non-deraulted	Defaulted							
169		Central banks	(ITIII LOK, 78)	0	0	0	C			0 0		0	0	(0	0	-
170		Central governments		0	0	22				0 0		0 22	0)	0	0	1 -
171		Regional governments or local authorities		0	0	0				0 0		0 0	0			0 0	0	, -
172		Public sector entities		0	0	155	C			0 28		0 80	0			0 0	0	, -
173		Institutions				1,001	C			173		0 1,001	0			0 0	0	,
174		Corporates		0	0	682	C	0 (0 261		0 128		()	2	0	, -
175		Corporates - Of Which: Specialised Lending		0	0	558	C	0 0		0 199		0 61	492	() (2	0	, -
176		Corporates - Of Which: SME general corporates		0	0	0	C			0 0		0 0	0	()	0	0	, -
177		Corporates - Of Which: Purchased receivables		0	0	0	C			0 0		0 0	0	()	0	0	, –
178	61.1.EE E.1.	Retail		0	0			(0		0	0	()	0	0	, –
179	SWEDEN	Retail - Secured by residential estate property		0	0			(0		0	0	()	0	0	, -
180		Retail - Qualifying Revolving		0	0			(0		0	0	()	0	0	, -
181		Retail - Purchased receivables		0	0			(0		0	0	()	0	0	
182		Retail - Other Retail		0	0			(0		0	0	()	0	0	
183		Retail - Other Retail - Of Which: SME		0	0			(0		0	0	()	0	0	-
184		Retail - Other Retail - Of Which: non-SME		0	0			(0		0	0	()	0	0	-
185		Collective investments undertakings (CIU)		0	0	0	С			0 0		0 0	0	()	0	0	1-
186		Equity		0	0			(0		0	0	()	0	0	1-
187		Securitisation								0		_	0	,			_	,
188		Other non-credit obligation assets TOTAL	_	0	0	1,860				0 461		0 1,231	554			0	0	, [
189		TOTAL		U	Ü	1,860	0	ار		461		UJ 1,231	554		<u>′l</u>	2اد	1 0	<u>1-</u>

											Restated 31/12/2024*							
					Exposu	re values			Risk expos	ure amounts	31/12/2024							
				A-IF		F-IF	RB	A-I		F-IR	В				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
190		Central banks	(0		0 0	(0	C	0		0 (0	(0 0	(o de la companya de l	0 -
191		Central governments		0		0 15	(0	C	2		0 15	0	(0 0	(ر ر	υ -
192		Regional governments or local authorities		0		0 0	(0	C	0		0 (0	(0 0	(/ (د	J -
193		Public sector entities		0		0 77	(0	C	34		0 77	7 4	(0 0	1	1	J -
194		Institutions				257	(D		23		0 242	2 0	(0 0	() (J -
195		Corporates		0		0 644	(0	C	226		0 279	354	(0 0	1	1	J -
196		Corporates - Of Which: Specialised Lending		0		0 441	(0	C	149		0 146	291	(0 0	1	1 '	υ -
197		Corporates - Of Which: SME general corporates		0		0 0	(0	C	0		0 (0	(0 0	(<i>،</i> د	J -
198		Corporates - Of Which: Purchased receivables		0		0 0	(0	C	0		0 (0	(0 0	(<i>ر</i>	J -
199	551 611 15 4	Retail		0		0		0	C			(0	(0 0	() (J -
200	BELGIUM	Retail - Secured by residential estate property		0		0		0	C			(0	(0 0	(<i>ر</i>	J -
201		Retail - Qualifying Revolving		0		0		0	C			(0	(0 0	(<i>ر</i>	J -
202		Retail - Purchased receivables		0		0		0	C			(0	(0 0	(<i>ر</i>	J -
203		Retail - Other Retail		0		0		0	C			(0	(0 0	(<i>ر</i>	J -
204		Retail - Other Retail - Of Which: SME		0		0		0	C			(0	(0 0	() (J -
205		Retail - Other Retail - Of Which: non-SME		0		0		0	C				0	(0 0	()	J -
206		Collective investments undertakings (CIU)		0		0 0	(0	C	0		0 (0	(0 0	() () -
207		Equity		0		0		0	С	D			0	(0 0	(,) -
208		Securitisation											_					
209		Other non-credit obligation assets TOTAL		0		0		0	0)		0 (1)	0	9	0 0	(<u>'</u>) -
210		ΤΟΤΑΙ		0		0 993) (0 285		0 613) 358	1 (OI OI	1	. 1	. II -

											Restated							
											31/12/2024*							
					Exposu	re values			Risk expo	sure amounts								
				A-IRB	3	F-I	RB	A-	RB	F	IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
211		Central banks	(IIIII EOK, 78)	0		0 0		0 0		0	0	0 0		0	0 (0 0	0) -
212		Central governments		0		0 0		0 0		0	0	0 0		0	0 (0	0	J -
213		Regional governments or local authorities		0		0 0		0 0		0	0	0 0		0	0 (0	0) -
214		Public sector entities		0		0 0		0 0		0	0	0 0)	0	0 (0 0	0) -
215		Institutions				1,324		0		35	51	0 1,315	5	0	0 (0	0) -
216		Corporates		0		0 42		0 0		0	9	0 40		0	0 (0 0	0) -
217		Corporates - Of Which: Specialised Lending		0		0 42		0 0		0	9	0 40		0	0 (0 0	0	J -
218		Corporates - Of Which: SME general corporates		0		0 0		0 0		0	0	0 0)	0	0 (0 0	0) -
219		Corporates - Of Which: Purchased receivables		0		0 0		0 0		0	0	0 0)	0	0 (0 0	0	J -
220		Retail		0		0		0		0		(0	0 (0 0	0) -
221	CANADA	Retail - Secured by residential estate property		0		0		0		0		()	0	0 (0 0	0	<i>y</i> -
222		Retail - Qualifying Revolving		0		0		0		0		()	0	0 (0 0	0	<i>y</i> -
223		Retail - Purchased receivables		0		0		0		0		()	0	0 (0 0	0) -
224		Retail - Other Retail		0		0		0		0		()	0	0 (0 0	0) -
225		Retail - Other Retail - Of Which: SME		0		0		0		0		(0	0 (0	0	<i>j</i> -
226		Retail - Other Retail - Of Which: non-SME		0		0		0		0		()	0	0 (0	0	<u>/ </u>
227		Collective investments undertakings (CIU)		0		0 0		0		0	0	0 0)	0	0 (0	0	<i>i</i> -
228		Equity		0		0		0		0)	0	0 (0	0	/-
229		Securitisation																
230		Other non-credit obligation assets		0		0		0		0)	0	0 (0	0	<u> -</u>
231		TOTAL		0		0 1,365		0 0		0 35	59	0 1,355	5	0	0 (0	0 0	<i>y</i>



		ank riessen maringen dirozentrale	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	37	33	3/1	35	36
			10	±′	10	13	20	21		23	27	23	Baseline Scenario	2/	20	23	30	31	32	33	J-7	33	30
														,									
						31/12/2025							31/12/2026							31/12/2027			
RowNum		(mln EUF		Stage 2 exposure	Stage 3 exposure for	ock of provisions Sto Stage 1 exposure for S	ck of provisions Sto Stage 2 exposure for S	ck of provisions Co Stage 3 exposure St	overage Ratio - age 3 exposure	stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			S Stock of provisions for Stage 3 exposure	
1		Central banks	31,10	06 0	0	0	0	0 -		31,106	0	C	(0	0 0) -	31,106	6	0	0 0	(0	0 -
2		Central governments	3,02	23 85	1	0	1	1	53.04%	2,975	132	2	(0	1 1	52.75%			2	3 0		1	2 52
3		Regional governments or local authorities	20,91	11 475	2	1	0	1	40.02%	20,563	821	4		1	1 2	40.02%	20,251	1,13	1	6 1		1	2 40
4		Public sector entities	28		0	0	1	0	32.50%	266	113	1		0	2 (32.32%				2 0		2	1 32
5		Institutions	11,21	14 540	5	1	3	2	44.63%	11,045	704	10	:	1	3	44.41%	10,900		-	6 1	4	4	7 44
6		Corporates	31,50	27,289	4,168	29	455	1,172	28.10%	31,415	26,842	4,708	28	8 39	5 1,303	27.67%	· · · · · · · · · · · · · · · · · · ·	-,	5,21	6 27	463	1,4	36 27 19 23
7		Corporates - Of Which: Specialised Lending	14,08	33 11,925	1,908	17	278	471	24.68%	14,592	11,034	2,291	. 10	6 23	2 548	3 23.92%	14,881	1 10,41	5 2,62	1	19:	1 6	19 23
8		Corporates - Of Which: SME general corporates	1,24	13 2,925	105	1	37	51	48.61%	1,321	2,815	136	;	2 5	8 62	45.50%	1,340	0 2,75	8 17	5 1	6:	1	75 43
9		Corporates - Of Which: Purchased receivables		0 0	0	0	0	0 -		0	0	C	(0	0) -	(0	0	0	(0	0 -
10	Landesbank Hessen-	Retail	4,21	12 939	74	10	73	34	46.74%	3,672	1,450	102		9 7	8 48	46.61%	3,238	1,85	7 130	0 8	70	0	61 46 30 35
11		Retail - Secured by residential estate property	2,73	588	48	5	43	17	35.56%	2,380	922	67	'	4 4	7 24	35.49%	2,096	6 1,18	8 8	5 4	42	2	30 35
12	Thüringen Girozentrale	Retail - Qualifying Revolving	61	136	6	2	6	4	64.12%	538	209	9	:	1	6	64.00%	476	6 26	8 1	2 1	Ţ	5	8 63
13	ľ	Retail - Purchased receivables		0 0	0	0	0	0 -		0	0	C	(0	0) -	(0	0	0	(0	0 -
14		Retail - Other Retail	86	55 215	20	4	24	14	68.73%	754	319	27	'	3 2	5 18	68.63%	665	5 40	1 3:	3	23	3	23 68
15		Retail - Other Retail - Of Which: SME	16	57 55	12	2	5	8	68.02%	145	74	16	:	2	5 11	67.89%	127	7 8	7 20	0 1	Ţ	5	14 67
16		Retail - Other Retail - Of Which: non-SME	69	97 160	7	2	19	5	69.91%	609	246	10	:	1 2	7	69.80%	538	8 31	1	3	18	8	9 69
17		Collective investments undertakings (CIU)		0 0	0	0	0	0 -		0	0	C	(0	0	-	(0	0	0	(0	0 -
18		Equity		0 0	0	0	0	0 -		0	0	C	(0	0) -	(0	0	0	(0	0 -
19		Securitisation																					
20		Other non-credit obligation assets		0 0	0	0	0	0 -		0	0	C	(0	0) -	(0	0	0		0	0 -
21		TOTAL	102,25	29,424	4,250	41	534	1.209	28.46%	101,042	30,061	4.828	39	9 48	1.358	28.13%	99,687	7 30.87	1 5.37	37	538	8 1.5	08 28

														Baseline Scenario									
							31/12/2025							31/12/2026						31/12/2027			
RowNum			Stage 1 exp (mln EUR, %)	sure Stage 2 exp	osure Stage 3 e	exposure for s	ock of provisions Stock of Stage 1 exposure for Stag	of provisions Stoo ge 2 exposure for S	ck of provisions Co tage 3 exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure Sta	ge 2 exposure Sta	age 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 expos	ons Stock of provisions aure for Stage 3 exposur	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St		Stock of provisions Stoc or Stage 1 exposure for St			overage Ratio - tage 3 exposure
22		Central banks		29,212	0	0	0	0	0 -		29,212	0		0 0	0	0 -	29,212	0	0	0	0	0 -	
23		Central governments		2,386	53	0	0	0	0	40.00%	2,346	92		0 0	0	0 40.009	6 2,311	128	1	0	0	0	40.00
24		Regional governments or local authorities		20,904	464	2	1	0	1	40.00%	20,557	809		4 1	1	1 40.009	6 20,245	1,119	6	1	1	2	40.00
25		Public sector entities		32	13	0	0	0	0	20.70%	27	17	-	0 0	0	0 20.709	6 24	. 20	0	0	0	0	20.70
26		Institutions		2,393	89	0	0	0	0	26.33%	2,353	129		1 0	0	0 26.309	6 2,320	161	1	0	0	0	26.27
27		Corporates		17,632	13,847	1,278	15	119	515	40.32%	16,913	14,433	1,41	2 14	158 57	40.399	6 16,134	15,059	1,565	14	260	633	40.48
28		Corporates - Of Which: Specialised Lending		2,915	1,350	20	6	21	12	57.76%	2,776	1,466	4	5	19 2	57.019	6 2,635	1,580	70	5	18	39	56.33
29		Corporates - Of Which: SME general corporates		1,192	2,814	100	1	32	49	49.26%	1,264	2,717	12	5 1	52 5	46.739	6 1,279	2,669	157	1	55	70	44.45
30		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0		0 0	0	0 -	(0	0	0	0	0 -	
31		Retail		4,212	939	74	10	73	34	46.74%	3,672	1,450	10	2 9	78	46.619	3,238	1,857	130	8	70	61	46.57
32	GERMANY	Retail - Secured by residential estate property		2,733	588	48	5	43	17	35.56%	2,380	922	6	7 4	47	35.499	6 2,096	1,188	85	4	42	30	35.47
33		Retail - Qualifying Revolving		615	136	6	2	6	4	64.12%	538	209	!	9 1	6	64.009	476	268	12	1	5	8	63.94
34		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0		0 0	0	0 -	(0	0	0	0	0 -	
35		Retail - Other Retail		865	215	20	4	24	14	68.73%	754	319	2	7 3	25 1	.8 68.639	665	401	33	3	23	23	68.61
36		Retail - Other Retail - Of Which: SME		167	55	12	2	5	8	68.02%	145	74	1	6 2	5 1	.1 67.899	6 127	87	20	1	5	14	67.85
37		Retail - Other Retail - Of Which: non-SME		697	160	7	2	19	5	69.91%	609	246	1	0 1	20	7 69.809	6 538	314	13	1	18	9	69.77
38		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	1	0	0	0 -	(0	0	0	0	0 -	
39		Equity		0	0	0	0	0	0 -		0	0	(0	0	0 -	(0	0	0	0	0 -	
40		Securitisation																					
41		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	-	0 0	0	0 -	(0	0	0	0	0 -	
42		TOTAL		76,771	15,405	1,354	26	192	551	40.67%	75,080	16,931	1,51	9 24	236 62	40.809	6 73,484	18,344	1,702	22	331	697	40.94%

														Baseline Scenario)									
							31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 expo	ure Stage 2 exp	osure Stage 3	Sexposure for S	ock of provisions Sto Stage 1 exposure for	ock of provisions Stage 2 exposure fo	itock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of pro re for Stage 2 e	ovisions Stock of provisi exposure Stage 3 expo	ons for Coverage Ratio sure Stage 3 exposur
43		Central banks		1,893	0	0	0	0	0	-	1,893		0	0	0	0	0 -	1,893	(0	0	0	0 -
44		Central governments		43	1	0	0	0	0	41.70%	6 42		1	0	0	0	0 41.73%	41	2	2	O .	0	0	0 41.7
45		Regional governments or local authorities		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	()	0	0	0	0 -
46		Public sector entities		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	()	O .	0	0	0 -
47		Institutions		308	6	0	0	0	0	44.05%	6 302	1	2	0	0	0	0 44.06%	300	14	1	0	0	0	0 44.0
48		Corporates		3,507	4,943	1,131	2	152	233	20.64%	6 3,743	4,49	3 1,34	45	2 12	4 26	6 19.79%	3,934	4,132	1,51	5	2	97	293 19.3
49		Corporates - Of Which: Specialised Lending		3,284	4,643	1,122	2	149	231	20.55%	6 3,526	4,19	4 1,32	29	2 12	1 26	2 19.68%	3,725	3,834	1,49	0	2	93	286 19.1
50		Corporates - Of Which: SME general corporates		0	0	0	0	0	0	40.88%	6 0		0	0	0	0	0 40.87%	0	()	0	0	0	0 40.8
51		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	()	O .	0	0	0 -
52	LINUTED STATES	Retail		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	()	O .	0	0	0 -
53	UNITED STATES	Retail - Secured by residential estate property		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	()	0	0	0	0 -
54		Retail - Qualifying Revolving		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	(O .	0	0	0 -
55		Retail - Purchased receivables		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	(O .	0	0	0 -
56		Retail - Other Retail		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	(O .	0	0	0 -
57		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	()	0	0	0	0 -
58		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	(ס	0	0	0 -
59		Collective investments undertakings (CIU)		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	()	0	0	0	0 -
60		Equity		0	0	0	0	0	0	-	0		0	0	0	0	0 -	0	()	0	0	0	0 -
61		Securitisation																						
62		Other non-credit obligation assets TOTAL		0 5 751	4.950	1 121	0	152	0	20.64%	7 5 000	4.50	7 4.2	45	2 42	4 36	0 - 6 19.80%	6.167	4.149	1 51) - l	2	0	293 19.3

															Baseline Scenario									
							31/12/2025								31/12/2026						31/12/2027			
RowNum			Stage 1	exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisi for Stage 1 expo	ions Stock of prov sure for Stage 2 exp	visions Stock o posure for Stago	f provisions Cov e 3 exposure Stag	rerage Ratio - ge 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 expos	ons Stock of provisions ure for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	ock of provisions Stock Stage 2 exposure St	k of provisions for age 3 exposure	Coverage Rati Stage 3 exposu
64		Central banks		0	0	(0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
65		Central governments		319	1		0	0	0	0	40.00%	318	3		0 0	0	0 40.009	6 31	.6 4	0	0	0	0	40.
66		Regional governments or local authorities		7	1		0	0	0	0	40.00%	6	1		0 0	0	0 40.009	6	6 1	0	0	0	0	40.
67		Public sector entities		60	20		0	0	0	0	35.70%	58	22		0 0	0	0 35.709	6 5	55 25	0	0	0	0	40.0 35.7 29.1 23.7
68		Institutions		3,034	181		0	0	0	0	29.76%	2,999	215		1 0	0	0 29.669	6 2,95	257	1	0	0	0	29.
69		Corporates		1,442	2,045	408	8	1	36	97	23.84%	1,551	1,897	44	1	34 10	23.469	6 1,60	1,807	486	1	31	113	23.
70		Corporates - Of Which: Specialised Lending		1,000	1,529	389	9	1	33	93	23.81%	1,114	1,383	42	1	29 9	23.379	6 1,18	1,285	451	1	25	104	23.0
71		Corporates - Of Which: SME general corporates		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
72		Corporates - Of Which: Purchased receivables		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
73		Retail		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
74	FRANCE	Retail - Secured by residential estate property		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
75		Retail - Qualifying Revolving		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
76		Retail - Purchased receivables		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
77		Retail - Other Retail		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
78		Retail - Other Retail - Of Which: SME		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
79		Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
80		Collective investments undertakings (CIU)		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
81		Equity		0	0	(0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
82		Securitisation																						
83		Other non-credit obligation assets		0	0		0	0	0	0 -		0	0		0 0	0	0 -		0 0	0	0	0	0 -	
84		TOTAL		4,862	2,247	40	9	1	37	97	23.85%	4.932	2.137	44	1	34 10	5 23.489	6 4.93	2.094	488	1	32	113	23.2



			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	0									
						31/12/202	25						31/12/2026							31/12/2027			
RowNum		(mln EUR, S		Stage 2 exposure	Stage 3 exposure	Stock of provi	isions Stock of provi oosure for Stage 2 exp	sions Stock of provision osure for Stage 3 exposu	ns Coverage Ratio - Ire Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions e 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				ns for Coverage Ratio - re Stage 3 exposure
85		Central banks		0	0	0	0	0	0 -	0	()	0	0 () C	-	(0	0	0	0	0	0 -
86		Central governments	8	4	1	0	0	0	0 55.51%	83	3	3	0	0	0	50.23%	82	2	4	0	0	0	0 47.96%
87		Regional governments or local authorities		0	0	0	0	0	0 -	0	(0	0	0	-	(0	0	0	0	0	0 -
88		Public sector entities		0	0	0	0	0	0 -	0	(0	0	0	-	(0	0	0	0	0	0 -
89		Institutions	2	7	1	0	0	0	0 41.31%	27	1	L	0	0	0	41.31%	26	6	2	0	0	0	0 41.31%
90		Corporates	1,62	9 73	35	36	1	68	9 25.16%	1,629	715	5 5	57	1 9	13	22.47%	1,621	1 70	4	76	1	10	16 21.53%
91		Corporates - Of Which: Specialised Lending	1,45	0 67	74	35	1	8	9 24.89%	1,450	655	5 5	54	1	12	21.99%	1,444	4 64	3	72	1	9	15 20.91%
92		Corporates - Of Which: SME		0	2	0	0	0	0 40.89%	0	2	2	0	0	0	40.88%	(0	2	0	0	0	0 40.87%
93		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	(0	0	0	-	(0	0	0	0	0	0 -
94		Retail		0	0	0	0	0	0 -	0	(0	0	0	-	(0	0	0	0	0	0 -
95	UNITED KINGDOM	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0	()	0	0 (0	-	(0	0	0	0	0	0 -
96		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	()	0	0	0	-	(0	0	0	0	0	0 -
97		Retail - Purchased receivables		0	0	0	0	0	0 -	0	()	0	0	0	-	(0	0	0	0	0	0 -
98		Retail - Other Retail		0	0	0	0	0	0 -	0	()	0	0 (0	-	(0	0	0	0	0	0 -
99		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	(0	0 (0	-	(0	0	0	0	0	0 -
100		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	(0	0	0	-	(0	0	0	0	0	0 -
101		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	(0	0	0	-	(ס	0	0	0	0	0 -
102		Equity		0	0	0	0	0	0 -	0	(0	0	0	-	(0	0	0	0	0	0 -
103		Securitisation																					
104		Other non-credit obligation assets		0	0	0	0	0	0 -	0	(0	0 (0	-	(0	0	0	0	0 -
105		TOTAL	1,74	1 73	37	36	1	68	9 25.17%	1,739	719	5	57	1 9	13	22.48%	1,728	71	0	76	1	10	16 21.55%

												Baseline Sco	enario									
						31/12/2025						31/12/202	26						31/12/2027			
RowNum			Stage 1 expo	ure Stage 2 exposu	re Stage 3 exposi	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	Stock of provisions Cover for Stage 3 exposure Stage	erage Ratio - Stag e 3 exposure	ge 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of prov for Stage 1 exp	isions Stock of prov posure for Stage 2 ex	visions Stock of provisions sposure for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions Store for Stage 2 exposure	ock of provisions for G Stage 3 exposure S	Coverage Ratio Stage 3 exposur
106		Central banks		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	(0 0	0 -	•
107		Central governments		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	()	0 0	0 -	
108		Regional governments or local authorities		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	()	0 0	0 -	
109		Public sector entities		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	(0 0	0 -	
110		Institutions		18	1	0	0	0	36.37%	18	1	0	0	0	0 36.37%	6 18	1	(0 0	0	36.3
111		Corporates		2,052 1	368	1,015	5	208	20.52%	2,056 1,33	31 1,0	49	5	16 22	21.249	2,031	1,323	1,082		4 14	237	21.9
112		Corporates - Of Which: Specialised Lending		1,302	831	85	4 1	5 29	33.75%	1,301 81	12 1	.04	4	11 3	37.79%	1,284	809	124		4 9	51	40.
113		Corporates - Of Which: SME general corporates		14	61	1	0	1 0	39.94%	20	52	4	0	3	1 30.449	6 24	46	-	,	0 3	2	28.
114		Corporates - Of Which: Purchased receivables		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	()	0 0	0 -	
115		Retail		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	(0 0	0 -	
116	LUXEMBOURG	Retail - Secured by residential estate property		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	()	0 0	0 -	
117		Retail - Qualifying Revolving		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	(0 0	0 -	
118		Retail - Purchased receivables		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	(0 0	0 -	
119		Retail - Other Retail		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	(0 0	0 -	
120		Retail - Other Retail - Of Which: SME		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	()	0 0	0 -	
121		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	()	0 0	0 -	
122		Collective investments undertakings (CIU)		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	()	0 0	0 -	
123		Equity		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	()	0 0	0 -	
124		Securitisation																				
125		Other non-credit obligation assets		0	0	0	0	0 -		0	0	0	0	0	0 -	0	0	(0 0	0 -	
126		TOTAL		2 071	368	015	5 2	208	20 52%	2 074 1 33	22	140	5	16 22	21 249	2 0/19	1 324	1 08		11	237	21.93

													Baseline Scenario	0									
						31/12/2025							31/12/2026							31/12/2027			
Num		Stage 1 (mln EUR, %)	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	s Stock of provisi e for Stage 2 expo	ions Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	S Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
27	Central banks	(11111 2011, 70)	0	0		0 (0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(δ -
28	Central governments		0	0		0 (0 0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(ນ -
29	Regional governments or local authorities		0	0		0 (0 0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(ນ <u>-</u>
30	Public sector entities		0	0		0 (0 0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(ာ -
	Institutions		381	20		0 (0 0	0 0	16.71	1% 37	9 22	2	0	0	0 0	16.61%	373		28	0	0 0	(0 1
	Corporates		1,171	821		19	1 6	5 3	15.98	3% 1,17	3 800	0 3	38	1	6 7	17.37%	1,163		791	57	1 6	1:	1 18
3	Corporates - Of Which: Specialised Lending		918	385		18	1 5	5 2	13.34	4% 91	9 366	6 3	35	1	4 5	14.58%	911		358	51	1 4	8	8 15
	Corporates - Of Which: SME general corporates		33	5		0 (0	0	29.15	5% 3	2 6	6	0	0	0 0	27.89%	32		6	1	0 0	(0 27
5	Corporates - Of Which: Purchased receivables		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(ر -
36 NETHERLANDS	Retail		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(<u>-</u>
NETHERLANDS	Retail - Secured by residential estate property		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(J -
8	Retail - Qualifying Revolving		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(- اَد
	Retail - Purchased receivables		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(- ر
0	Retail - Other Retail		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(J -
	Retail - Other Retail - Of Which: SME		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(- ار
12	Retail - Other Retail - Of Which: non-SME		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	() -
3	Collective investments undertakings (CIU)		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(<i>J</i> -
4	Equity		0	0		0 (0	0 -			0 (0	0	0	0 0	-	0		0	0	0 0	(1-
5	Securitisation																		0				
6	Other non-credit obligation assets		0	0		0 () (0 -	15 09	2% 1.55	0 (0	0	0	0 0	17 27%	1 536		020	-7	0	(0 - 1 18

														Baseline Scenario									
						31/12/202	.5							31/12/2026						31/12/2027			
RowNum		(mln E	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi	isions Stock of pro oosure for Stage 2 ex	visions Stock of sposure for Stage	provisions Covers Stag	erage Ratio - e 3 exposure	age 1 exposure Stage	2 exposure Stag	ge 3 exposure	Stock of provisions Stock of provisi for Stage 1 exposure for Stage 2 expo	ons Stock of provisions sure for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta			Coverage Ratio
148		Central banks		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	<u>'</u>
149		Central governments	1:	14	1	0	0	0	0	40.00%	113	3	(0	0	0 40.009	% 11	12 4	(0	0	0	40.0
150		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	
151		Public sector entities		61 3	4	0	0	0	0	30.70%	58	36	(0	0	0 30.709	% 5	57 37	C	0	0	0	30.7
152		Institutions	5.	55 4	.0	0	0	0	0	18.50%	553	41	(0	0	0 18.499	% 54	15 49	C	0	0	0	18.4
153		Corporates	4:	87 26	0	14	0	4	3	24.00%	491	250	20	0	4	4 21.179	% 49	91 243	26	0	3	5	19.8
154		Corporates - Of Which: Specialised Lending	3:	31 12	.0	4	0	4	1	14.30%	340	107	8	0	3	1 14.339	% 34	15 98	12	0	3	2	14.3
155		Corporates - Of Which: SME general corporates		1	7	1	0	0	0	5.83%	1	6		0	0	0 5.829	%	1 5	(1)	0	0	0	5.8
156		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	
157		Retail		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	
158 Al	AUSTRIA	Retail - Secured by residential estate property		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	
159		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	
160		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	
161		Retail - Other Retail		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	
162		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	(0	0	0 -	
163		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	(0	0	0 -	
164		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	C	0	0	0 -	
165		Equity		0	0	0	0	0	0 -		0	0	(0	0	0 -		0 0	(0	0	0 -	
166		Securitisation																					
167		Other non-credit obligation assets		0	0	0	0	0	0 -	21.224	0	0	(0	0	0 -		0 0	(0	0	0 -	
168		TOTAL	1,2	16 33	55	14	0	4	3	24.00%	1,215	330	20	0	4	4 21.239	% 1,20	04 333	27	0	4	5	19.95



		South ressen maringen on ozentrale																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	0									
						31/12/2025							31/12/2026							31/12/202	7		
RowNum				Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provisions sure for Stage 2 expos	ons Stock of provisio cure for Stage 3 expos	ons Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions e for Stage 2 exposure	Stock of provisions e for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of p sure for Stage 2	rovisions Stock of provisi exposure Stage 3 expo	ons for Coverage Ratio - sure Stage 3 exposure
			(mln EUR, %)																				
169		Central banks		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -
170		Central governments		5 1	7	0	0	0	0 40.00%	4	1	8	0	0	0	0 40.00%	4	1 1	8	0	0	0	0 40.00%
171		Regional governments or local authorities		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -
172		Public sector entities		54 1	.6	0	0	0	0 20.70%	60	2	1	0	0	0	0 20.70%		7 2	3	0	0	0	0 20.70% 0 22.89% 2 15.26%
173		Institutions	98	31 2	0	0	0	0	0 23.09%	967	3	4	0	0	0	0 23.02%	-	3 4	3	0	0	0	0 22.89%
174		Corporates	2	39	1	5	0	4	1 15.62%	334	33	9	9	0	3	1 15.39%	358	31	0 1	.4	0	3	
175		Corporates - Of Which: Specialised Lending	2	.7 33	2	4	0	3	1 17.64%	264	28	1	7	0	3	1 17.69%	289	25	3 1	.1	0	3	2 17.88%
176		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -
177		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
178	CVVEDEN	Retail		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
179	SWEDEN	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
180		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
181		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
182		Retail - Other Retail		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
183		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -
184		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
185		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
186		Equity		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -
187		Securitisation																					
188		Other non-credit obligation assets		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -
189		TOTAL	1,33	37 44	3	5	0	4	1 15.78%	1,364	41	.1 1	10	0	4	1 15.58%	1,376	39	3 1	5	0	3	2 15.46%

														Baseline Scenario									
						31/12/2025								31/12/2026						31/12/2027			
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisi for Stage 1 expo	ions Stock of provisions sure for Stage 2 expo	ions Stock of osure for Stage	f provisions Cove 3 exposure Stage	rage Ratio - 3 exposure	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exp	sions Stock of provisions osure for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stor Stage 2 exposure	ock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
190		Central banks		0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 -	-
191		Central governments	1	2 3	3	0	0	0	0	40.00%	9	6		0 0	0	0 40.009	6	8	7 (0	0	0	40.0
192		Regional governments or local authorities		0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 -	-
193		Public sector entities	6	5 14	1	0	0	1	0	35.70%	63	17		0 0	1	0 35.709	6	50 20) 1	0	1	0	35.7
194		Institutions	22	9 13	3	0	0	0	0	9.30%	220	22		0 0	0	0 9.30	6 21	18 23	3 0	0	0	0	9.2
195		Corporates	30	7 322	2	4	0	2	1	17.88%	329	296		7 0	2	1 17.999	% 34	11 28:	1 10	0	2	2	18.0
196		Corporates - Of Which: Specialised Lending	18	5 249	Э	3	0	2	1	17.02%	207	224		6 0	2	1 17.019	6 22	22 200	5 9	0	1	2	16.8
197		Corporates - Of Which: SME general corporates		0 0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0 0	0	0	0 -	-
198		Corporates - Of Which: Purchased receivables		0 0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 ·	-
199	551 611 18 4	Retail		0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 ·	-
200	BELGIUM	Retail - Secured by residential estate property		0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 ·	-
201		Retail - Qualifying Revolving		0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 -	-
202		Retail - Purchased receivables		0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 -	-
203		Retail - Other Retail		0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 -	-
204		Retail - Other Retail - Of Which: SME		0		0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 -	-
205		Retail - Other Retail - Of Which: non-SME		0		0	0	0	0 -		0	0		0 0	0	0 -		0	0	0	0	0 -	-
206		Collective investments undertakings (CIU)		0	O .	0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 -	•
207		Equity		0)	0	0	0	0 -		0	0		0 0	0	0 -		0 (0	0	0	0 -	
208		Securitisation				0			0														
209		Other non-credit obligation assets TOTAL	64	J 253) 	4	0	0	0 -	18.92%	622	0		0	2	1 19.14	(0 0	1	0	0	0 -	<u>-</u> 19.3

													Baseline Scenario										
						31/12/20	025						31/12/2026							31/12/202	27		
RowNum		(min Et		Stage 2 exposure	Stage 3 exposui	Stock of pro for Stage 1 ex	ovisions Stock of exposure for Stage	provisions Stock of provisior 2 exposure for Stage 3 exposu	ns Coverage Ratio - ure 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 provis	sions Stock of posure for Stage 2	provisions Stock of provision Stage 3 exposure	ns for Coverage Ratio - ure Stage 3 exposure
211		Central banks		0	0	0	0	0	0 -	0		0	0		0 0) -	(0	0	0	0	0 -
212		Central governments		0	0	0	0	0	0 -	0		0	0		0 0) -	(0	0	0	0	0 -
213		Regional governments or local authorities		0	0	0	0	0	0 -	0		0	0 0)	0 0) -	(0	0	0	0	0 -
214		Public sector entities		0	0	0	0	0	0 -	0		0	0 0)	0 0) -	(0	0	0	0	0 -
215		Institutions	1,2	58	57	0	0	0	0 7.01%	1,234	8	31	0 0)	0 0	7.01%	1,220	9	95	0	0	0	0 7.01%
216		Corporates		33	7	0	0	0	0 24.91%			8	0 0		0 0	24.91%	31	1	9	0	0	0	0 24.90%
217		Corporates - Of Which: Specialised Lending		33	7	0	0	0	0 24.91%	32		8	0 0		0 0	24.91%	31	1	9	0	0	0	0 24.90%
218		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -	0		0	0 0		0 0) -	(0	0	0	0	0 -
219		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0		0	0 0		0 0) -	(0	0	0	0	0 -
220	CANADA	Retail		0	0	0	0	0	0 -	0		0	0 0		0 0) -	()	0	0	0	0	0 -
221	CANADA	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0		0	0 0		0 0) -	(0	0	0	0	0 -
222		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0	0 0		0 0) -	()	0	0	0	0	0 -
223		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0 0)	0 0) -	()	0	0	0	0	0 -
224		Retail - Other Retail		0	0	0	0	0	0 -	0		0	0 0		0 0) -	()	0	0	0	0	0 -
225		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0	0 0		0 0) -	(D	0	0	0	0	0 -
226		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0		0	0 0		0 0) -	()	0	0	0	0	0 -
227		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0 0		0 0) -	()	0	0	0	0	0 -
228		Equity Securitisation		0	U	U	0	0	0 -	0		U	0		U C) -	()	U	0	0	0	U -
229				0	0	0	0		0	0		0	0		0				0				
230		Other non-credit obligation assets TOTAL	1 2	01	54	0	0	0	0 11.12%	1 267		20	0			12 73%	1 250	10	74	1	0		0 13.40%
231		TOTAL	1,2	21	04	٧	υĮ	υl	0 11.12%	1,267		פס	0	<u>'</u>	UJ C	12.73%	1,250	7 10	J4		<u> </u>		13.40%



		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
					31/12/2025							31/12/2026							31/12/2027			
	(m	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - e 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 - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		S Stock of provisions Store e for Stage 2 exposure for		
	Central banks	31,10	06 0	0	0	0 0) (0 -	31,106	(0	0		0 -	31,106		0	0	0 0	0 -	
	Central governments	2,69	3 415	5 :	1	0 1	. 1	1 52.70%	2,514	593	;	2 0	1	:	1 52.25%	2,391	71	4	4	0 1	2	53.62%
	Regional governments or local authorities	18,09	3,289	9 2	2	1 2	!	1 40.03%	16,765			1	. 3		40.03%	15,833		.7	7	1 3	3	40.03%
	Public sector entities	25	125	5	1	0 2	! (32.06%	207	171		2 0	3		1 31.74%	186		0	4	0 4	1	31.76%
	Institutions	6,69	5,048	8 20	0	4 18	3	8 38.07%	6,102	5,611	. 4	5 3	15	1	7 36.84%	6,465	5,22	.6	7	2 11	24	36.04% 32.58% 29.40% 41.95%
	Corporates	29,60	28,656	6 4,702	2 8	695	1,562	33.21%	26,357	30,749		52	797	1,923	32.82%	25,226		.5 6,82	4	5 1,043	2,223	32.58%
	Corporates - Of Which: Specialised Lending	13,11	.6 12,462	2 2,338	8 5	456	697	7 29.83%	11,556	13,197		34	547	93!	29.56%	11,302		8 3,85	7 3	0 516	1,134	29.40%
	Corporates - Of Which: SME general corporates	1,20	2,949	9 120	0	4 46	57	7 47.84%	1,153	2,935	18	5 3	77	8:	1 43.73%	1,161	2,87	23	7	2 155	100	41.95%
	Corporates - Of Which: Purchased receivables		0 0	0 (0	0 0) (0 -	0	(0	0	() -	0		0	0	0 0	0 -	
Landesbank Hessen-	Retail	3,98	1,157	7 83	3 1	.9 115	41	1 49.34%	2,971	2,120	133	3 11	149	60	6 49.24%	2,448	2,60	17	3	8 114	85	49.23%
	Retail - Secured by residential estate property	2,58	730	0 54	4	9 67	20	37.55%	1,927	1,355	8	7 5	87	33	37.49%	1,585	1,67	1 11	2	4 68	42	37.49%
Thüringen Girozentrale	Retail - Qualifying Revolving	58	166	6	7	3 9		5 67.79%	438	306	1	2 2	11	:	67.73%	363	37	6 1	7	1 7	11	67.73%
	Retail - Purchased receivables		0 0	0	0	0 0)	0 -	0	(0	0) -	0		0	0	0 0	0 -	
	Retail - Other Retail	81	.6 261	1 22	2	6 39	16	72.51%	606	460	34	4	. 50	2.	72.41%	499	55	7	3	3 39	31	72.41%
	Retail - Other Retail - Of Which: SME	15	64	4 14	4	3 8	10	71.69%	114	100	20	2	10	14	71.51%	93	11	.6	5	2 7	18	71.48%
	Retail - Other Retail - Of Which: non-SME	65	9 197	7 8	8	3 31	. (6 73.83%	492	360	1	4 2	40	10	73.71%	406	44	.2 1	8	1 31	13	73.71%
	Collective investments undertakings (CIU)		0 0	0 (0	0 0) (0 -	0	(0	0	() -	0		0	0	0 0	0 -	
	Equity		0 0	0 (0	0 0) (0 -	0	(0	0	() -	0		0	0	0 0	0 -	
	Securitisation																					
	Other non-credit obligation assets		0 0	0	0	0 0)	0 -	0	(0	0		0 -	0		0	0	0 0	0 -	
	TOTAL	92,43	38,691	1 4,808	8 10	17 833	1,612	33.52%	86.021	43,863	6.04	7 66	968	2.009	33.23%	83.656	45,19	7,07	9 5	7 1,176	2,339	33.04%

													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			
RowNum		(volo EUE		ure Stage 2 exposi	re Stage 3 exposi	re Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	s Stock of provisions e for Stage 3 exposure	Coverage Rati Stage 3 expos	io - Stage 1 exposure ure	Stage 2 exposure	e Stage 3 exposure		s Stock of provisions for Stage 2 expos	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposur	Stock of provision	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposu	ns Coverage Ratio - re Stage 3 exposure
22		Central banks (mln EUF		9,212	0	0	0	0 0	0 -	29,21	12	0	0	0	0 () -	29,21	2	0	0	0		0 -
23		Central governments		2,065	374	0	0	0 0	0 40	0.00% 1,91		26	0	0	0 (40.00%	·		632	1	0 0	,	0 40.00%
24		Regional governments or local authorities		,	.277	2	1	2 1		0.00% 16.76		06	4	1	3 2	40.00%	15,82		534	7	1 3	,	3 40.00%
25		Public sector entities		27	18	0	0	0 0	0 20	0.70%	20	24	0	0	0 (20.70%	6 1	.7	27	0	0 0	,	0 20.70%
26		Institutions		1,391	,090	2	0	2 0	0 23	3.02% 1,23	38 1,2	40	5	0	2 1	22.65%	1,30)1 1,	174	7	0 1		2 22.38%
27		Corporates	1	5,880 14	,523	,353	41 17	9 601	1 44	1.42% 15,23	35 15,8	77 1,6	44	24	261 733	44.59%	14,30	16,	567 1,8	386	1 536	8	42 44.63%
28		Corporates - Of Which: Specialised Lending		2,887	,366	32	16 4	2 21	1 65	5.83% 2,68	34 1,5	15	86	10	49 57	66.41%	2,52	1,	630	.31	8 50		86 65.28%
29		Corporates - Of Which: SME general corporates		1,156	,838	111	4 4	54	4 48	3.70% 1,10	05 2,8	35 1	66	3	70 75	45.06%	1,11	.3 2,	783	210	2 149	- (91 43.41%
30		Corporates - Of Which: Purchased receivables		0	0	0	0	0 0	0 -		0	0	0	0	0 () -		0	0	0	0 0		0 -
31		Retail		3,985	,157	83	19 11	.5 41	1 49	9.34% 2,97	71 2,1	20 1	33	11	149 66	49.24%	2,44	8 2,	604	173	8 114		85 49.23%
32	GERMANY	Retail - Secured by residential estate property		2,585	730	54	9 6	57 20	0 37	7.55% 1,92	27 1,3	55	87	5	87 33	37.49%	1,58	1,	671	112	4 68		42 37.49%
33		Retail - Qualifying Revolving		583	166	7	3	9 5	5 67	7.79% 43	38	06	12	2	11 8	67.73%	36	53	376	17	1 7		11 67.73%
34		Retail - Purchased receivables		0	0	0	0	0 0	0 -		0	0	0	0	0) -		0	0	0	0		0 -
35		Retail - Other Retail		816	261	22	6 3	16	6 72	2.51%	06 4	60	34	4	50 25	72.41%	49	9	557	43	3		31 72.41% 18 71.48%
36		Retail - Other Retail - Of Which: SME		157	64	14	3	8 10	0 71	1.69%	14 1	00	20	2	10 14	71.51%	6 9	93	116	25	2 7		71.48%
37		Retail - Other Retail - Of Which: non-SME		659	197	8	3 3	61	6 73	3.83% 49	92 3	60	14	2	40 10	73.71%	40	06	442	18	1 31		13 73.71%
38		Collective investments undertakings (CIU)		0	0	0	0	0 0	0 -		0	0	0	0	0 () -		0	0	0	0 0		0 -
39		Equity		0	0	0	0	0 0	0 -		0	0	0	0	0 () -		0	0	0	0 0		0 -
40		Securitisation																					
41		Other non-credit obligation assets		0	0	0	0	0 0	0 -		0	0	0	0	0 () -		0	0	0	0	+	0 -
42		TOTAL	7	1,651 20	,439	,440	60 29	9 643	3 44	1.66% 67,34	19 24,3	94 1,7	87	35	415 802	44.87%	64,91	.8 26,	538 2,0)74	0 654	9:	31 44.92%

														Adverse Scenari	io									
							31/12/2025							31/12/2026							31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	re Stage 1 exposur	re Stage 2 exp	sure Stage 3 exp	osure Stock of provision for Stage 1 exposu	ons Stock of provisions ure for Stage 2 exposur	Stock of provisions e 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	s Stock of provisions S re for Stage 2 exposure fo	tock of provisions C or Stage 3 exposure St	Coverage Ratio - tage 3 exposure
43		Central banks		1,893	3 0	0		0 (0	-	1,	,893	0	0	0	0 0) -	1,89	3	0	o l	0 0	0 -	
44		Central governments		43	3 1	. 0		0 (0	41.	70%	42	1	0	0	0 0	41.73%	6 4	1	2)	0 0	0	41.77%
45		Regional governments or local authorities		(0 0	0		0 (0	-		0	0	0	0	0 0) -		0	0)	0 0	0 -	
46		Public sector entities		(0 0	0		0 (0	-		0	0	0	0	0 0) -		0	0)	0 0	0 -	
47		Institutions		21:	1 103	0		0 (0	44.0	05%	181	133	1	0	0 0	44.05%	6 20	1 11	2	1	0 0	0	44.04%
48		Corporates		2,990	0 5,130	1,461		8 225	388	26.	56% 2,	,479	5,221	1,882	4 23	484	25.70%	6 2,75	9 4,65	5 2,16	3	4 181	549	25.34%
49		Corporates - Of Which: Specialised Lending		2,82	5 4,783	1,441		7 221	384	26.0	64% 2,	,339	4,861	1,848	4 23	476	25.769	% 2,61	9 4,30	8 2,12	3	4 177	539	25.34% 25.39%
50		Corporates - Of Which: SME general corporates		(0	0		0 (0	40.8	88%	0	0	0	0	0 0	40.879	6	0	0)	0 0	0	40.87%
51		Corporates - Of Which: Purchased receivables		(0	0		0	0	-		0	0	0	0	0 0) -		0	0)	0 0	0 -	
52	LINUTED STATES	Retail		(0 0	0		0 (0	-		0	0	0	0	0 0) -		0	0)	0 0	0 -	
53	UNITED STATES	Retail - Secured by residential estate property		(0	0		0	0	-		0	0	0	0	0 0) -		0	0		0 0	0 -	
54		Retail - Qualifying Revolving		(0	0		0	0	-		0	0	0	0	0 0) -		0	0		0 0	0 -	
55		Retail - Purchased receivables		(0	0		0	0	-		0	0	0	0	0 0) -		0	0)	0	0 -	
56		Retail - Other Retail		(0	0		0	0	-		0	0	0	0	0 0) -		0	0		0 0	0 -	
57		Retail - Other Retail - Of Which: SME		(0 0	0		0 (0	-		0	0	0	0	0 0) -		0	0		0 0	0 -	
58		Retail - Other Retail - Of Which: non-SME		(0 0	0		0 (0	-		0	0	0	0	0 0) -		0	0)	J 0	0 -	
59		Collective investments undertakings (CIU)		(0 0	0		0 (0	-		0	0	0	0	0 0) -		0	0		0	0 -	
60		Equity		(0 0	0		0 (0	-		0	0	0	0	0 0) -		0	0)) 0	0 -	
61		Securitisation			0			0 (0	0	0	0			0	0				
62		Other non-credit obligation assets TOTAL		E 12	6 5 234	1 462		0 22	200	26.1	56% 4.	.594	5 355	1 002	4 23	484	25.70%	6 4.89	0 4 4 77	0 2.16) 	1 101		25.34%

														Adverse Scer	ario									
							31/12/2025							31/12/202	.6						31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions e for Stage 2 exposure	S Stock of provisions e for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exp	oosure Stock of provi for Stage 1 exp	sions Stock of proviosure for Stage 2 exp	sions Stock of provisio osure for Stage 3 exposi	ns Coverage Ratio - ire Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of provision for Stage 1 exposu	s Stock of provision re for Stage 2 exposu	Stock of provision	ions Coverage Ratio - sure Stage 3 exposure
64		Central banks			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
65		Central governments		31	6	4	0	0	0	0 40.00	% 31	1	9	0	0	0	0 40.00)% 30	08	13	0	0	0	0 40.00
66		Regional governments or local authorities			6	1	0	0	0	0 40.00	%	5	2	0	0	0	0 40.00)%	4	3	0	0	0	0 40.009 0 40.009 0 35.709
67		Public sector entities		5	4 2	6	0	0	0	0 35.70	%	6	33	0	0	0	0 35.70)%	41	38	1	0	1	0 35.70°
68		Institutions		1,82	1,38	8	3	0	5	1 30.32	% 1,68	6 1,5	522	7	0	5	2 30.33	1,79	96 1,4	09	10	0	3	3 30.30%
69		Corporates		1,31	6 2,14	6 43	3	4 6	3 11	7 26.91	% 1,14	4 2,2	228	523	3	80	41 26.90	1,00	66 2,2	19	510	2	,9	164 26.89%
70		Corporates - Of Which: Specialised Lending		91	9 1,58	9 41	0	3 5	7 11	1 27.00	% 80	1,6	633	484	2	72	30 26.93	3% 74	45 1,6	18	556	2 7	8	149 26.87%
71		Corporates - Of Which: SME general corporates			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
72		Corporates - Of Which: Purchased receivables			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
73		Retail			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
⁷⁴ FF	RANCE	Retail - Secured by residential estate property			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
75		Retail - Qualifying Revolving			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
76		Retail - Purchased receivables			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
77		Retail - Other Retail			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
78		Retail - Other Retail - Of Which: SME			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
79		Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
80		Collective investments undertakings (CIU)			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
81		Equity			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
82		Securitisation																						
83		Other non-credit obligation assets			0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
84		TOTAL		3,51	7 3,56	5 43	6	4 6	8 11	8 26.94	% 3,19	3,7	795	530	3	86	.43 26.95	3,2:	3,6	82	521	2	/3	167 26.96%



						21/12/2025				1			Adverse Scenario				1			21/12/2027			
						31/12/2025							31/12/2026							31/12/2027			
ım			ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of provision for Stage 1 exposu	ns Stock of provisions ure 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 f	Stock of provisions or Stage 3 exposure	Coverage Rat Stage 3 expo
	Central banks	(mln EUR, %)	0	0	0	0	0	() -	(0	0	0	0	<u>-</u>	(0	0	0	0	-
	Central governments		84	1	0		0		55.51	% 83	3	3	0	0	0 0	50.23%	82		4	0 0	0		4
	Regional governments or local authorities		0	0	0	C	0	() -	()	0	0	0	0 0	-)	0	0 0	0	0	1-
	Public sector entities		0	0	0	C	0	() -)	0	0	0	0 0	-			0	0 0	0	0	1-
	Institutions		20	8	0	C	0	(41.31	% 19)	8	0	0	0 0	41.31%	20		8	0 0	0	0	
	Corporates		1,596	759	46	2	87	13	29.15	% 1,516	5 79	97	87	2 1	9 22	25.68%	1,458	81	2 13	1 1	21	32	
	Corporates - Of Which: Specialised Lending		1,428	687	44	2	14	13	29.00	1,362	2 7	15	83	2 1	8 21	25.31%	1,310	72	6 12	4 1	20	30	2
	Corporates - Of Which: SME		0	2	0	C	0	(40.89	% ()	2	0	0	0 0	40.88%	(2	0 0	0	0	
	Corporates - Of Which: Purchased receivables		0	0	0	C	0	() -	()	0	0	0	0 0	-	(0	0 0	0	0	1-
	Retail		0	0	0	C	0	() -	()	0	0	0	0 0	-	(0	0 0	0	0	1-
UNITED KINGDO	Retail - Secured by residential estate property		0	0	0	C	0	() -	()	0	0	0	0 0	-	(0	0 0	0	0	1-
	Retail - Qualifying Revolving		0	0	0	C	0	(-	()	0	0	0	0	-	(0	0 0	0	0	1-
	Retail - Purchased receivables		0	0	0	C	0	() -	()	0	0	0	0	-	(0	0 0	0	0	1-
	Retail - Other Retail		0	0	0	C	0	() -	()	0	0	0	0	-	(0	0	0	0	1-
_	Retail - Other Retail - Of Which: SME		0	0	0	C	0	() -	()	0	0	0	0	-	(0	0 0	0	0	1
_	Retail - Other Retail - Of Which: non-SME		0	0	0	C	0	() -	()	0	0	0	0	-	(0	0 0	0	0	1
	Collective investments undertakings (CIU)		0	0	0	C	0	(-	()	0	0	0	0	-	(0	0	0	0	1-
_	Equity		0	0	0	C	0	() -	()	0	0	0	0	-	(0	0	0	0	1-
	Securitisation																						
	Other non-credit obligation assets		0	0	0	C	0	() -	(0	0	0	0	-	(0	0	0	0	1-
	TOTAL		1,701	768	46		87	13	29.16	1.618	8)9	87	2 2	0 22	25.71%	1,560	82	4 13	1 2	21	32	24

														Adverse Scenario										
						31/12/2025								31/12/2026							31/12/2027			
RowNum			Stage 1 exposi	re Stage 2 exposure	e Stage 3 exposure	Stock of provisior for Stage 1 exposu	ns Stock of provisi ure for Stage 2 expo	ions Stock of provisions sure for Stage 3 expos	ons Covera sure Stage S	rage Ratio - Stage 1 3 exposure	exposure St	tage 2 exposure	Stage 3 expos	stock of provision for Stage 1 exposu	ns Stock of provision re for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure				risions Coverage Ratio posure Stage 3 exposu
106		Central banks		0	0	0	0	0	0 -		0	0		0	0	0	0 -		0	0	0	0	0	0 -
107		Central governments		0	0	0	0	0	0 -		0	0		0	0	0	0 -		0	0	0	0	0	0 -
108		Regional governments or local authorities		0	0	0	0	0	0 -		0	0)	0	0	0	0 -	(0	0	0	0	0	0 -
109		Public sector entities		0	0	0	0	0	0 -		0	0)	0	0	0	0 -		0	0	0	0	0	0 -
110		Institutions		12	7	0	0	0	0	36.37%	12	7	7	0	0	0	0 36.37		2	7	0	0	0	0 36
111		Corporates		,980 1,4	21 1,03	34	15	33	301	29.14%	1,819	1,503	3	1,113	9	41 34	1 30.65		1,5	1,17	9	8	40	372 31 99 51
112		Corporates - Of Which: Specialised Lending		,259 8	61 9	97	13	28	43	44.20%	1,144	926	5	148	7	33 7	4 50.33	2,0.	7 94	<u>47</u> <u>19</u>	<i>i</i> 4	6	33	
113		Corporates - Of Which: SME general corporates		13	62	1	0	1	0	39.32%	15	55	5	6	0	3	2 29.10	% 1	7	49	9	0	3	3 28
114		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0)	0	0	0	0 -	1	0	0	0	0	0	0 -
115	VEL 45 01 15 0	Retail		0	0	0	0	0	0 -		0	0)	0	0	0	0 -		0	0	0	0	0	0 -
116 LU)	XEMBOURG	Retail - Secured by residential estate property		0	0	0	0	0	0 -		0	0)	0	0	0	0 -		0	0	0	0	0	0 -
117		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0)	0	0	0	0 -		0	0	0	0	0	0 -
118		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0)	0	0	0	0 -		0	0	0	0	0	0 -
119		Retail - Other Retail		0	0	0	0	0	0 -		0	0) 	0	0	0	0 -		0	0	0	0	0	0 -
120		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0)	0	0	0	0 -		0	0	0	0	0	0 -
121		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0)	0	0	0	0 -		0	0	0	0	0	0 -
122		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0)	0	0	0	0 -		0	0	0	0	0	0 -
123		Equity		0	0	0	0	0	0 -		U	0)	U	0	0	0 -		0	0	0	0	0	0 -
124		Securitisation Other pen codit obligation assets		0	0	0	0	0			0	0		0	0	0	0		0					0
125		Other non-credit obligation assets TOTAL		992 1 4	28 1.03	24	45	22	0 -	29 14%	1 831	1 510	7	1.442	0	44	0 - 1 30 65	% 1 74	3 1 5	22	70	0	10	372 31

													Adverse Scenario											
						31/12/2025							31/12/2026							31/12/2	2027			
RowNum			Stage 1 exposu (mln EUR, %)	re Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 expos	stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposur	Stock of provisions e for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	e Stage 2 exposu	re Stage 3 expo	sure Stock of pro for Stage 1 e	ovisions Stock of pexposure for Stage 2	provisions Stock of exposure for Stage	provisions Cove 3 exposure Stage	erage Ratio e 3 exposu
127		Central banks		0	0	0 0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
128		Central governments		0	0	0 0		0	0 -	0		0	0	0	0 (0 -		0	0	0	0	0	0 -	
129		Regional governments or local authorities		0	0	0 0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	•
130		Public sector entities		0	0	0 0		0	0 -	0		0	0	0	0 (0 -		0	0	0	0	0	0 -	
131		Institutions		198	203	0 0		0	0 18.24%	186	2	214	1	0	0 (0 18.26	% 19	94	206	2	0	0	0	18.
132		Corporates	1	127 8	856	28 4	1	.2	8 27.25%	1,031	9:)12	68	3 1	.9 20	0 29.48	% 9	72	934	106	2	22	32	29.
133		Corporates - Of Which: Specialised Lending		880	414 2	26 4		9	6 25.25%	794	4	165	61	3 1	5 1	7 27.49	% 73	38	487	94	2	19	26	29.9 28.1
134		Corporates - Of Which: SME general corporates		32	6	0 0		0	0 28.21%	30		7	1	0	0 (0 27.27	%	28	9	1	0	0	0	27.0
135		Corporates - Of Which: Purchased receivables		0	0	0 0		0	0 -	0		0	0	0	0 (0 -		0	0	0	0	0	0 -	
136	NIETLIEDI ANDO	Retail		0	0	0 0		0	0 -	0		0	0	0	0 (0 -		0	0	0	0	0	0 -	
137	NETHERLANDS	Retail - Secured by residential estate property		0	0	0 0		0	0 -	0		0	0	0	0 (0 -		0	0	0	0	0	0 -	
138		Retail - Qualifying Revolving		0	0	0 0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
139		Retail - Purchased receivables		0	0	0 0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
140		Retail - Other Retail		0	0	0 0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
141		Retail - Other Retail - Of Which: SME		0	0	0 0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
142		Retail - Other Retail - Of Which: non-SME		0	0	0 0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
143		Collective investments undertakings (CIU)		0	0	0 0		0	0 -	0		0	0	0	0 (0 -		0	0	0	0	0	0 -	
144		Equity		0	0	0 0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
145		Securitisation		0	0	0						0	0	0	0	0		0	0	0	0	0	0	
146		Other non-credit obligation assets TOTAL	1	325 1,0	059 2	29 5	1	.2	8 27.13%	1.217	1.1	.26	69	3 1	9 20	0 29.33	% 1.10	66 1.	140	107	2	22	32	29.8

			I												Adverse Scenario											
							31/12/2025	;							31/12/2026							31/12/2027				
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provis	ions Stock of provisions stock of provisions stage 2 expos	ons Stock of provision sure for Stage 3 exposu	ns Coverage re Stage 3 ex	Ratio - St sposure	Stage 1 exposure Stage 2 exp	osure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure	Stock of po	rovisions Stock of provisions exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	s Stock of pr re for Stage 2	provisions Stock of p exposure for Stage 3	orovisions Cove B exposure Stage	erage Ratio - e 3 exposure
148		Central banks	,	(o c		0	0	0	0 -		0	0	0)	0 0	-	C	o	0	0	0	0	0 -	
149		Central governments		111	1 5	5 (0	0	0	0	40.00%	97	19	0) ()	0 0	40.00%	88	3 2	7	0	0	0	0	40.00
150		Regional governments or local authorities		C	o c		0	0	0	0 -		0	0	0)	0 0	-	C	o	0	0	0	0	0 -	
151		Public sector entities		53	3 41	L (0	0	0	0	30.70%	45	50	0		o l	0 0	30.70%	40	5	4	1	0	1	0	30.70
152		Institutions		297	7 297	7	1	0	1	0	18.52%	301	292	2	2 (o l	1 0	18.55%	326	5 26	5	3	0	1	1	18.57
153		Corporates		456	5 287	7 1	7	1	7	4	25.41%	379	348	33	3 1	1	10 8	23.45%	346	5 36	4 5	50	0	12	12	22.95
154		Corporates - Of Which: Specialised Lending		311	1 138	3	7	1	6	1	22.45%	252	185	18	3 (o l	9 4	22.50%	228	3 19	7 3	1	0	11	7	22.55
155		Corporates - Of Which: SME general corporates		1	1 8	3	1	0	0	0	5.82%	1	6	3	3 ()	0 0	5.81%	C	0	5	5	0	0	0	5.81
156		Corporates - Of Which: Purchased receivables		C	0) (0	0	0	0 -		0	0	0	0	ס	0 0	-	C	0	0	0	0	0	0 -	
157		Retail		C	0) (0	0	0	0 -		0	0	0	0	o l	0 0	-	C	0	0	0	0	0	0 -	
158	AUSTRIA	Retail - Secured by residential estate property		C	0) (0	0	0	0 -		0	0	0	0	ס	0 0	-	C	0	0	0	0	0	0 -	
159		Retail - Qualifying Revolving		(0) (0	0	0	0 -		0	0	0	0)	0 0	-	С	0	0	0	0	0	0 -	
160		Retail - Purchased receivables		(0) (0	0	0	0 -		0	0	0	0	D	0 0	-	C	0	0	0	0	0	0 -	
161		Retail - Other Retail		(0) (0	0	0	0 -		0	0	0	0)	0 0	-	C	0	0	0	0	0	0 -	
162		Retail - Other Retail - Of Which: SME		(O C) (0	0	0	0 -		0	0	0	0	ס	0 0	-	C	0	0	0	0	0	0 -	
163		Retail - Other Retail - Of Which: non-SME		(0		0	0	0	0 -		0	0	0	0	O .	0 0	-	C	0	0	0	0	0	0 -	
164		Collective investments undertakings (CIU)			0		0	0	0	0 -		0	0	0	0	ס	0 0	-	C	0	0	0	0	0	0 -	
165		Equity		C	0) (0	0	0	0 -		0	0	0)	0 0	-	C	0	0	0	0	0	0 -	
166		Securitisation					0	0	0	0			0								0	0	0	0	0	
167 168		Other non-credit obligation assets TOTAL		04=	7) (0	1	0	5	25.15%	U 024	700	0	ار	<u>ار</u>	12	23.26%	004	J 74	0 -	0	0	12	12	22.80%



		bank riessen maringen dirozentiale																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scen	ario									
						31/12/2025							31/12/202	16						31/12/2027			
RowNum			Stage 1 exposi	ire Stage 2 exposure	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 exposu	re Stage 3 expos	Stock of provi	sions Stock of provisions osure for Stage 2 expos	ons Stock of provisions ure 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
			(mln EUR, %)																				
169		Central banks		0	0	0 (0	0	-	0		0	0	0	0 0) -	(0	0 (0	0	1-
170		Central governments		5 1	.7	0	0	0	40.00%	3		18	0	0	0 0	40.00%	5	2 1	9	0	0	, 0	40.00%
171		Regional governments or local authorities		0	0	0	0	0	-	0		0	0	0	0 0) -	(ס	0	0	0	0	1-
172		Public sector entities		57 2	23	0	0	0	20.70%	46		34	0	0	0 0	20.70%	43	3	37	0	0	0	20.70%
173		Institutions		660 34	1	1	0 1	0	23.55%	588		411	2	0	1 0	23.27%	609	38	39	2	0	1	23.13%
174		Corporates		249 42	24	8 (0 6	5 2	19.90%	209		453	21	0	10 4	19.94%	190	45	3	6 (12	_ 7	20.33%
175		Corporates - Of Which: Specialised Lending		185 36	52	6 (5	5	22.95%	151		385	17	0	9 4	22.79%	136	38	36	0 (11	. 7	22.76%
176		Corporates - Of Which: SME general corporates		0	0	0 (0	0	-	0		0	0	0	0 0) -	()	0	0 (0	0	1-
177		Corporates - Of Which: Purchased receivables		0	0	0 (0	0	-	0		0	0	0	0 0) -	()	0	0 (0	0	1-
178	61. /= D = 1.	Retail		0	0	0 (0 0	0	-	0		0	0	0	0 0) -	()	0	0 (0	0	1-
179	SWEDEN	Retail - Secured by residential estate property		0	0	0 (0 0	0	-	0		0	0	0	0 0) -	()	0	0 (0	0	1-
180		Retail - Qualifying Revolving		0	0	0 (0 0	0	-	0		0	0	0	0 0) -	(D .	0	0 (0	0	1-
181		Retail - Purchased receivables		0	0	0 (0 0	0	-	0		0	0	0	0 0) -	(D .	0	0 (0	0	1-
182		Retail - Other Retail		0	0	0 (0 0	0	-	0		0	0	0	0 0) -	(ס	0	0 (0	0	1-
183		Retail - Other Retail - Of Which: SME		0	0	0 (0	0	-	0		0	0	0	0 0) -	()	0	0 (0	0	1-
184		Retail - Other Retail - Of Which: non-SME		0	0	0 (O C	0	-	0		0	0	0	0 0) -	(0	0	0 (0	0	1-
185		Collective investments undertakings (CIU)		0	0	0 (0	0	-	0		0	0	0	0 0) -	(ס	0	0 (0	0	1-
186		Equity		0	0	0	0	0	-	0		0	0	0	0 0) -	()	0	0	0	, 0	1-
187		Securitisation																					
188		Other non-credit obligation assets		0	0	0	0	0	-	0		0	0	0	0 0) -	(0	0	0	0	0	-
189		TOTAL		971 80	05	9	0 7	7 2	20.19%	846		916	22	0	11 5	20.19%	845	5 90	01 3	9	0 12	. 8	20.51%

															Adverse Scenario										
							31/12/2025								31/12/2026							31/12/2027			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provision re for Stage 2 exposu	s Stock of provisions re for Stage 3 exposur	s Coverage Rati re Stage 3 expos	o - Stage 1 exposur ire	e Stage 2 exp	osure Stage	3 exposure	Stock of provisions or Stage 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 provision for Stage 1 expos	ons Stock of provisionsure for Stage 2 expos	ns Stock of pr ure for Stage 3 (ovisions Coverage Ratio exposure Stage 3 exposur
190		Central banks		C		0	0	0	0	0 -		0	0	0	0	0	0	-		0	0	0	0	0	0 -
191		Central governments		g	9	6	0	0	0	0 40	00%	5	10	0	0	0	0	40.00%	5	3 1	12	0	0	0	0 40.0
192		Regional governments or local authorities		()	0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
193		Public sector entities		63	1	8	0	0	1	0 35	70%	50	30	1	0	2	. 0	35.70%	4!	5 3	34	2	0	2	1 35.7
194		Institutions		134	103	8	0	0	0	0 9	25%	111	131	0	0	0	0	9.31%	130	0 11	11	1	0	0	0 9.4
195		Corporates		281	34	5	6	0	3	1 24	58%	247	370	15	0) 5	4	24.45%	220	6 38	30	26	0	7	6 24.2
196		Corporates - Of Which: Specialised Lending		170	26	2	5	0	3	1 24	06%	154	270	14	0	5	3	23.79%	14:	5 26	59	24	0	6	6 23.4
197		Corporates - Of Which: SME general corporates		(0	0	0	0	0 -		0	0	0	0	0	0	-		0	0	0	0	0	0 -
198		Corporates - Of Which: Purchased receivables		(0	0	0	0	0 -		0	0	0	0	0	0	-		0	0	0	0	0	0 -
199		Retail		C		0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
200 E	BELGIUM	Retail - Secured by residential estate property		(0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
201		Retail - Qualifying Revolving		(0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
202		Retail - Purchased receivables		C		0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
203		Retail - Other Retail		(0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
204		Retail - Other Retail - Of Which: SME		(0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
205		Retail - Other Retail - Of Which: non-SME		()	0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
206		Collective investments undertakings (CIU)		C		0	0	0	0	0 -		0	0	0	0	0	0	-		0	0	0	0	0	0 -
207		Equity		(0	0	0	0	0 -		0	0	0	0	0	0	-	(0	0	0	0	0	0 -
208		Securitisation																							
209		Other non-credit obligation assets TOTAL		(0	0	0	0	0 -	76%	0	0	0	0) (0	24.70%		0	0	0	0	0	0 - 7 24.5

														Adverse Scenario										
							31/12/2025							31/12/2026							31/12/2027			
Ro	owNum		(m	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 Rat Stage 3 expos	io - Stage 1 expos sure	sure Stage 2 exp	sure Stage 3 expo	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provis e for Stage 2 expo	ions Stock of pro osure for Stage 3 e	ovisions Coverage Ratio - exposure Stage 3 exposure
	211		Central banks		0	0 0	(0	0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	212		Central governments		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	213		Regional governments or local authorities		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	214		Public sector entities		0	0 0	(0	0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	215		Institutions	7	01 61	4 1	. () (0		7.01%	651	662	2	0	0 0	7.01%	691	1 62	1	4	0	0	0 7.01%
	216		Corporates		33	7 C	() (0	2	4.90%	32	8	0	0	0 0	24.90%	6 31	1	9	0	0	0	0 24.90%
	217		Corporates - Of Which: Specialised Lending		33	7 C	() (0	2-	4.90%	32	8	0	0	0 0	24.90%	6 31	1	9	0	0	0	0 24.90%
	218		Corporates - Of Which: SME general corporates		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	219		Corporates - Of Which: Purchased receivables		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	220	644454	Retail		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	221	CANADA	Retail - Secured by residential estate property		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	222		Retail - Qualifying Revolving		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	223		Retail - Purchased receivables		0	0 0)) (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	224		Retail - Other Retail		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	225		Retail - Other Retail - Of Which: SME		0	0 0	() (0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	226		Retail - Other Retail - Of Which: non-SME		0	0 0	(0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	227		Collective investments undertakings (CIU)		0	0 0	(0	0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	228		Equity		0	0 0	(0	0	-		0	0	0	0	0 0	-	(0	0	0	0	0	0 -
	229		Securitisation																					
	230		Other non-credit obligation assets	_	0	0 0	(0	0	<u> </u> -	7.000/	0	0	0	0	0 0	-	(0	0	0	J	0	0 -
	231		TOTAL	7	34 62	0 1) (0 ار	<u>'</u>	/.90% <u> </u>	683	6/0	3	U	0	8.35%	6 721	1 63	U	4	J	U	0 8.67%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.



	Earl	acsbank riessen maringen dirozentrale											
			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %))										
1		Central banks	0	0	0	(0	0	С	0	0	0	0.00%
2		Central governments	2,728	0	10	(2,722		С	0	0	0	0.00%
3		Regional governments or local authorities	15,672	0	388		15,181		С	0	0	0	0.00%
4		Public sector entities	2,260	0	117	(2,567		С	0	0	0	0.00%
5		Multilateral Development Banks	201	0	0	(117		С	0	0	0	0.00%
6		International Organisations	1,005	0	0	(1,005		C	0	0	0	0.00%
7		Institutions	15,541	0	1,134	(12,787) 1	0	0	0.00%
8		Corporates	5,367	76	4,833	99	3,027	•		3 4	30	71	72.94%
9		of which: Other - SME	1,130	3	1,046		2 146			0	14	34	92.94%
10		of which: Specialised Lending	1,225	0	1,523	(770		C	3	9	0	0.00%
11	Landesbank Hessen-	Retail	557	5	464	4	364	192	g	0	3	5	57.55%
12	Lanuesbank nessen-	of which: SME	0	0	0	(0	0	,	0	0	0	0.00%
13	Thüringen Girozentrale	Secured by mortgages on immovable property and ADC exposures	1,826	68	827		1 917			. 0	1	249	
14	That ingen on ozentrale	of which: Residential immovable property	1,453	8	420	1:	1 572	880	8	3 0	1	0	3.35%
15		of which: Commercial immovable property	374	60	408	60	345	31	313	0	0	249	
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	(0	0	C	0	0	0	0.00%
17		Subordinated debt exposures	1	0	2	(0	0	C	0	0	0	0.00%
18		Covered bonds	377	0	5	(377	0	C	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	132	0	52	(0	0	(0	0	0	0.00%
21		Equity	1,658	0	2,507	(0	27	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	78	0	77	(8	70	C	0	0	0	0.00%
24		TOTAL	47,404	149	10,415	173	39,072	3,279	428	6	35	325	76.03%

								Restated					
								31/12/2024*					
			Exposure	values	Risk exposur	e amounts							
RowNum			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 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR	. %)										
25		Central banks	0	C	0	0	0	0	C	C	0	0	0.00%
26		Central governments	2,305	C	0	0	2,299	0	C	C	0	0	0.00%
27		Regional governments or local authorities	13,993	C	10	0	13,993	0	C	C	0	0	0.00%
28		Public sector entities	2,259	C	116	0	2,128	1	C	C	0	0	0.00%
29		Multilateral Development Banks	13	C	0	0	13	0	C	C	0	0	0.00%
30		International Organisations	327	C	0	0	327		C	C	0	0	0.00%
31		Institutions	13,286	C	1,029	0	10,959	177	C	1	0	0	0.00%
32		Corporates	2,283	ϵ	2,247	5	688	1,460	61	. 1	26	53	86.05%
33		of which: Other - SME	1,061	3	997	2	139	922	36	C	14	34	92.94%
34		of which: Specialised Lending	397	C	515	0	146	227	C	C	6	0	0.00%
35		Retail	552	5	460	4	364	187	9	C	3	5	56.82%
36	GERMANY	of which: SME	0	C	0	0	0	0	C	C	0	0	0.00%
37	GERIVIAINT	Secured by mortgages on immovable property and ADC exposures	1,610	68	594	70	768	842	110	C	1	42	38.31%
38		of which: Residential immovable property	1,380	8	394	11	565	815	8	C	1	0	3.35%
39		of which: Commercial immovable property	229	60	200	60	203	27	102	. C	0	42	41.18%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	0	0	0	C	C	0	0	0.00%
41		Subordinated debt exposures	1	C	1	0	0	0	C	C	0	0	0.00%
42		Covered bonds	372	C	4	0	372	0	C	C	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	0	C	C	0	0	0.00%
44		Collective investments undertakings (CIU)	40	0	4	0	0	0	C	C	0	0	0.00%
45		Equity	1,229	C	1,666	0	0	27	C	C	0	0	0.00%
46		Securitisation											
47		Other exposures	73	0	73	0	7	66	C	C	0	0	0.00%
48		TOTAL	38.341	70	6.207	79	31.918	2.759	180		31	100	55.44%

							Restated					
							31/12/2024	•				
			Exposure values	Risk exposu	ire amounts							
RowNum			Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)										
49		Central banks	0	0	(0 0	0	(0	0	0	0.00%
50		Central governments	22	0	(0 22	0	(0	0	0	0.00%
51		Regional governments or local authorities	140	28	(0 141	0	(0	0	0	0.00%
52		Public sector entities	0	0	(0 0	0	(0	0	0	0.00%
53		Multilateral Development Banks	0	0	(0 0	0	(0	0	0	0.00%
54		International Organisations	0	0		0 0	0	(0	0	0	0.00%
55		Institutions	51	20	(0 51	0	(0	0	0	0.00%
56		Corporates	735	611	(0 459	60	(0	0	0	0.00%
57		of which: Other - SME	5	2		0 0	4	(0	0	0	0.00%
58		of which: Specialised Lending	122	122	(0 111	12	(0	0	0	0.00%
59		Retail	0	0		0 0	0	(0	0	0	0.00%
60	LIMITED STATES	of which: SME	0	0	(0 0	0	(0	0	0	0.00%
61	UNITED STATES	Secured by mortgages on immovable property and ADC exposures	120	179	(0 121	0	211	1 0	0	207	97.88%
62		of which: Residential immovable property	0	0		0	0	(0	0	0	0.00%
63		of which: Commercial immovable property	120	179		0 121	0	211	1 0	0	207	97.88%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	(0	0	(0	0	0	0.00%
65		Subordinated debt exposures	0	0		0	0	Ó	0	0	0	0.00%
66		Covered bonds	0	0		0	0	(0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0	(0	0	0	0.00%
68		Collective investments undertakings (CIU)	42	13		0 0	0	(0	0	0	0.00%
69		Equity	3	6		0 0	0	(0	0	0	0.00%
70		Securitisation	_									
71		Other exposures	0	0		0 0	0	(0	0	0	0.00%
72		TOTAL	1,112	857		0 794	60	211	1 0	0	207	97.88%



				1	2	3	4	5	6	7	8	9	10	11
									Restated					
									31/12/2024*	:				
				Exposure v	values	Risk exposu	ure amounts							
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
72		Central banks	(mln EUR, %)	0			,		0		0	0		0.000/
73 74				0	(0)	0 72	0	0	0	0	0	0.00%
		Central governments Regional governments or local authorities		75	(0)	73		0	0	0	0	0.00%
75		Public sector entities		170	(0 34		0 151	19	0	0	0	0	0.00% 0.00%
76 77		Multilateral Development Banks		0	(0) \	0 0	0	0	0	0	0	0.00%
77		International Organisations		0		0		0	0		0	0	0	0.00%
78 79		Institutions		19	(0) \	0 19	0	0	0	0	0	0.00%
79		Corporates		262	(0 204		0 219		0	0	0	0	0.00%
00		of which: Other - SME		202		204		219	38		0	0	0	0.00%
82		of which: Specialised Lending		105		0 105	,	0 67	38		0	0	0	0.00%
83		Retail		105		0 105		0 67	38	0	0	0	0	0.00%
84		of which: SME		0		0	\	0	0	0	0	0	0	0.00%
85	FRANCE	Secured by mortgages on immovable property and ADC exposures		0		0		0	0	0	0	0	0	0.00%
05		of which: Residential immovable property		0		0		0	0	0	0	0	0	0.00%
00		of which: Commercial immovable property		0		0		0	0		0	0	0	0.00%
00		of which: Land, acquisition, development and construction exposures (ADC)		0		0) \	0	0		0	0	0	0.00%
00		Subordinated debt exposures		0		0	\	0	0		0	0	0	0.00%
00		Covered bonds		0		0	\	0	0		0	0	0	0.00%
90		Claims on institutions and corporates with a ST credit assessment		0		0	,	0	0		0	0	0	
91				0		0)	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)		12	(0 10		0	0	0	0	0	0	0.00%
93		Equity		17		0 33		0	0	<u></u>	0	0	0	0.00%
94		Securitisation				-				-			-	0.5557
95		Other exposures		0	(0)	0	0	0	0	0	0	0.00%
96		TOTAL		555	(0 290		0 462	57	0	0	0	0	0.00%

								Restated					
								31/12/2024	*				
	_		Exposure	values	Risk exposu	re amounts							
RowNum		(vd. 5UD.o	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
07		Central banks	6)				0						0.00%
97		Central governments	74				0 7	7			0		0.00%
98		Regional governments or local authorities	74		0		0 77				0 0		0.00%
100		Public sector entities			0		0 0				0 0		0.00%
101		Multilateral Development Banks					0 0)	0 (0.00%
102		International Organisations	0		0		0 0				0 (0.00%
103		Institutions	2,076	6 () 42		0 1,649	9			0 (0.00%
104		Corporates	214		241		0 196	13	3)	1 (0.00%
105		of which: Other - SME	14		10		0 1	13	3)	0 (0.00%
106		of which: Specialised Lending	125		156	-	0 119) () ()	1 (0.00%
107		Retail	C	(0		0 () () ()	0 () (0.00%
108	LINUTED KINICDONA	of which: SME	C	(0		0 () () (0 () (0.00%
109	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	C	(0		0 () () ()	0 (0.00%
110		of which: Residential immovable property	C	0	0		0 ()))	0		0.00%
111		of which: Commercial immovable property	C	(0		0 () () ()	0		0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	C	(0		0 () () ()	0		0.00%
113		Subordinated debt exposures	C	(0		0 () () ()	0		0.00%
114		Covered bonds	C	(0		0 (0) ()	0		0.00%
115		Claims on institutions and corporates with a ST credit assessment	C	(0		0 () () ()	0		0.00%
116		Collective investments undertakings (CIU)	3	(1		0 () () ()	0		0.00%
117		Equity	20	(38		0 () () ()	0	0	0.00%
118		Securitisation											
119		Other exposures	C	0	0		0 (0) (0	0	0.00%
120		TOTAL	2,387	' (321		0 1,922	2 13	3)	1 (0	0.00%

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121		Central banks	0		0		0			0	0	0	0.00%
121		Central Banks Central governments	0		0					0	0	0	0.00%
123		Regional governments or local authorities	0		0					0	0	0	0.00%
124		Public sector entities	0	0	0					0	0	0	0.00%
125		Multilateral Development Banks	0		0					0	0	0	0.00%
126		International Organisations	0		0		0			0	0	0	0.00%
127		Institutions	0	0	0	0	0			0	0	0	0.00%
128		Corporates	183	0	245	0	112	70)	0	2	0	0.00%
129		of which: Other - SME	2	0	2	0	1	2		0	0	0	0.00%
130		of which: Specialised Lending	133	O	200	O	65	68	C	0	2	0	0.00%
131		Retail	0	C	0	C	0	C	C	0	0	0	0.00%
132	LLIVENADOLIDO	of which: SME	0	0	0	0	0	C	0	0	0	0	0.00%
133	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	20	0	26	O	20	C	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	C	0	0	0	0	0.00%
135		of which: Commercial immovable property	20	0	26	0	20	C	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	C	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	C	C	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	C	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	C	0	0	0	0.00%
140		Collective investments undertakings (CIU)	4	0	3	0	0	C	C	0	0	0	0.00%
141		Equity	316	0	601	0	0	C	C	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	O	0	O	0	C	C	0	0	0	0.00%
144		TOTAL	523	0	874	0	132	70	0	0	2	0	0.00%

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %	6)										
145		Central banks	0	(0	(0	0	(0	C	0	0.00%
146		Central governments	0	(0	(0	0	(0	C	0	0.00%
147		Regional governments or local authorities	0	(0	(0	0	(0	C	0	0.00%
148		Public sector entities	0	(0	(0	0	(0	C	0	0.00%
149		Multilateral Development Banks	0	(0	(0	0	(0	C	0	0.00%
150		International Organisations	0	(0	(0	0	(0	C	0	0.00%
151		Institutions	23	(10	(23	0	(0	C	0	0.00%
152		Corporates	180	22	194	22	146	33	37	7 0	C	19	50.84%
153		of which: Other - SME	37	(24	(4	33	(0	C	0	0.00%
154		of which: Specialised Lending	66	(99	(65	0	(0	C	0	0.00%
155		Retail	0	(0	(0	0	(0	C	0	0.00%
156	NETHERI ANDO	of which: SME	0	(0	(0	0	(0	C	0	0.00%
157	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	0	(0	(0	0		0	C	0	0.00%
158		of which: Residential immovable property	0	(0	(0	0	(0	C	0	0.00%
159		of which: Commercial immovable property	0	(0	(0	0	(0	C	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	(0	(0	0	(0	C	0	0.00%
161		Subordinated debt exposures	0	(0	(0	0	(0	C	0	0.00%
162		Covered bonds	0	(0	(0	0	(0	C	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	(0	C	0	0.00%
164		Collective investments undertakings (CIU)	2	(2	(0	0	(0	C	0	0.00%
165		Equity	2	(4	(0	0	(0	C	0	0.00%
166		Securitisation											
167		Other exposures	0	(0	(0	0	(0	C	0	0.00%
168		TOTAL	208	22	209	22	169	33	37	7 0	C	19	50.84%



				1	2	3	4	5	6	7	8	9	10	11
									Restated					
									31/12/2024*					
				Exposure	values	Risk exposu	ire amounts							
RowNum				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 exposure	Coverage Ratio - Stage 3 exposure
			(mln EUR, %)											
169		Central banks		0		0 0	(0	0	(0	0	0	0.00%
170		Central governments		48		0 0	(48		(0	0	0	0.00%
171		Regional governments or local authorities		538		0 108	(507	32	(0	0	0	0.00%
172		Public sector entities		0		0	(0	0	(0	0	0	0.00%
173		Multilateral Development Banks		0		0	(0	0	(0	0	0	0.00%
174		International Organisations		0		0	(0	0	(0	0	0	0.00%
175		Institutions		0		0 0	(0	0	(0	0	0	0.00%
176		Corporates		205		0 204	(156	53	(0	1	0	0.00%
177		of which: Other - SME		1		0 1	(0	1	(0	0	0	0.00%
178		of which: Specialised Lending		46		0 68	(2	52	(0	1	0	0.00%
179		Retail		0		0 0	(0	0	(0	0	0	0.00%
180	ALICTRIA	of which: SME		0		0 0	(0	0	(0	0	0	0.00%
181	AUSTRIA	Secured by mortgages on immovable property and ADC exposures		0		0 0	(0	0	(0	0	0	0.00%
182		of which: Residential immovable property		0		0 0	(0	0	(0	0	0	0.00%
183		of which: Commercial immovable property		0		0 0	(0	0	(0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0		0 0	(0	0	(0	0	0	0.00%
185		Subordinated debt exposures		0		0 0	(0	0	(0	0	0	0.00%
186		Covered bonds		0		0 0	(0	0	(0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0		0 0	(0	0	(0	0	0	0.00%
188		Collective investments undertakings (CIU)		3		0 2	(0	0		0 0	0	0	0.00%
189		Equity		1		0 2		0	0		0	0	0	0.00%
190		Securitisation												0.0070
191		Other exposures		0		0 0			0		1	0	0	0.00%
191		TOTAL		795		0 316		710	85		0	1	0	0.00%

								Restated					
								31/12/2024	! *				
			Exposu	re values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln E	EUR, %)										
193		Central banks		0 (0 0		0	0		0		0	0.00%
194		Central governments		0	0		0	0		0		0	0.00%
195		Regional governments or local authorities		0	0		0	0		0		0	0.00%
196		Public sector entities		0	0		0	0		0		0	0.00%
197		Multilateral Development Banks		0 (0 0		0	0) (0		0	0.00%
198		International Organisations		0 (0 0		0	0) (0		0	0.00%
199		Institutions		2 (0 0		0	2) (0 () (0	0.00%
200		Corporates	2	6 (0 39		0 2	5) (0	0	0	0.00%
201		of which: Other - SME		0	0		0	0		0		0	0.00%
202		of which: Specialised Lending	2	6 (0 39		0 2	5) (0) (0	0.00%
203		Retail		0	0		0	0		0		0	0.00%
204	CVAVEDEN	of which: SME		0	0		0	0		0		0	0.00%
205	SWEDEN	Secured by mortgages on immovable property and ADC exposures		0 (0 0		0	0) (0) (0	0.00%
206		of which: Residential immovable property		0 (0 0		0	0) (0) (0	0.00%
207		of which: Commercial immovable property		0 (0 0		0	0) (0) (0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)		0 (0 0		0	0) (0) (0	0.00%
209		Subordinated debt exposures		0 (0 0		0	0) (0) (0	0.00%
210		Covered bonds		5 (0 1		0	5) (0 () (0	0.00%
211		Claims on institutions and corporates with a ST credit assessment		0 (0 0		0	0) (0 () (0	0.00%
212		Collective investments undertakings (CIU)		3 (0 3		0	0) (0 (0	0.00%
213		Equity		1 (0 1		0	0) (0) (0	0.00%
214		Securitisation											
215		Other exposures		0 (0 0		0	0		0		0	0.00%
216		TOTAL	3	6	0 45		0 3	2					0.00%

								Restated					
								31/12/2024	ŧ				
	_		Exposure	values	Risk exposu	re amounts							
RowNum			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
2.5		(mln EUR, %)											
217		Central banks	0	0	0	(0		0	0		0	0.00%
218		Central governments	65		0	(65		0	0		0	0.00%
219		Regional governments or local authorities	731	0	146	(290		0	0		0	0.00%
220		Public sector entities	0	0	0	(438	0	0	0		0	0.00%
221		Multilateral Development Banks	0	0	0	(0	0	0	0		0	0.00%
222		International Organisations	0	0	0	(0	0	0	0		0	0.00%
223		Institutions	0	0	0	(0	0	0	0		0	0.00%
224		Corporates	74	0	37	(35	1	0	0		0	0.00%
225		of which: Other - SME	1	0	0	(0	1	0	0		0	0.00%
226		of which: Specialised Lending	0	0	0	(0	0	0	0		0	0.00%
227		Retail	0	0	0	(0	0	0	0		0	0.00%
228	BELGIUM	of which: SME	0	0	0	(0	0	0	0		0	0.00%
229	DEEGIOIVI	Secured by mortgages on immovable property and ADC exposures	0	0	0	(0	0	0	0		0	0.00%
230		of which: Residential immovable property	0	0	0	(0	0	0	0		0	0.00%
231		of which: Commercial immovable property	0	0	0	(0	0	0	0	(0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	(0	0	0	0		0	0.00%
233		Subordinated debt exposures	0	0	0	(0	0	0	0	(0	0.00%
234		Covered bonds	0	0	0	(0	0	0	0	(0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	C	0	0	(0	0.00%
236		Collective investments undertakings (CIU)	1	0	0	(0	0	0	0	(0	0.00%
237		Equity	0	0	25	(0	0	0	0	(0	0.00%
238		Securitisation											
239		Other exposures	0	0	0	(0	O	0	0	(0	0.00%
240		TOTAL	871	0	208		827	1	0	0		0	0.00%

								Restated					
								31/12/2024	*				
				Exposure values	Risk expos	ure amounts							
RowNum			(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposu
241		Central banks	(2011) 73)	0	0		0 0	0		0	0	0	0
242		Central governments		0	0	0	0 0	0		0 0	0	0	C
243		Regional governments or local authorities		0	0	0	0 0	0		0 0	0	0) (
244		Public sector entities		0	0)	0 0	0		0 0	0	0) (
245		Multilateral Development Banks		0	0	O	0 0	0)	0 0	0	0	
246		International Organisations		0	0	o l	0 0	0)	0 0	0	0	
247		Institutions		33	0 1	2	0 33	0		0 0	0	0	(
248		Corporates		366	0 24	7	0 301	0		0 0	0	0)
249		of which: Other - SME		0	0)	0 0	0		0 0	0	0)
250		of which: Specialised Lending		0	0)	0 0	0		0 0	0	0	
251		Retail		0	0	O	0	0		0	0	0	
252	CANADA	of which: SME		0	0	O	0	0		0	0	0	
253	CANADA	Secured by mortgages on immovable property and ADC exposures		0	0	O	0	0		0	0	0	
254		of which: Residential immovable property		0	0	O	0	0		0	0	0	
255		of which: Commercial immovable property		0	0	O	0	0		0 0	0	0	
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0)	0 0	0	0	
257		Subordinated debt exposures		0	0	0	0 0	0)	0 0	0	0	(
258		Covered bonds		0	0	0	0 0	0)	0 0	0	0	(
259		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0)	0 0	0	0	(
260		Collective investments undertakings (CIU)		1	0	O	0	0)	0 0	0	0)
261		Equity		0	0	O	0	0		0	0	0	(
262		Securitisation											
263		Other exposures		0	0	0	0 0	0		0 0	0	0	(
264		TOTAL		400	0 25	9	0 335	0		0	0	0	0.



2025 EU-wide Stress Test: Credit risk STA Landesbank Hessen-Thüringen Girozentrale

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		32
													Baseline Scenario											
						31/12/2025							31/12/2026							31/12/2027				
RowN	ım	(m	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Sto for Stage 2 exposure for S	ock of provisions Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expo	osure Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	tock of provisions or 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 provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	Stock of provisi e for Stage 3 expc	ons Cover sure Stage	age Ratio - 3 exposure
1		Central banks	,	0	0 0	0	0	0	0.00%	6 0		0 (0 0	0	C	0.00%	0	(0	0	0	0	0.00%
2		Central governments	2,51	9 20	2 0	0	0	0	40.21%	2,469		251	1 0	0	C	40.14%	2,427	293	3	2	0	0	1	40.09%
3		Regional governments or local authorities	14,83	2 40	0 1	1	. 0	1	39.14%	6 14,553		677	3 1	0	1	39.09%	14,316	912	2	5	1	0	2	39.11%
4		Public sector entities	2,55	3 1	4 1	0	0	0	37.86%	6 2,545		21 2	2 0	0	1	38.06%	2,537	28	3	2	0	0	1	38.24%
5		Multilateral Development Banks	11	6 8	5 0	0	0	0	42.04%	6 114		87 (0 0	0	C	42.08%	112	89		0	0	0	0	42.12%
6		International Organisations	96	9 3	4 2	0	0	1	41.70%	6 973		30 3	3 0	0	1	42.45%	957	44		3	0	0	1	42.85%
7		Institutions	12,43	3 52	6 5	1	1	2	39.83%	6 12,135		819 10	0 1	2	4	39.83%	11,857	1,090		16	1	3	6	39.85%
8		Corporates	2,82	4 1,92	1 145	3	49	88	60.45%	6 2,698		1,997 195	5 3	49	104	53.27%	2,576	2,064	2	50	3 5	,1	121	48.25%
9		of which: Other - SME	19	7 91	1 59	1	28	43	72.68%	6 218		870 78	8 1	26	51	64.56%	226	843	3	97	1 2	.5	58	60.00%
10		of which: Specialised Lending	68	4 49	9 14	2	12	4	28.88%	630		536 33	1 1	14	9	28.09%	574	572		51	1 1	.6	14	27.54%
11		Date:	39	5 15	3 17	0	1	6	35.51%	398		146 21	1 0	1	6	30.28%	397	145	;	23	0	1	7	28.93%
12	Landesbank Hessen-	of which: SME		0	0 0	0	0	0	0.00%	6 0		0 (0 0	0	C	0.00%	0	(0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	98	0 80	5 365	0	7	251	68.81%	6 1,001		762 387	7 0	6	252	65.20%	1,002	750	3:	98	0	6	253	63.70%
14	Thuringen Girozentrais	of which: Residential immovable property	67	8 73	3 50	0	6	2	3.98%	6 718		672 72	1 0	6	3	4.25%	740	64:		30	0	6	4	4.57%
15		of which: Commercial immovable property	30	2 7	3 315	0	1	249	79.16%	6 283		90 316	6 0	1	249	78.88%	263	108	3	18	0	1	250	78.56%
16		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0	0	0	0.00%	6 0		0 (0 0	0	C	0.00%	0	(0	0	0	0	0.00%
17		Subordinated debt exposures		0	0 0	0	0	0	0.00%	6 0		0 (0 0	0	C	0.00%	0	(0	0	0	0	0.00%
18		Covered bonds	36	1 1	5 2	1	0	1	38.66%	345		28	4 1	0	1	38.80%	331	40		6	1	1	2	38.93%
19		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	0	0.00%	6 0		0 (0 0	0	C	0.00%	0	(0	0	0	0	0.00%
20		Collective investments undertakings (CIU)		0	0 0	0	0	0	0.00%	6 0		0 (0 0	0	C	0.00%	0	(0	0	0	0	0.00%
21		Equity		1 2	6 0	0	0	0	40.96%	6 1		25	1 0	0	C	40.95%	2	24	ı	1	0	0	0	40.94%
22		Securitisation														13.0070		_						
23		Other exposures		9 6	8 1	0	1	0	40.89%	6 11		65 2	2 0	1	1	40.88%	12	63	3	3	0	1	1	40.87%
24		TOTAL	37,99	1 4,24	8 539	7	60	350	64.85%	37,243		4,907 628	8 7	61	373	59.31%	36,528	5,543	. 70	09	6 6	,5	396	55.85%

									Baseline Scenari	0				
					31/12/2025				31/12/2026				31/12/2027	
RowNum		Stage 1 exp (mln EUR, %)	kposure Stage 2	exposure Stage 3 exposure	Stock of provisions Stock	provisions Stock of pro 2 exposure for Stage 3 e	visions Coverage Rati kposure Stage 3 exposu	re Stage 1 exposure Stage 2 exposure	Stock of provisio for Stage 1 exposi	ns Stock of provisions Stock of provisions are for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	re Stage 2 exposure Stage 3 expos		ns Stock of provisions Coverage Ratio re for Stage 3 exposure Stage 3 exposur
25	Central banks		0	0	0	0	0 0	00%	0 0	0 0	0.00%	0 0	0 0	0 0.0
26	Central governments		2,249	50	0	0	0 40	00% 2,211	87 0	0 0	40.00%	178 120	1 0	0 0 40.00
27	Regional governments or local authorities		13,688	304	. 0	0	0 40	00% 13,460 5	30 2	0 0 :	40.00% 13,	256 733	4 0	0 2 40.00
28	Public sector entities		2,122	6	. 0	0	0 40	2,122	6 1	0 0	40.40%	121 6	1 0	0 1 40.40
29	Multilateral Development Banks		13	0	0	0	0 41	70% 13	0 0	0 0	41.73%	12 1	0 0	0 0 41.77
30	International Organisations		320	6	. 0	0	0 41	70% 314	11 1	0 0 :	41.73%	309 16	2 0	0 1 41.7
31	Institutions		10,644	489	1	1	1 39	69% 10,380 7	49 7	1 2 3	39.67% 10,	132 991	12 1	2 5 39.67
32	Corporates		707	1,407 95	1	41	66 69	54% 707 1,3	76 126	1 39 78	62.26%	693 1,361	156 1	39 90 57.92
33	of which: Other - SME		188	852 58	1	27	42 73	23% 207 8	13 76	1 25 50	65.21%	215 789	94 1	24 57 60.69
34	of which: Specialised Lending		137	231	0	6	2 39	11% 128 2	35 11	0 6	38.92%	117 239	17 0	7 7 38.75
35	Retail		394	148 17	0	1	6 34	92% 397 1	41 21	0 1	29.76%	397 140	23 0	1 6 28.44
GERMANY	of which: SME		0	0 (0	0	0 0	00% 0	0 0	0 0	0.00%	0 0	0 0	0 0.00
37 SERIVIANT	Secured by mortgages on immovable property and ADC exposures		836	733 151	. 0	5	44 28	76% 861 6	87 172	0 5 44	25.79%	867 673	181 0	5 45 24.76
38	of which: Residential immovable property		669	670 49	0	5	2 3	22% 708 6	12 69	0 5	3.19%	728 584	77 0	5 2 3.19
39	of which: Commercial immovable property		166	63 102	0	0	42 41	05% 153	75 103	0 0 42	40.90%	139 89	104 0	0 42 40.72
40	of which: Land, acquisition, development and construction exposures (ADC)		0	0 (0	0	0 0	00%	0 0	0 0	0.00%	0 0	0 0	0 0.00
41	Subordinated debt exposures		0	0 (0	0	0 0	00% 0	0 0	0 0	0.00%	0 0	0 0	0 0.00
42	Covered bonds		356	14	1	0	1 38	66% 341	28 4	1 0	38.80%	327 40	6 1	1 2 38.93
43	Claims on institutions and corporates with a ST credit assessment		0	0 (0	0	0 0	00% 0	0 0	0 0 (0.00%	0 0	0 0	0 0.00
44	Collective investments undertakings (CIU)		0	0 (0	0	9	00% 0	0 0	0 0 (0.00%	0 0	0 0	0 0.00
45	Equity		1	26 (0	0	0 40	96% 1	25 1	0 0	40.95%	2 24	1 0	0 0 40.94
46	Securitisation													
47	Other exposures		9	63	. 0	1		89% 10	61 2	0 1	40.88%	12 59	3 0	1 1 40.87

											Baseline Scenario							
					31/12/202	.5					31/12/2026					31/12/2027		
RowNum		(mln	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure for Stage 1 exp	sions Stock of provision osure for Stage 2 exposu	ns Stock of provisions Cure for Stage 3 exposure St	Coverage Ratio - tage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exposure	Stock of provisions Soft for Stage 1 exposure fo	Stock of provisions or Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of provisions Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49		Central banks		0	0 0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	o'	0.00%
50		Central governments		21	0 0	0	0 0	41.70%	21	1	0 0	0	41.73%	20	1	0 0	o'	41.77%
51		Regional governments or local authorities		.36	4 0	0	0 0	30.70%	132	8	0 0	0	30.70%	129	11	0 0	<u>ა</u> o'	30.70%
52		Public sector entities		0	0 0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	<u>ه</u> 0'	0.00%
53		Multilateral Development Banks		0	0 0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	<u>ر o'</u>	0.00%
54		International Organisations		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	'٥	0.00%
55		Institutions		50	1 0	0	0 0	40.17%	49	1	0 0	0 (40.28%	49	2	0 0	'0	40.38%
56		Corporates		.27	38 3	0	1 0	10.86%	398	113	8 0	1 1	10.58%	382	122	14 0	1 1'	10.38%
57		of which: Other - SME		1	4 0	0	0 0	40.89%	1	4	0 0	0 (40.88%	1	4	0 0	'0	40.87%
58		of which: Specialised Lending		86	35 2	0	0 0	9.94%	72	46	6 0	1 1	9.96%	61	52	10 0	1'	9.99%
59		Retail		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	0'	0.00%
60	UNITED STATES	of which: SME		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	'0	0.00%
61	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		.16	5 212	0	0 207	97.57%	110	9 21	13 0	0 207	97.30%	106	13 2	0 (ל 207'	97.03%
62		of which: Residential immovable property		0	0 0	0	0 0	0.00%		0	0 0	0 (0.00%	0	0	0 0	0'	0.00%
63		of which: Commercial immovable property		.16	5 212	0	0 207	97.57%	110	9 21	13 0	0 207	97.30%	106	13 2	0	ر 207'	97.03%
64		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	0'	0.00%
65		Subordinated debt exposures		0	0 0	0	0 0	0.00%	,	0	0 0	0 (0.00%	0	0	0 0	0'	0.00%
66		Covered bonds		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	0'	0.00%
67		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	0'	0.00%
68		Collective investments undertakings (CIU)		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	0'	0.00%
69		Equity		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	'0	0.00%
70		Securitisation																
71		Other exposures		0	0 0	0	0 0	0.00%	0	0	0 0	0 (0.00%	0	0	0 0	'0	0.00%
72		TOTAL		51 9	215	0	1 207	96.31%	711	132 22	21 0	1 208	94.16%	686	150	0	209	91.56%

			12	13	14	15	16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32
													Baseline Scenario									
						31/12/2025							31/12/2026						31/12/2027			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Store for Stage 1 exposure	ck of provisions 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 for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	
		(mln EUR, %)																				
	Central banks		0		0	0 0	0	0	0.009	% 0	0	0	0	0 0	0.00%	C	0	0	0 0		0	o
	Central governments		73		0	0 0	0	0	40.00	% 72	1	L C	0	0 (40.00%	72	2	1	0 0		0 0	0 4
	Regional governments or local authorities		168		2 (0 0	0	0	40.00	% 166	4	t C	0	0 (40.00%	164	4	5	0 0		0 0	0 4
	Public sector entities		0		0	0 0	0	0	0.00	% 0	0	0	0	0 (0.00%	C	0	0	0 0		0 0	0
	Multilateral Development Banks		0		0	0 0	0	0	0.00	% 0	0	0	0	0 (0.00%	C	0	0	0 0		0 0	
	International Organisations		0		0	0 0	0	0	0.00	% 0	0	0	0	0 (0.00%	C	0	0	0 0		0 0	0
	Institutions		19		0	0 0	0	0	40.179	% 18	1	L C	0	0 (40.28%	18	8	1	0 0		0 0	0 4
	Corporates		182	7	5	1 0	0	0	24.15	% 160	96	5 1	0	0 (24.87%	147	7 10	8	2 0		1 1	1 2
	of which: Other - SME		0		0	0 0	0	0	0.00	% 0	0	0	0	0 (0.00%	C	0	0	0 0		0 0	0
	of which: Specialised Lending		60	4	6	0	0	0	10.839	% 51	54	I C	0	0 (10.54%	42	2 6	3	1 0		0 0	0
	Retail		0		0	0 0	0	0	43.799	% 0	0	0	0	0 (43.79%	C	0	0	0 0		0 0	0 4
FRANCE	of which: SME		0		0	0 0	0	0	0.009	% 0	0	0	0	0 (0.00%	C	0	0	0 0		0 0	0
FRANCE	Secured by mortgages on immovable property and ADC exposures		0		0	0	0	0	0.009	% 0	0) C	0	0 0	0.00%	C	0	0	0 0		0	0
	of which: Residential immovable property		0		0	0 0	0	0	0.009	% 0	0	C	0	0 0	0.00%	C	0	0	0 0		0	0
	of which: Commercial immovable property		0		0	0	0	0	0.009	% 0	0) c	0	0 0	0.00%	C	0	0	0		0	0
	of which: Land, acquisition, development and construction exposures (ADC)		0		0	0 0	0	0	0.009	% 0	0	C	0	0 0	0.00%	C	0	0	0 0		0	0
	Subordinated debt exposures		0		0	0 0	0	0	0.009	% 0	0	C	0	0 0	0.00%	C	0	0	0 0		0	0
	Covered bonds		0		0	0 0	0	0	0.009	% 0	0	0	0	0 0	0.00%	C	0	0	0 0		0	0
	Claims on institutions and corporates with a ST credit assessment		0		0	0 0	0	0	0.009	% 0	0	0	0	0 0	0.00%	C	0	0	0 0		0	0
	Collective investments undertakings (CIU)		0		0	0 0	0	0	0.00	% 0	0	0	0	0 0	0.00%	C	0	0	0 0		0	0
	Equity		0		0 (0 0	0	0	0.009	% 0	0	0	0	0 (0.00%	C	0	0	0 0		0 0	0
	Securitisation																					
	Other exposures		0		0	0 0	0	0	0.00	% 0	0	0	0	0 (0.00%	C	0	0	0 0		0 0	0
	TOTAL		441	7	8	1 0	0	0	26.14	416	101	1	0		26.44%	401	1 11	.5	3 0		1 1	1 2

										Baseline Scenario					
						31/12/2025				31/12/2026				31/12/2027	
RowNum			Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposu	ns Stock of provisions are for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	S Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
98		Central governments		76	1	0 0	0 0	41.70%	74	3 0	0 0 0	41.73% 7	3 4	0 0	0 41.77%
99		Regional governments or local authorities		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
100		Public sector entities		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
101		Multilateral Development Banks		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
102		International Organisations		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
103		Institutions	1,6	24	23	1 0	0 0	40.17%	1,601 4	.6 2	0 0 1	. 40.28% 1,57	68	3 0 1	1 40.38%
104		Corporates	1	84	24	1 0	1 0	33.46%	179 2	3	0 1 1	. 33.30% 17	1 29	0 2	2 33.18%
105		of which: Other - SME		2	12	0 0	0 0	40.89%	2 1	.2 0	0 0 0	40.88%	2 11	0 0	0 40.87%
106		of which: Specialised Lending	1	06	11	1 0	1 0	32.30%	102 1	.4 3	0 1 1	. 32.30% 9	5 18	5 0 1	2 32.29%
107		Retail		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
108	LINUTED KINICDONA	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%
109	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
110		of which: Residential immovable property		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
111		of which: Commercial immovable property		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00% 0 0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
113		Subordinated debt exposures		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
114		Covered bonds		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
115		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 0.00%
116		Collective investments undertakings (CIU)		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00% 0 0.00%
117		Equity		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
118		Securitisation													
119		Other exposures		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
120		TOTAL	1.5	84	48	3 1	1 1	36.58%	1.854 7	6	1 2 2	2 36.33% 1,82	101	1 2	0 0.00% 3 36.14%

													Baseline Scenario							
							31/12/2025						31/12/2026				31/12/2027			
															_					
RowNum																				
			(mln EUR, %)																	
121		Central banks	(mm 2011) 70)	0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0.009
122		Central governments		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0	0	0 0.009
123		Regional governments or local authorities		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0	0	0.009
124		Public sector entities		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0	0	0.009
125		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 0.009
126		International Organisations		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0	0	0 0.009
127		Institutions		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0	0	0.009
128		Corporates		105	75	3	0	3	1	26.50%	103	74	6 0	3	1 26.32%	98 75	9	0	3	2 26.189
129		of which: Other - SME		1	2	0	0	0	0	39.34%	1	1	0 0	0	0 29.39%	1 1	0	0	0	0 28.349
130		of which: Specialised Lending		61	69	2	0	3	1	26.62%	61	67	5 0	3	1 26.62%	58 67	8	0	3	2 26.629
131		Retail		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0.009
132	LLIVENADOLIDO	of which: SME		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0.009
133	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures		19	1	0	0	0	0	23.23%	18	1	0 0	0	0 24.80%	18 2	0	0	0	0 26.189
134		of which: Residential immovable property		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0.009
135		of which: Commercial immovable property		19	1	0	0	0	0	23.23%	18	1	0 0	0	0 24.80%	18 2	0	0	0	0 26.189
136		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0.009
137		Subordinated debt exposures		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.009
138		Covered bonds		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	o	0.009
139		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.009
140		Collective investments undertakings (CIU)		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	٥	0.009
141		Equity		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0.009
142		Securitisation																		
143		Other exposures		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.009
144		TOTAL		124	75	3	0	3	1	26.42%	121	75	6 0	3	1 26.28%	116 77	9	0	3	2 26.189

												Baseline Scenario									
						31/12/2025						31/12/2026						31/12/2027			
vNum		Stag (mln EUR, %)	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Store for Stage 2 exposure for S	ock of provisions Co Stage 3 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 provisions Stock of provisions for Stage 2 exposure	s Coverage Ratio - e Stage 3 exposure	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision tre for Stage 2 exposu	is Stock of provis re for Stage 3 exp	ions Coverage Ra sure Stage 3 expo
.45	Central banks		0		0	o	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
46	Central governments		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	()	0	0	0	0
.47	Regional governments or local authorities		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	()	0	0	0	0
48	Public sector entities		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
49	Multilateral Development Banks		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
50	International Organisations		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
1	Institutions		23		0	0	0	0	40.17%	22	1	0 0	0	0 40.28%	22	1	1	0	0	0	0 4
2	Corporates		118	5	9 3	8	1	19	49.90%	11:	64 4	0 0	1 2	48.70%	103	69	9 4	3	0	2	20 4
	of which: Other - SME		4	3	2	1	0	0	40.89%	5	30	1 0	0	0 40.88%	6	29	9	2	0	0	1 4
	of which: Specialised Lending		55		9	1	0	0	26.62%	5	12	2 0	0	0 26.62%	48	14	1	3	0	0	1 2
	Retail		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
NETHERLANDC	of which: SME		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
3	of which: Residential immovable property		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
	of which: Commercial immovable property		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
	of which: Land, acquisition, development and construction exposures (ADC)		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
	Subordinated debt exposures		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
	Covered bonds		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
	Claims on institutions and corporates with a ST credit assessment		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
	Collective investments undertakings (CIU)		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
	Equity		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
	Securitisation																				
	Other exposures		0		0	0	0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0
2	TOTAL		141		9 3	Q	1	10	49.89%	12:	64 4	0	1 2	0 48 70%	125	70	1	2	0	2	20 4

				12 13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30 _31	32
													Baseline Scenario									
						31/12/2025							31/12/2026							31/12/2027		
RowNum				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 e 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 Stock of provision for Stage 2 exposure for Stage 3 exposu	
			(mln EUR, %)																			
169		Central banks		0 0	(0		0 0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0 0.00%
170		Central governments		47 1	(0		0 0	40.00	% 47		1	0	(0	40.00%	46	5	1	0 0	0	0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 15.82% 0 40.87% 0 26.62% 0 43.79% 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%
171		Regional governments or local authorities		516 22	(0		0 0	40.00	% 513		26	0	(0	40.00%	509	2	29	0 0	0	0 40.00%
172		Public sector entities		0 0	(0		0 0	0.00	% 0		0	0	(0	0.00%	C)	0	0 0	0	0 0.00%
173		Multilateral Development Banks		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0.00%
174		International Organisations		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0 0.00%
175		Institutions		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0.00%
176		Corporates		136 71	:	1 0		1 0	18.11	% 126		79	0	1	1 0	16.87%	117	7	37	4 C	1	1 15.82%
177		of which: Other - SME		0 1	(0		0	40.89	% 0		1	0	(0	40.88%	C		1	0 0	0	0 40.87%
178		of which: Specialised Lending		4 50	(0		1 0	26.62	% 4		50	0	1	1 0	26.62%	4	4	19	1 0	1	0 26.62%
179		Retail		0 0	(0		0	43.79	% 0		0	0	(0	43.79%	C		0	0 0	0	0 43.79%
180	ALICTRIA	of which: SME		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0.00%
181	AUSTRIA	Secured by mortgages on immovable property and ADC exposures		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0.00%
182		of which: Residential immovable property		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0 0.00%
183		of which: Commercial immovable property		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0 0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0.00%
185		Subordinated debt exposures		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0.00%
186		Covered bonds		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0 0	(0		0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0 0.00%
188		Collective investments undertakings (CIU)		0 0	(0		0 0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0 0.00%
189		Equity		0 0	(0		0 0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0 0.00% 0 0.00%
190		Securitisation																				
191		Other exposures		0 0	(0		0 0	0.00	% 0		0	0	(0	0.00%	C		0	0 0	0	0 0.00%
192		TOTAL		700 94	1	1 0		1 0	19.64			07	2 0		1 0	18.24%	673	3 11	18	4 0	1	0 0.00% 1 17.04%

													Ва	aseline Scenario						
							31/12/2025							31/12/2026					31/12/2027	
RowNum			(mln EUR, %		Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions or Stage 2 exposur	s Stock of provision re for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure for 5	ock of provisions Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage F e for Stage 3 exposure Stage 3 exp
193		Central banks	,	0		0	0 0		0	0.00	% 0	C	0	0	0 0	0.00%	0		0	0 0
194		Central governments		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0 0	0 0
195		Regional governments or local authorities		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0 0	0 0
196		Public sector entities		0		0	0 0		0	0.00	% 0	C	0	0	0 0	0.00%	0		0	0 0
197		Multilateral Development Banks		0		0	0 0		0	0.00	% 0	C	0	0	0 0	0.00%	0		0	0 0
198		International Organisations		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
199		Institutions		2		0	0 0		0	0 40.17	% 2	C	0	0	0 0	40.28%	0		0	0 0
200		Corporates		23		2	0 0		0	0 26.62	% 21	. 3	1	0	0 0	26.62%	4		1 0	0 0
201		of which: Other - SME		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
202		of which: Specialised Lending		23		2	0 0		0	0 26.62	% 21	. 3	1	0	0 0	26.62%	4		1 0	0 0
203		Retail		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
204	SWEDEN	of which: SME		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
205	SWEDEN	Secured by mortgages on immovable property and ADC exposures		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
206		of which: Residential immovable property		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
207		of which: Commercial immovable property		0		0	0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
208		of which: Land, acquisition, development and construction exposures (ADC)		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
209		Subordinated debt exposures		0		0	0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0
210		Covered bonds		5		0	0		0	0 38.66	% 4		0	0	0 0	38.80% 4	1		0	0 0
211		Claims on institutions and corporates with a ST credit assessment		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
212		Collective investments undertakings (CIU)		0		0	0 0		0	0.00	% С	C	0	0	0 0	0.00%	0		0	0 0
213		Equity		0		0	0 0		0	0.00	% C	C	0	0	0 0	0.00%	0		0	0 0
214		Securitisation																		
215		Other exposures		0		0	0		0	0.00	%	C	0	0	0 0	0.00%	0		0	0 0
216		TOTAL		29		2	0 0		0	0 27.64	% 27	3	1	0	0 0	27.54% 26	5		1 0	0 0

										Baseline Scenario					
						31/12/2025				31/12/2026				31/12/2027	
												_			
RowNum			Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposu	s Stock of provisions Cov re for Stage 3 exposure Stage	verage Ratio - ge 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	
217		Central banks	(Hill EUK, 78)	0	0	0	0	0.00%				0.00%			0 0.00%
218		Central governments		50	15	0 0	0 0	40.00%	9	1 0		0 40.00%	5 29	0 0	0 0.00% 0 40.00% 0 40.00% 0 34.08% 0 0.00% 0 0.00% 0 0.00% 0 39.05%
219		Regional governments or local authorities	2	24	66	0 0	0 0	40.00%	<u> </u>	7 0	0 0	0 40.00% 15	3 132	0 0 0	0 40.00%
220		Public sector entities	4:	30	8	0 0	0 0	31.91%	6 422 15	5 0	0 0	33.08% 41	5 22	1 0 0	0 34.08%
221		Multilateral Development Banks		0	0	0 0	0 0	0.00%	6 0 0	0 0	0 0	0.00%	0	0 0	0 0.00%
222		International Organisations		0	0	0 0	0 0	0.00%	6 0 0	0 0	0 0	0.00%	0	0 0	0 0.00%
223		Institutions		0	0	0 0	0 0	0.00%	6 O C	0 (0 0	0.00%	0	0 0	0 0.00%
224		Corporates		33	2	0 0	0 0	38.82%	6 32 3	0	0 0	38.94%	1 4	1 0 0	0 39.05%
225		of which: Other - SME		0	1	0 0	0 0	40.89%	6 0 1	0	0 0	40.88%	1	0 0	0 40.87% 0 0.00%
226		of which: Specialised Lending		0	0	0 0	0 0	0.00%	6 O	0	0 0	0.00%	0	0 0	0 0.00%
227		Retail		0	0	0 0	0 0	43.79%	6 O	0 (0 0	43.79%	0	0 0	0 43.79%
228	BELGIUM	of which: SME		0	0	0 0	0 0	0.00%	6 O	0 (0 0	0.00%	0	0 0	0 0.00%
229	BELGIUM	Secured by mortgages on immovable property and ADC exposures		0	0	0 0	0 0	0.00%	6 0 0	0 (0 0	0.00%	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%
230		of which: Residential immovable property		0	0	0 0	0 0	0.00%	0	0	0 0	0.00%	0	0 0	0 0.00%
231		of which: Commercial immovable property		0	0	0 0	0 0	0.00%	9	0	0 0	0.00%	0	0 0	0 0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0 0	0.00%	0	0	0 0	0.00%	0	0 0	0 0.00%
233		Subordinated debt exposures		0	0	0 0	0 0	0.00%	0	0	0 0	0.00%	0	0 0	0 0.00%
234		Covered bonds		0	0	0 0	0 0	0.00%		0 0	0 0	0.00%	0	0 0	0 0.00%
235		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0 0	0.00%	6 0 0	0 0	0 0	0.00%	0	0 0	0 0.00%
236		Collective investments undertakings (CIU)		0	0	0 0	0 0	0.00%	6 0 0	0	0 0	0.00%	0	0 0	0 0.00%
237		Equity		0	0	0 0	0 0	0.00%	6 0 0	0 0	0 0	0.00%	0	0 0	0 0.00%
238		Securitisation													
239		Other exposures		0	0	0 0	0 0	0.00%	6 0 0	0 0	0 0	0.00%	0	0 0	0 0.00% 1 36.89%
240		TOTAL	73	37	91	1 0	0 0	35.77%	6 678 149	9 1	0 0	36.42% 63	9 187	2 0 0	1 36.89%

													Baseline Scenario									
						31/12/2025							31/12/2026						31/12/2027			
RowNum		(mIn 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 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure for	Stock of provisions Stock of provisions or Stage 2 exposure for Stage 3 exposur	s Coverage Ratio - e Stage 3 exposure	exposure Stage 2	exposure Sta _é	age 3 exposure	Stock of provisions for Stage 1 exposure 1	Stock of provisions or Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241		Central banks		0	0)	0	0	0.00%	6	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
242		Central governments		0	0 0)	0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities		0	0 0)	0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities		0	0 0)	0	0	0.00%	6	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks		0	0 0)	0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations		0	0 0)	0	0	0.00%	6	0	0 (0 0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	3	3	0 ()	0	0	40.17%	6	32	1 (0 0	0	0 40.28%	32	1	0	0	0	0	40.38%
248		Corporates	27	7	23		0	0	15.55%	6 25	58	41	2 0	0	0 14.98%	238	58	5	0	0	1	14.51%
249		of which: Other - SME		0	0 0)	0	0	40.96%	6	0	0 (0	0	0 40.95%	0	0	0	0	0	0	40.94%
250		of which: Specialised Lending		0	0 0)	0	0	0.00%	6	0	0 (0 0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail		0	0 ()	0	0	0.00%	6	0	0 (0 0	0	0.00%	0	0	0	0	0	0	0.00%
252	CANADA	of which: SME		0	0 ()	0	0	0.00%	6	0	0 (0 0	0	0.00%	0	0	0	0	0	0	0.00%
253	CANADA	Secured by mortgages on immovable property and ADC exposures		0	0 ()	0	0	0.00%	6	0	0 (0 0	0	0.00%	0	0	0	0	0	0	0.00%
254		of which: Residential immovable property		0	0 0) (0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
255		of which: Commercial immovable property		0	0 0)	0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0)	0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures		0	0 0)	0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds		0	0 0)	0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment		0	0 0) (0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)		0	0 ()	0	0	0.00%	6	0	0 (0 0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity		0	0 0) (0	0	0.00%	6	0	0 (0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																				
263		Other exposures		0	0 0		0	0	0.00%	6	0	0 (0 0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	31	0	23		0	0	16.16%	6 29	91	41	2 0	0	0 15.44%	270	60	5	0	0	1	14.86%



2025 EU-wide Stress Test: Credit risk STA Landesbank Hessen-Thüringen Girozentrale

	Lanc	despank nessen-munngen dirozentrale																						
			3	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
														Adverse Scenario	o									
							31/12/2025							31/12/2026							31/12/2027			
	_																							
RowNum			Stage 1	exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	tage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisions are for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			ns Stock of provisions ure for Stage 3 exposure	
			mln EUR, %)																					
1		Central banks		0	0	0		0)	0.00	6 0	0	0		0	0	0.00%	0	0		0 0)	0	0.00%
2		Central governments		2,201	520	1) 1	1	0 40.00		690	1		0	1	0 39.88%	1,916	803		2 0)	1	1 39.86%
3		Regional governments or local authorities		12,898	2,333	2		1	1	1 39.21	,	3,370	3		1	1	1 39.08%	11,160	4,066		7 1	L	1	3 37.07%
4		Public sector entities		2,552	14	1		0)	0 38.00	_/	21	3		0	0	1 38.15%	2,536	28		3 0)	0	1 38.28%
5		Multilateral Development Banks		82	119	0		0)	0 43.25	⁶ 78	123	0		0	0	0 43.24%	79	122		0 0)	0	0 43.20%
6		International Organisations		849	154	2		0		1 41.70		195	3		1	0	1 42.51%	772	227		5 1	L	0	2 46.12%
7		Institutions		7,689	5,265	9		2 12	2	38.24	- /	5,838	22		1 1	4	8 38.21%	7,121	5,810	3	2 1	L	13 1	.2 38.19%
8		Corporates		2,414	2,230	246	1	88	3 12	0 48.76	6 2,172	2,284	435		6 8	4 18	6 42.75%	2,091	2,244	55	5	5	75 22	.7 40.96%
9		of which: Other - SME		181	901	84		53	5	63.11	6 186	824	156		2 4	6 8	2 52.47%	185	777	20	14 2	2	40 10	38.19% 27 40.96% 01 49.62%
10		of which: Specialised Lending		603	525	68		16	5 2	1 30.11	6 497	558	142		3 1	8 4	4 30.71%	455	560	18	1 2	2	17 5	5 30.60%
11	Landachank Hassan	Retail		366	181	19) 2	2	6 33.22	% 329	207	29		0	3	7 25.53%	311	218	3	6 0		3	30.60% 8 22.41% 0 0.00%
12	Landesbank Hessen-	of which: SME		0	0	0		0		0.00	6 0	0	0		0	0	0.00%	0	0		0 0)	0	0.00%
13	Thüringen Girozentrale	Secured by mortgages on immovable property and ADC exposures		911	864	375		10	25	2 67.23	822	903	425		1	1 25	5 60.02%	779	908	46	4 1	L	11 25	57 55.50%
14	maningen on ozentrare	of which. Residential inimovable property		611	790	59		9	e e e e e e e e e e e e e e e e e e e	3 4.27	6 545	810	105		0 10	0	5 4.32%	522	797	14	.1 ()	11	6 4.39%
15		of which: Commercial immovable property		300	74	315		1 1	1 24	9 79.02	6 277	93	319		0	1 25	0 78.40%	256	110	32	2 0)	1 25	77.91%
16		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0		0		0.00	6 0	0	0		0	0	0.00%	0	0		0 0)	0	0.00%
17		Subordinated debt exposures		0	0	0		0	O	0.00	6	0	0		0	0	0.00%	0	0		0 0		0	0.00%
18		Covered bonds		361	15	2		0	O	38.66	% 345	28	4		1	0	1 38.80%	331	40		6	L	1	2 38.93%
19		Claims on institutions and corporates with a ST credit assessment		0	0	0		0		0.00	6	0	0		0	0	0.00%	0	0		0 0		0	0.00%
20		Collective investments undertakings (CIU)		0	0	0		0		0.00	6 0	0	0		0	0	0.00%	0	0		0 0		0	0.00%
21		Equity		1	26	0		0		0 40.96	6 1	25	1		0	0	0 40.95%	2	24		1 0		0	0 40.94%
22		Securitisation																						
23		Other exposures		9	68	1) 1	1	0 40.89	6 11	65	2		0	1	1 40.88%	12	63		3 0		1	1 40.87% L6 46.30%
24		TOTAL		30,334	11,787	657	1	115	38	58.59	28,103	13,749	926		11 11	5 46	3 49.98%	27,111	14,553	1,11	5 10		107 51	6 46.30%

									Adverse Scena	rio						
				31/12/2025					31/12/2026					31/12/2027		
wNum		Stage 1 exposure St	tage 2 exposure Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage	f provisions Stock of pr e 2 exposure for Stage 3	ovisions Coverage Rat exposure Stage 3 expos	o - Stage 1 exposure Stag	ge 2 exposure	Stock of provisi for Stage 1 expo	ons Stock of provisions Stock of provisions sure for Stage 2 exposure	s Coverage Ratio - e Stage 3 exposure	ure Stage 2 exposure	e Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposu		
25	Central banks	0	0	0 0	0	0 0	00%	C	0	0 0	0.00%	0	0	0 0	0 0	0.
26	Central governments	1,946	353	0 0	0	0 40	00% 1,803	495	0	0 0	0 40.00%	1,703	95	1 0	0 0	40.
27	Regional governments or local authorities	11,846	2,146	1 0	0	0 40	00% 10,974	3,016	3	0 1	1 40.00%	0,365 3,6	523	5 0	1 2	40.0
28	Public sector entities	2,122	6	1 0	0	0 40	40% 2,121	ϵ	5 2	0 0	1 40.40%	2,120	6	2 0	0 1	40.4
29	Multilateral Development Banks	13	0	0 0	0	0 41	70% 13	C	0	0 0	0 41.73%	12	1	0 0	0 0	41.7
30	International Organisations	320	6	1 0	0	0 41	70% 314	11	1	0 0	1 41.73%	309	16	2 0	0 1	41.7
31	Institutions	5,928	5,200	8 2	12	3 37	87% 5,370	5,747	19	1 13	7 37.88%	5,411 5,6	97	28 1	12 11	37.8
32	Corporates	616	1,444	.9 6	75	88 58	87% 578	1,358	273	3 68 13	50.33%	561 1,2	.96	3	60 169	48.0
33	of which: Other - SME	173	842 8	2	52	52 63	38% 176	768	154	2 45 8	52.69%	174 7	23 2	00 2	39 100	49.8
34	of which: Specialised Lending	123	225 2	2	8	10 39	43% 102	219	53	1 7 2	39.57%	92 2	15	56 1	6 26	39.5
35	Retail	365	176	8 0	2	6 32	67% 328	202	28	0 3	7 25.11%	310	13	0	3 8	22.00
36 GERMAN	of which: SME	0	0	0 0	0	0 0	00%	C	0	0 0	0.00%	0	0	0 0	0 0	0.0
37 GERIVIAIN	Secured by mortgages on immovable property and ADC exposures	768	792 16	0	8	44 27	54% 684	828	208	0 10 4	22.31%	644	331 2	15 0	10 48	19.6
38	of which: Residential immovable property	603	728 5	8 0	8	2	63% 535	750	103	0 10	4 3.62%	511 7	40 1	0	10 5	3.6
39	of which: Commercial immovable property	165	64 10	0	1	42 41	02% 149	78	105	0 1 4	40.69%	133	91 1	07 0	1 43	40.4
40	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 0	0	0 0	00%	C	0	0 0	0.00%	0	0	0 0	0 0	0.00
41	Subordinated debt exposures	0	0	0 0	0	0 0	00%	C	0	0 0	0.00%	0	0	0 0	0 0	0.00
42	Covered bonds	356	14	2 1	0	1 38	66% 341	28	4	1 0	1 38.80%	327	40	6 1	1 2	38.93
43	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0 (00%	C	0	0 0	0.00%	0	0	0 0	0 0	0.00
44	Collective investments undertakings (CIU)	0	0	0 0	0	0 0	00% 0		0	0 0	0.00%	0	0	0 0	0 0	0.00
45	Equity	1	26	0 0	0	0 40	96% 1	25	5 1	0	0 40.95%	2	24	1 0	0 0	40.9
46	Securitisation															
47	Other exposures	9	63	1 0	1	0 40	89% 10	61	1 2	0 1	1 40.88%	12	59	3 0	1 1	40.8

												Adverse Scenario							
					31	1/12/2025						31/12/2026					31/12/2027		
RowNum		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure for Sta	k of provisions age 1 exposure	Stock of provisions Stock of for Stage 2 exposure for Stage	of provisions Coverag ge 3 exposure Stage 3 o	ge Ratio - exposure	Stage 1 exposure Stage 2	2 exposure Stage 3 exposu	re Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - : Stage 3 exposure
49	Central banks		0	0	0	O	0 0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.00%
50	Central governments		21	0	0	C	0 0	0	41.70%	21	1	0 0	0	0 41.73%	20	1	0 0	0	0 41.77%
51	Regional governments or local authorities		127	14	0	C	0	0	30.70%	111	30	0 0	0	0 30.70%	101	39	1 0	0	0 30.70%
52	Public sector entities		0	0	0	O	0 0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.00%
53	Multilateral Development Banks		0	0	0	C	0	0	0.00%	0	0	0 0	0	0.00%	6 0	0	0 0	0	0.00%
54	International Organisations		0	0	0	O	0	0	0.00%	0	0	0 0	0	0.00%	6 0	0	0 0	0	0.00%
55	Institutions		50	1	0	0	0	0	40.17%	49	1	0 0	0	0 40.28%	49	2	0 0	0 0	0 40.38%
56	Corporates		349	159	11	0	0 2	1	11.00%	308	191	19 0	2	2 11.50%	301	192	26 0	2 3	3 11.80%
57	of which: Other - SME		1	4	0	0	0	0	40.89%	1	4	0 0	0	0 40.88%	5 1	4	0 0	0 0	0 40.87%
58	of which: Specialised Lending		74	42	8	0	0 1	1	9.96%	57	53	13 0	1	1 9.97%	52	54	17 0	1 2	2 9.99%
59	Retail		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	0	0	0 0	0 0	0.00%
UNITED S	TATES 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%
61 OINITED 3			115	5	213	0	0	207	97.44%	110	9	214 0	0 20	97.00%	103	13 2	15 0	0 208	8 96.69%
62	of which: Residential immovable property		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	9	0	0 0	0 0	0.00%
63	of which: Commercial immovable property		115	5	213	0	0	207	97.44%	110	9	214 0	0 20	97.00%	105	13 2	15 0	0 208	8 96.69%
64	of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	0	0	0 0	0 0	0.00%
65	Subordinated debt exposures		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0 0	0.00%
66	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%
67	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%	4	0	0 0	0 0	0.00%
68	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	0.00%
69	Equity		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	Securitisation																		
71	Other exposures		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	1	0	0 0	0 0	0.00%
72	TOTAL		662	179	224	1	1 2	208	93.14%	599	232	233 1	2 21	.0 89.84%	576	246 2	42 0	2 211	1 87.31%



				33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50	51	52	53
														Adverse Scenario									
							31/12/2025							31/12/2026						31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	cock of provisions r Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure fo	Stock of provisions or Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3 exposure	S Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions or Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		Central banks		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0 0	0	0	0.00
74		Central governments		72		1	0 0	0	0	40.009	% 71	2	0	0	0	0 40.00%	6 70	0 3		0 0	0	0	0 40.00
75		Regional governments or local authorities		165		5	0 0	0	0	40.009	% 159	11	0	0	0	0 40.00%	6 155	5 14		0 0	0	0	0 40.00
76		Public sector entities		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0 0		0 0	0	0	0.00
77		Multilateral Development Banks		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0 0		0 0	0	0	0.00
78		International Organisations		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0 0	0	0	0.00
79		Institutions		19		0	0 0	0	0	40.179	% 18	1	0	0	0	0 40.28%	6 18	8 1		0 0	0	0	0 40.38 2 27.04
80		Corporates		125	13	30	2 0	1	1	24.489	% 99	153	4	0	1	1 26.29%	6 96	6 155		6 0	1	2	27.04
81		of which: Other - SME		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0	0	0	0.00
82		of which: Specialised Lending		50	į.	55	1 0	0	0	10.729	% 36	68	2	0	0	0 10.519	6 32	2 72		2 0	0	0	0 10.32
83		Retail		0		0	0 0	0	0	43.799	% 0	0	0	0	0	0 43.79%	6	0		0	0	0	0 43.79
84	FDANCE	of which: SME		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0 0	0	0	0.00
85	FRANCE	Secured by mortgages on immovable property and ADC exposures		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.009	6	0 0		0 0	0	0	0.00
86		of which: Residential immovable property		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0 0	0	0	0.00
87		of which: Commercial immovable property		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0 0	0	0	0.00
88		of which: Land, acquisition, development and construction exposures (ADC)		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0 0	0	0	0.00 د
89		Subordinated debt exposures		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0 0	0	0	0.00 د
90		Covered bonds		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0		0	0	0	0.00
91		Claims on institutions and corporates with a ST credit assessment		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0 0		0 0	0	0	0.00
92		Collective investments undertakings (CIU)		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0.00%	6	0 0		0 0	0	0	0.00
93		Equity		0)	0	0 0	0	0	0.009	% 0	0	0	0	0	0 0.00%	6	0 0		0 0	0	0	0.00
94		Securitisation																					
95		Other exposures		0		0	0 0	0	0	0.009	% 0	0	0	0	0	0 0.009	6	0 0		0 0	0	0	0.00
96		TOTAL		381	13	36	3 0	1	1	24.95	% 348	167	5	0	1	1 26.779	6 340	0 173		6 0	1	2	2 27.55

								Adverse Scenario					
					31/12/2025			31/12/2026				31/12/2027	
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure Stage 3 expo	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 expos	ons Stock of provisions Coverage Ratio - sure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	S Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks	0	0	0 0	0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
98		Central governments	76	1	0 0	0 0 41.709	6 74	3 0	0 0 0	41.73%	3 4	0 0	0 41.77%
99		Regional governments or local authorities	0	0	0 0	0 0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
100		Public sector entities	0	0	0 0	0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
101		Multilateral Development Banks	0	0	0 0	0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
102		International Organisations	0	0	0 0	0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
103		Institutions	1,624	23	1 0	0 0 40.179	6 1,601	46 2	0 0 1	40.28% 1,57	8 68	3 0 1	1 40.38%
104		Corporates	173	28	7 2	1 2 32.509	6 160	32 17	1 2 6	32.47%	4 32 2	2 1 2	7 32.50%
105		of which: Other - SME	2	12	0 0	0 0 40.899	6 2	12 0	0 0 0	40.88%	2 11	0 0	0 40.87%
106		of which: Specialised Lending	96	16	7 2	1 2 32.279	6 82	20 16	1 2 5	32.27%	7 21 2	2 1 2	7 32.28%
107		Retail	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
108	LINUTED KINICDOM	of which: SME	0	0	0 0	0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
109	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
110		of which: Residential immovable property	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
111		of which: Commercial immovable property	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0 0	0 0	0 0.00% 0 0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
113		Subordinated debt exposures	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
114		Covered bonds	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
116		Collective investments undertakings (CIU)	0	0	0 0	0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00% 0 0.00%
117		Equity	0	0	0 0	0 0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
118		Securitisation											
119		Other exposures	0	0	0 0	0 0 0.009	6 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
120		TOTAL	1.873	53	9 2	1 3 33.619	6 1.835	80 19	1 2 7	33.49% 1,80	5 103 2	1 2	0 0.00% 9 33.66%

													Adverse Scenario									
							31/12/2025						31/12/2026					31/12/2027				
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions e for Stage 2 exposure	Stock of provision e for Stage 3 exposu	ns Coverage Ratio - ire Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	re for Stage 1 exposure for S	ck of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 expo	sure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision e for Stage 2 exposu	Stock of provision of the stage 3 expo	ons Coverag sure Stage 3	ge Ratio - exposure
121		Central banks	(2011) 757	O		0 0		0 (0	0 0.00	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments		0		0 0	(0 (0	0 0.00	0%	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities		0)	0 0	(0	0	0.00	0%	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities		0)	0 0	(0	0	0.00	0%	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks		0)	0 0	(0 (0	0.00	0%	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
126		International Organisations		0)	0 0	(0 (0	0.00	0%	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
127		Institutions		O)	0 0	(0 (0	0.0	0%	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
128		Corporates		96	5	3 13		1	4	3 26.4	1%	86 70	26 0	3	7 26.43%	82	67	33	0	3	9	26.40%
129		of which: Other - SME		1		2 (0 (0	0 36.9	4%	1 1	0 0	0 (0 27.49%	1	1	1	0	0	0	26.40% 27.21%
130		of which: Specialised Lending		54		6 12		1	3	3 26.63	2%	47 60	25 0	3	7 26.62%	45	57	31	0	3	8	26.62%
131		Retail		0)	0 0		0	0	0.0	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
132	LUVENAROURG	of which: SME		0)	0 0		0	0	0.0	0%	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
133	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures		19		1		0	0	0 23.23	3%	18 1	0 0	0	0 24.09%	18	2	0	0	0	0	25.15%
134		of which: Residential immovable property		0)	0 0		0	0	0.00	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property		19		1		0	0	0 23.23	3%	18 1	0 0	0	0 24.09%	18	2	0	0	0	0	25.15%
136		of which: Land, acquisition, development and construction exposures (ADC)		0)	0 0		0	0	0.0	0%	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures		0)	0 0		0	0	0.0	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds		0)	0 0		0	0	0.0	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment		0)	0 0	(0	0	0.0	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)		0		0 0		0	0	0.00	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity		0		0 0		0 (0	0.00	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																				
143		Other exposures		0		0 0		0 (0	0.00	0%	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL		115	5	4 13	:	1	4	3 26.3	8% 1	04 71	26 0	3	7 26.40%	99	69	33	0	3	9	26.39%

												Adverse Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum		(mln E		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure f	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	re Stock of provisions for Stage 1 exposure for	Stock of provisions or Stage 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	osure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposure	Stock of provision for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure
145		Central banks		О	0	0 0	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0		0.00%
146		Central governments		0	0	0 0	0	0	0.00%	6	0	0 0	0	0.00%	0	0	0	0		0.00%
147		Regional governments or local authorities		0	0	0 0	0	0	0.00%	6 (0	0 0	0	0.00%	0	0	0	0		0.00%
148		Public sector entities		0	0	0 0	0	0	0.00%	6 (0	0 0	0	0.00%	0	0	0	0 (0.00%
149		Multilateral Development Banks		0	0	0 0	0	0	0.00%	6 (0	0 0	0	0.00%	0	0	0	0 (0.00%
150		International Organisations		0	0	0 0	0	0	0.00%	6 (0	0 0	0	0.00%	0	0	0	0 (0.00%
151		Institutions	2	3	0	0 0	0	0	40.17%	6 22	1	0 0	0	0 40.28%	22	1	0	0		0 40.38%
152		Corporates	10	7	66 4	3 1	2	20	47.13%	6 90	73	52 0	2 2	3 43.38%	83	74	58	0	2	41.49%
153		of which: Other - SME		4	32	1 0	0	0	40.89%	6	30	1 0	0	0 40.88%	6	29	2	0		1 40.87%
154		of which: Specialised Lending	4	9	12	4 1	0	1	26.62%	6 40	15	9 0	1	3 26.62%	37	15	12	0 :		3 26.62%
155		Retail		0	0	0 0	0	0	0.00%	6 (0	0 0	0	0.00%	0	0	0	0		J 0.00%
156	NETHERLANDS	of which: SME		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0 (J 0.00%
157	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		J 0.00%
158		of which: Residential immovable property		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0 (J 0.00%
159		of which: Commercial immovable property		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		J 0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		<u>J</u> 0.00%
161		Subordinated debt exposures		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		<u>J</u> 0.00%
162		Covered bonds		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		<u>J</u> 0.00%
163		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		<u>J</u> 0.00%
164		Collective investments undertakings (CIU)		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		0.00%
165		Equity		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		0.00%
166		Securitisation																		
167		Other exposures		0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0	0	0	0		0 0.00% 24 41.49%
168		TOTAL	13	0	66 4	3 1	2	20	47.13%	6 113	73	52 0	2 2	3 43.38%	105	75 !	58	0	2	41.49%

eba Banking Authority 2025 EU-wide Stress Test: Credit risk STA

				33	34	35	36	37	38	39	40 41	42 4	3 44	45	46	47	48	49	50	51	52	53
												Adverse	Scenario									
							31/12/2025					31/12	/2026						31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of processing of the stage of the stag	provisions Stock of provisions Lexposure 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			
169		Central banks		0		0	0		0	0.00	% 0	0 0	0 0	0	0.00%	0	0	(0	0	0	0.00%
170		Central governments		46		2	0		0	0 40.00	40	8 0	0 0	0	40.00%	37	11	(0	0	0	0 40.00%
171		Regional governments or local authorities		496	4	13	0		0	0 40.00	434 1	04	0 0	0	40.00%	397	142	(0	0	0	0 40.00%
172		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%
173		Multilateral Development Banks		0		0	0 0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0 0	0	0	0.00%
174		International Organisations		0		0	0 0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0 0	0	0	0.00%
175		Institutions		0		0	0 0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0 0	0	0	0.00%
176		Corporates		108	g	95	5 0		1	1 19.79	⁶ 92 1	07 10	0 1	1 2	20.24%	86	110	12	2 0	1	2	2 19.79%
177		of which: Other - SME		0		1	0		0	0 40.89	0	1 0	0 0	0	40.88%	0	1	(0	0	0	0 40.87%
178		of which: Specialised Lending		4	4	18	2 0		1	1 26.62	8 3	46 5	0 1	1 1	26.62%	3	45	(6 0	1	2	2 26.62%
179		Retail		0		0	0		0	0 43.79	0	0 0	0 0	0	43.79%	0	0	(0	0	0	0 43.79%
180	AUSTRIA	of which: SME		0		0	0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0	0	0	0.00%
181	AUSTRIA	Secured by mortgages on immovable property and ADC exposures		0		0	0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0	0	0	0.00%
182		of which: Residential immovable property		0		0	0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0	0	0	0.00%
183		of which: Commercial immovable property		0		0	0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0		0	0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0 0	0	0	0.00%
185		Subordinated debt exposures		0		0	0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0 0	0	0	0.00%
186		Covered bonds		0		0	0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0	0	0	0.00%
187		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	0.00%
188		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%
189		Equity		0		0	0		0	0.00	0	0 0	0 0	0	0.00%	0	0	(0	0	0	0.00%
190		Securitisation																				
191		Other exposures		0		0	0 0		0	0.00	% 0	0 0	0 0	0	0.00%	0	0	(0 0	0	0	0.00%
192		TOTAL		650	14	10	5 0		1	1 20.09	566 2	19 10	0 2	2 2	20.57%	519	263	13	3 0	2	3	0.00% 3 20.20%

													Adverse Scenario									
						31/12/2025							31/12/2026							31/12/2027		
RowNum			(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stage 3 exposur	Stock of provision for Stage 1 exposu	s Stock of provision re for Stage 2 exposu	ns Stock of provision re for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	e Stage 2 e	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	s Stock of provisions e for Stage 3 exposur	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 for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure
193		Central banks	(IIIIII EUR, %	0		0	0	0	0.009	6	0	0 (0		0	0.00	%		0	0		0.00%
194		Central governments		0 0		0	0	0	0 0.009	6	0	0 0	0		0	0.00	%)	0	0 (0.00%
195		Regional governments or local authorities		0 0		0	0	0	0 0.009	6	0	0 0	0		0	0.00	% ()	0	0 (0.00%
196		Public sector entities		0 0		0	0	0	0 0.009	6	0	0 0	0		0	0.00	%)	0	0 (0 0.00% 0 0.00% 0 0.00%
197		Multilateral Development Banks		0 0		0	0	0	0 0.009	6	0	0 0	0		0	0.00	%)	0	0 (0.00%
198		International Organisations		0 0		0	0	0	0 0.009	6	0	0 0	0		0	0.00	%)	0	0 (0 0.00%
199		Institutions		2 0		0	0	0	0 40.179	6	2	0 0	0		0	0 40.28	%	2	0	0 (0 0	0 40.38%
200		Corporates		20 3	3	2	0	0	0 26.629	%	17	4 4	0	(0	1 26.62	% 16	5	5	5 (0 1	1 26.62%
201		of which: Other - SME		0 0		0	0	0	0 0.009	6	0	0 0	0	(0	0.00	%		0	0 (0 0	0 0.00%
202		of which: Specialised Lending		20 3	3	2	0	0	0 26.629	6	17	4	0	(0	1 26.62	% 16	5	5	5 (0 1	1 26.62%
203		Retail		0 0		0	0	0	0 0.009	6	0	0 (0	(0	0.00	% (0	0 (0 0	0 0.00%
204	CAMEDEN	of which: SME		0 0		0	0	0	0 0.009	6	0	0 (0	(0	0.00	% (0	0 (0 0	0 0.00%
205	SWEDEN	Secured by mortgages on immovable property and ADC exposures		0 0		0	0	0	0 0.009	6	0	0 (0	(0	0.00	% (0	0 (0 (0.00%
206		of which: Residential immovable property		0 0		0	0	0	0 0.009	6	0	0 (0	(0	0.00	% ()	0	0 (0 (0.00%
207		of which: Commercial immovable property		0 0)	0	0	0	0 0.009	6	0	0 (0	(0	0.00	% ()	0	0 (0 (0 0.00% 0 0.00% 0 0.00% 0 38.93%
208		of which: Land, acquisition, development and construction exposures (ADC)		0 0)	0	0	0	0 0.009	%	0	0 (0	(0	0.00	% (0	0 (0 (0.00%
209		Subordinated debt exposures		0 0		0	0	0	0.009	%	0	0 (0	(0	0.00	% (0	0 (0 (0.00%
210		Covered bonds		5 0		0	0	0	0 38.669	%	4	0 (0	(0	38.80	%	l l	1	0 (0 0	0 38.93%
211		Claims on institutions and corporates with a ST credit assessment		0 0)	0	0	0	0 0.009	%	0	0 (0	(0	0.00	% (0	0 (0 0	0.00%
212		Collective investments undertakings (CIU)		0 0		0	0	0	0 0.009	6	0	0 (0		0	0.00	%)	0	0 (0 (0.00%
213		Equity		0 0		0	0	0	0.009	6	0	0 (0	(0	0.00	%)	0	0 (0 0	0.00%
214		Securitisation																				
215		Other exposures		0 0		0	0	0	0 0.009	6	0	0 (0		0	0.00	%		0	0 (0 0	0.00%
216		TOTAL		27 3	3	2	0	0	0 26.799	6	23	5 4	. 0		0	1 26.78	% 21		5	5 (0 1	0 0.00% 1 26.81%

												Adverse Scenario									
						31/12/2025						31/12/2026						31/12/2027			
um		Sta _j	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions of for Stage 2 exposure for	ock of provisions Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	re Stock of provisions Stoc for Stage 1 exposure for St	k of provisions Stock of provisions tage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		ns Stock of provision are for Stage 2 exposu		
	Central banks		0	0	С) (0	0	0.00%	6	0	0 0	0 (0.00	%	0	0	0	0	0	0
	Central governments		37	27	C) (0	0	40.00%	6 20	45	0 0	0 (0 40.00	% 1	2 5	2	0	0	0	0 40
	Regional governments or local authorities		167	122	C) (0	0	40.00%	6 89	201	0 0	0 (0 40.00	% 5	4 23	5	0	0	0	0 40
	Public sector entities		430	8	C) (0	0	31.91%	422	15	1 0	0 (32.68	% 41	5 2	2	1	0	0	0 33
	Multilateral Development Banks		0	0	C) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	International Organisations		0	0	C) (0	0	0.00%	6 0	0	0 0	0 0	0.00	%	0	0	0	0	0	0 (
	Institutions		0	0	C) (0	0	0.00%	6 0	0	0 0	0 0	0.00	%	0	0	0	0	0	0 (
	Corporates		33	2	C) (0	0	38.82%	32	3	0 0	0 (38.94	% 3	1	4	1	0	0	0 39
	of which: Other - SME		0	1	С) (0	0	40.89%	6 0	1	0 0	0 (0 40.88	%	0	1	0	0	0	0 4
	of which: Specialised Lending		0	0	C) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 40
	Retail		0	0	C	0	0	0	43.79%	6 0	0	0 0	0 (0 43.79	%	0	0	0	0	0	0 43
DEL CHINA	of which: SME		0	0	C	0	0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0
BELGIUM	Secured by mortgages on immovable property and ADC exposures		0	0	C	0	0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	of which: Residential immovable property		0	0	C) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	of which: Commercial immovable property		0	0	C) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	of which: Land, acquisition, development and construction exposures (ADC)		0	0	C) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	Subordinated debt exposures		0	0	C) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	Covered bonds		0	0	C) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	Claims on institutions and corporates with a ST credit assessment		0	0	C) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	Collective investments undertakings (CIU)		0	0	C	0	0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0 (
	Equity		0	0	С) (0	0	0.00%	6 0	0	0 0	0 (0.00	%	0	0	0	0	0	0
	Securitisation																				
	Other exposures		0	0	C) (0	0	0.00%	6 0	0	0 0	0 0	0.00	%	0	0	0	0	0	0 (
	TOTAL		668	159	1		0	n	35.09%	562	264	1 0	0 (0 35.61	% 51	2 31	4	2	0	0	1 36

												Adverse Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum			Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock for Stage 2 exposure	ck of provisions Co tage 3 exposure Sta	Coverage Ratio - tage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for	tock of provisions r Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage Stage 3 exposure	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
		·	EUR, %)																	
241		Central banks		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
242		Central governments		0	0 0	C	0	0	0.00%	C	0	0	0 (0.00%	0	0	0	0	0	0.00%
243		Regional governments or local authorities		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
244		Public sector entities		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
245		Multilateral Development Banks		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
246		International Organisations		0	0 0	C	0	0	0.00%	C	0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
247		Institutions		33	0 0	C	0	0	40.17%	32	1	0	0 (40.28%	32	1	0	0	0	40.38%
248		Corporates	24	1	57 4	C	0	1	15.50%	215	79	7 0	0 :	1 15.48%	203	88 10	0	0	1	15.31%
249		of which: Other - SME		0	0 0	C	0	0	40.96%	0	0	0	0 (40.95%	0	0	0	0	0	40.94%
250		of which: Specialised Lending		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
251		Retail		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
252	CANADA	of which: SME		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
253	CANADA	Secured by mortgages on immovable property and ADC exposures		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
254		of which: Residential immovable property		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
255		of which: Commercial immovable property		0	0 0	C	0	0	0.00%	C	0	0	0 (0.00%	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	C	0	0	0.00%	C	0	0	0 (0.00%	0	0	0	0	0	0.00%
257		Subordinated debt exposures		0	0 0	C	0	0	0.00%	0	0	0	0 (0.00%	0	0	0	0	0	0.00%
258		Covered bonds		0	0 0	C	0	0	0.00%		0	0	0 (0.00%	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment		0	0 0	C	0	0	0.00%	C	0	0 0	0	0.00%	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)		0	0 0	C	0	0	0.00%	O	0	0 0	0	0.00%	0	0	0	0	0	0.00%
261		Equity		0	0 0	0	0	0	0.00%	C	0	0	0	0.00%	0	0	0	0	0	0.00%
262		Securitisation																		
263		Other exposures		0	0 0	C	0	0	0.00%	C	0	0	0	0.00%	0	0	0	0	0	0.00%
264		TOTAL	27	74	57 4	C	0	1	15.64%	248	80	7 0	0	1 15.63%	235	90 1	0	0	2	15.48%



2025 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Restated		Baseline Scenario			Adverse Scenario	
RowNu m		(mln EUR	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1		SEC-IRBA	4,148						
2		SEC-SA	4,581						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	3,443						
5		Total	12,172						
6		SEC-IRBA	415	512	611	702	666	919	1,263
7		SEC-SA	1,326	1,482	1,688	1,889	1,795	2,367	3,122
8	REA	SEC-ERBA	0	0	0	0	0	0	0
9	REA	SEC-IAA	598	633	725	824	739	944	1,220
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	2,339	2,627	3,023	3,414	3,199	4,230	5,605
12	Impairments	Total banking book others than assessed at fair value		2	0	1	2	12	24



2025 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
RowNu m	(mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	51,460	43,961	46,593	47,027	49,486	50,552	55,287	60,341
2	Risk exposure amount for securitisations and re-securitisations	2,339	2,339	2,627	3,023	3,414	3,199	4,230	5,605
3	Risk exposure amount other credit risk	49,121	41,622	43,965	44,004	46,071	47,353	51,058	54,736
4	Risk exposure amount for market risk	6,071	6,500	6,500	6,500	6,500	7,870	7,870	7,870
5	Risk exposure amount for operational risk	4,811	4,897	4,897	4,897	4,897	4,897	4,897	4,897
6	Other risk exposure amounts	0	0	0	0	0	324	260	132
7	Total Risk exposure amount before Output floor	62,342	55,358	57,990	58,424	60,883	63,643	68,314	73,241
8	Unfloored Total Risk exposure amount (transitional)		55,370	57,990	58,424	60,883	63,643	68,314	73,241
9	Unfloored Total Risk exposure amount (fully loaded)		55,746	58,378	58,812	61,271	64,031	68,702	73,629
10	Standardised Risk exposure amount for credit risk exposures		87,645	93,392	90,868	92,000	96,273	94,573	98,323
11	Standardised Risk exposure amount for market risk exposures		5,437	5,437	5,437	5,437	5,437	5,437	5,437
12	Standardised Risk exposure amount for operational risk		4,897	4,897	4,897	4,897	4,897	4,897	4,897
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		87,508	92,915	90,158	90,650	95,533	93,174	95,716
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		98,367	104,114	101,590	102,723	106,995	105,295	109,045
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	62,353	55,370	57,990	58,424	60,883	63,643	68,314	73,241
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	62,342	71,316	75,483	73,653	74,474	77,572	76,339	79,058



2025 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario		A	dverse Scenario	
RowN um			(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		А	OWN FUNDS		11,840	12,149	12,447	11,837	11,431	10,206	9,493	8,800
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		8,825	9,133	9,327	8,811	8,367	6,984	6,231	5,517
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,527		3,527	3,527	3,527	3,527	3,527	3,527
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		6,414		6,647	7,017	7,294	4,783	4,867	4,946
6		A.1.3	Accumulated other comprehensive income		445		445	445	445	75	75	75
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		276		276	276	276	-87	-87	-87
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-95		-95	-95	-95	-102	-102	-102
9		A.1.3.3	Other OCI contributions		264		264	264	264	264	264	264
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-462	-462	-462	-462	-462	-541	-541	-541
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-92	-92	-92	-92	-92	-172	-172	-172
15		A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16		A.1.7.3	Other adjustments		-370		-370	-370	-370	-370	-370	-370
17		A.1.8	(-) Intangible assets (including Goodwill)		-273		-242	-211	-180	-242	-211	-180
18		A.1.8.1	of which: Goodwill (-)		-18		-18	-18	-18	-18	-18	-18
19		A.1.8.2	of which: Software assets (-)		-243		-212	-181	-150	-212	-181	-150
20		A.1.8.3	of which: Other intangible assets (-)		-12		-12	-12	-12	-12	-12	-12
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1	-1	-1	-1	-1	-57	-28	-1
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-382	-74	-6	-6	-6	-6	-6	-6
23		A.1.11	(-) Defined benefit pension fund assets		-29		-29	-29	-29	-23	-23	-23
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-23	-23	-7	-1	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		-23		-7	-1	0	0	0	0
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	-36
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	-64	-131
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-94	-94	-215	-1,138	-1,890	-200	-1,033	-1,780
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-90		-90	-90	-90	-90	-90	-90
36		A.1.20	CET1 capital elements or deductions - other		-240		-240	-240	-240	-240	-240	-240
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-130							
38		A.1.21.1	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							
39		A.1.21.2	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							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	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")		186							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		56							
43		A.1.22	Transitional adjustments		33	33	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		33							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		33							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	C
49		A.1.22.2.2	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	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		
							<u> </u>					

	9
se Scenario	2027
9,493 6,231 3,527	5,517 3,527
0 4,867 75	4,946 75
-87 -102 264	-87 -102 264
0 0	0
-541 -172 0	-541 -172 0
-370 -211 -18	-370 -180 -18
-181 -12 -28	-150 -12 -1
-6 -23	-6 -23 0
0 0	0
0 -64 0	-36 -131 0
-1,033 0	-1,780 0
-90 -240	-90 -240
0	0
0	0
0	0



2025 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

		Lanaesbank riessen manngen en ezentrare	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario		Adverse Scenario		
RowN		(w.l., EUD. ot)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	(mln EUR, %) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		854	854	854	854	854	854	854	854
52	A.2.1	Additional Tier 1 Capital instruments		854	854	854	854	854	854	854	854
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		9,679	9,987	10,181	9,665	9,221	7,838	7,085	6,371
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,162	2,162	2,266	2,172	2,209	2,369	2,408	2,429
59	A.4.1	Tier 2 Capital instruments		2,162	2,162	2,162	2,162	2,162	2,162	2,162	2,162
60	A.4.2	Other Tier 2 Capital components and deductions		0	0	104	10	48	207	246	267
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			55,370	57,990	58,424	60,883	63,643	68,314	73,241
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			55,746	58,378	58,812	61,271	64,031	68,702	73,629
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			87,508	92,915	90,158	90,650	95,533	93,174	95,716
TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR 66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			98,367	104,114	101,590	102,723	106,995	105,295	109,045
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		62,353	55,370	57,990	58,424	60,883	63,643	68,314	73,241
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		62,342	71,316	75,483	73,653	74,474	77,572	76,339	79,058
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		14.15%	16.49%	16.08%	15.08%	13.74%	10.97%	9.12%	7.53%
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio (transitional)		15.52%	18.04%	17.56%	16.54%	15.15%	12.32%	10.37%	8.70%
Transitional period 71	C.3	Total Capital ratio (transitional)		18.99%	21.94%	21.46%	20.26%	18.77%	16.04%	13.90%	12.02%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,792	9,100	9,327	8,811	8,367	6,984	6,231	5,517
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		9,646	9,954	10,181	9,665	9,221	7,838	7,085	6,371
74	D.3	TOTAL CAPITAL (fully loaded)		11,808		12,447	11,837	11,431	10,206	9,493	8,800
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		14.10%	12.76%	12.36%	11.96%	11.24%		8.16%	6.98%
CAPITAL RATIOS (%)	E.2	Tier 1 Capital ratio (fully loaded)		15.47%	13.96%	13.49%	13.12%	12.38%	10.10%	9.28%	8.06%
Fully loaded	E.3	Total Capital ratio (fully loaded)		18.94%	16.99%	16.49%	16.07%	15.35%	13.16%	12.44%	11.13%
78	H.1	Total leverage ratio exposures (transitional)		186,814		186,814	186,814	186,814	186,814	186,814	186,814
79	H.2	Total leverage ratio exposures (fully loaded)		186,782		186,782	186,782	186,782	186,782	186,782	186,782
Leverage ratios (%)	H.3	Leverage ratio (transitional)		5.18%		5.45%	5.17%	4.94%	4.20%	3.79%	3.41%
81	H.4	Leverage ratio (fully loaded)		5.16%		5.45%	5.17%	4.94%	4.20%	3.79%	3.41%
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		0.69%		0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
84	P.3	O-SII buffer		0.25%		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
Transitional combined buffer requirements (%)	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.05%		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
87	P.6	Combined buffer		3.50%		3.52%	3.52%	3.52%	3.52%	3.52%	3.52%
88	R.1	Pillar 2 capital requirement		2.25%		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
89	R.1.1	of which: CET1		1.27%		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
90	R.1.2	of which: AT1		0.42%		0.42%	0.42%	0.42%		0.42%	0.42%
91	R.2	Total SREP capital requirement		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
Pillar 2 (%)	R.2.1	(applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) of which: CET1		5.77%		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
93	R.3	Overall capital requirement		13.75%		13.77%	13.77%	13.77%	13.77%	13.77%	13.77%
94	R.3.1	(applicable requirement under the baseline scenario according to EBA/GL/2018/03) of which: CET1		9.26%		9.29%	9.29%	9.29%	9.29%	9.29%	9.29%
95	R.4	(relevant input for maximum distributable amount calculation according to Art 141 CRD) Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96 Shortages	S S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%		0.00%	0.46%	0.00%	0.58%	0.67%	0.76%
		blementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards t									

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.





2025 EU-wide Stress Test: P&L

Landesbank Hessen-Thüringen Girozentrale

		1	2	3	4	5	6	7
	<u></u>	Actual	Baseline scenario			Adverse scenario		
RowN m	u (mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	1,853	1,845	1,828	1,792	1,658	1,842	1,808
2	Interest income	8,947	7,081	6,615	6,701	9,049	8,876	8,654
3	Interest expense	-7,094	-5,236	-4,787	-4,909	-7,391	-7,029	-6,846
4	Dividend income	95	92	89	86	72	72	72
5	Net fee and commission income	575	518	518	518	403	403	403
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	262	6	6	6	-1,163	65	65
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					357		
8	Other operating income not listed above, net	-98	135	135	135	103	133	133
9	Total operating income, net	2,688	2,596	2,575	2,536	1,430	2,513	2,479
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-322	-450	-116	-234	-1,319	-575	-595
11	Other income and expenses not listed above, net	-1,662	-1,670	-1,704	-1,737	-1,799	-1,799	-1,755
12	Profit or (-) loss before tax from continuing operations	704	476	755	565	-1,688	140	129
13	Tax expenses or (-) income related to profit or loss from continuing operations	-203	-143	-226	-169	56	-42	-38
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	501	333	528	395	-1,632	98	91
16	Amount of dividends paid and minority interests after MDA-related adjustments	137	100	158	119	0	14	12
17	Attributable to owners of the parent net of estimated dividends	364	233	370	277	-1,632	84	79
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	16	55
20	Total assets	197,590						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.



2025 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)	1
RowNu m	Issuance of CET 1 Instruments 01 January to 31 March 2025	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

	wNu m	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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

RowNu m	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0