

2025 EU-wide Stress Test

Bank Name	Norddeutsche Landesbank -Girozentrale-
LEI Code	DSNHHQ2B9X5N6OUJ1236
Country Code	DE



2025 EU-wide Stress Test: Summary

Norddeutsche Landesbank -Girozentrale-

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Row	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	1,162		1,377	1,401	1,412	1,130	1,130	1,128
	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	17		-86	-86	-86	-606	64	64
	- ≺	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-136		-153	-99	-110	-634	-420	-380
	4	Profit or (-) loss for the year	599		336	474	463	-311	-36	-17
	5	Coverage ratio: non-performing exposure (%)	25.56%		29.03%	27.50%	26.45%	31.52%	31.03%	31.27%
	6	Common Equity Tier 1 capital	7,016	7,194	7,401	7,630	7,354	6,482	6,394	5,749
	7	Total Risk exposure amount (all transitional adjustments included)	42,853	37,794	38,491	38,890	40,304	40,231	42,528	42,639
	8	Common Equity Tier 1 ratio, %	16.37%	19.03%	19.23%	19.62%	18.25%	16.11%	15.03%	13.48%
	9	Fully loaded Common Equity Tier 1 ratio, %	16.37%	13.73%	14.14%	14.53%	13.96%	12.32%	12.02%	10.71%
	10	Tier 1 capital	7,066	7,243	7,451	7,679	7,403	6,531	6,443	5,798
	11	Total leverage ratio exposures	117,574		117,574	117,574	117,574	117,574	117,574	117,574
	12	Leverage ratio, %	6.01%	6.16%	6.34%	6.53%	6.30%	5.56%	5.48%	4.93%
	13	Fully loaded leverage ratio, %	6.01%	6.16%	6.34%	6.53%	6.30%	5.56%	5.48%	4.93%

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?	No



				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	values			Risk exposi	ure amounts								
				A-IRB		F-IF	RB	A-IR	В	F-I	RB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions		
m			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposi
		Central banks		0	0	0	0	0	0	0		0	0	(0 (0	0	
		Central governments		0	0	4,768	0	0	0	2,305		3,328	156	57	7	. 2	0	0
		Regional governments or local authorities		0	0	0	0	0	0	0		0	0	(0 (0	0	-
		Public sector entities		0	0	603	0	0	0	189		746	6	(0 (0	0	-
		Institutions				5,664	1			1,553		6,082	46	1	1	. 0	1	. 88
		Corporates		0	0	61,471	1,705	0	0	22,842		51,688	10,649	1,603	3 104	181	415	25
		Corporates - Of Which: Specialised Lending		0	0	25,137	229	0	0	8,857		21,840	3,129	232	2 40	43	67	29
		Corporates - Of Which: SME general corporates		0	0	8,591	263	0	0	2,705		7,187	1,744	287	7 30	43	49	16
	Norddeutsche	Corporates - Of Which: Purchased receivables		0	0	262	7	0	0	101		239	23	7	7 (3	1	. 21
	Nordaedtsche	Retail		2,614	15			464	24			2,355	132	15	5	9	3	23
	Landesbank -	Retail - Secured by residential estate property		1,981	12			378	21			1,877	106	12	2	8	2	15
		Retail - Qualifying Revolving		392	1			14	0			227	7	1	1	0	0	43
	Girozentrale-	Retail - Purchased receivables		0	0			0	0)		0	0	Ó	0	0	0	-
		Retail - Other Retail		241	2			72	2	2		250	20	2	2 () 1	1	. 56
		Retail - Other Retail - Of Which: SME		0	0			0	0)		0	0	Ó	0	0	0	-
		Retail - Other Retail - Of Which: non-SME		241	2			72	2			250	20		2 () 1	1	. 56.
		Collective investments undertakings (CIU)		0	0	0	0	0	0	0		0	0	(0 (0	0	-
		Equity		0	0			0	0			0	0	(0 (0	0	-
		Securitisation																
		Other non-credit obligation assets		0	0			0	0)		0	0	(0 (0	0	-
		TOTAL		2,614	15	72,506	1,706	464	24	26,889		64,199	10,990	1,675	5 107	193	420	25.0

											Restated							
											31/12/2024*							
					Exposure	e values			Risk expos	sure amounts								
				A-IRB		F-IR	RB	A-II	RB	F-IRE	3	Chara d assessment	C4 2	Change 2 annua annua	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				e Stage 3 exposure
22		Central banks		0	C	0	0	0	(0 0		0 0	0	(0 0	0	(ວ -
23		Central governments		0	C	1,252	0	0	(1,760		0 513	0	(0	0	(ა -
24		Regional governments or local authorities		0	C	0	0	0	(0		0	0	(0 0	0		ა -
25		Public sector entities		0	C	603	0	0	(189		0 746	6	(0	0	(ა -
26		Institutions				3,436	1			1,120		0 3,081	45	1	1	0	:	1 88.89%
27		Corporates		0	O	33,753	1,461	0	(12,686		0 29,186	6,420	1,356	61	133	35:	1 25.85%
28		Corporates - Of Which: Specialised Lending		0	C	6,481	20	0	(2,061		0 5,728	618	20	0 4	14	1:	2 57.59%
29		Corporates - Of Which: SME general corporates		0	C	7,808	247	0	(2,517		0 6,545	1,584	272	2 28	43	43	3 15.81% 1 21.54%
30		Corporates - Of Which: Purchased receivables		0	C	241	7	0	(96		0 218	23	7	7 0	3	:	
31		Retail		2,614	15	5		464	24	4		2,355	132	15	5 1	9		3 23.27%
32	GERMANY	Retail - Secured by residential estate property		1,981	12	2		378	21	1		1,877	106	12	2 1	8	:	2 15.48%
33		Retail - Qualifying Revolving		392	1			14	(0		227	7	1	1 0	0		0 43.56%
34		Retail - Purchased receivables		0	C			0	(0		0	0	(0	0	(ა -
35		Retail - Other Retail		241	2	2		72	2	2		250	20	2	2 0	1		1 56.89%
36		Retail - Other Retail - Of Which: SME		0	C)		0	(0		0	0	(0 0	0		J -
37		Retail - Other Retail - Of Which: non-SME		241	2	2		72	2	2		250	20	2	2 0	1	:	1 56.89%
38		Collective investments undertakings (CIU)		0	C	0	0	0	(0		0	0	(0	0	(ა -
39		Equity		0	C			0	(0		0	0	(0	0		ა -
40		Securitisation																
41		Other non-credit obligation assets		0	C			0	(0		0	0	(0 0	0	(ა -
42		TOTAL		2,614	15	39,043	1,462	464	24	4 15,755		0 35,882	6,603	1,372	2 64	143	35	5 25.88%

											Restated							
											31/12/2024*							
					Exposur	e values			Risk exp	osure amounts								
				A-IRB		F-	-IRB	A-I	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 1 exposur	e for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposu
43		Central banks	, , ,	0	(0 0		0 (0 (C	0	0	0 0	0	- ر
44		Central governments		0	(91	1	0 0		0 (0 94		0	0	0 0	0) -
45		Regional governments or local authorities		0	() () (0 0		0 (0 (C	0	0	0 0	0) -
46		Public sector entities		0	() () (0 0		0 (0 (C	0	0	0 0	0	<i>y</i> -
47		Institutions				() (0		(0 1,334		0	0	0 0	0) -
48		Corporates		0	(3,028	6.5	5 0		0 1,186	5	0 2,158	677	7 6	3	5 6	5 24	37.6
49		Corporates - Of Which: Specialised Lending		0	(1,116	6 4:	5 0		0 450)	0 848	142	2 4	3	3	3 20	37.65 0 47.20
50		Corporates - Of Which: SME general corporates		0	(243	3	0		0 59	9	0 153	89	9	0	0 0	0	36.1
51		Corporates - Of Which: Purchased receivables		0	() () (0		0 (0 (C	0	0	0 0	0) -
52		Retail		0	(0		0		(C	0	0	0 0	0) -
53	LUXEMBOURG	Retail - Secured by residential estate property		0	(0		0		(C	0	0	0 0	0	· -
54		Retail - Qualifying Revolving		0	(0		0		(C	0	0	0 0	0	· -
55		Retail - Purchased receivables		0	(0		0		(C	0	0	0 0	0) -
56		Retail - Other Retail		0	(0		0		(C	0	0	0 0	0) -
57		Retail - Other Retail - Of Which: SME		0	()		0		0		(C	0	0	0 (0	<i>j</i> -
58		Retail - Other Retail - Of Which: non-SME		0	(0		0		(C	0	0	0 0	0	<i>)</i> -
59		Collective investments undertakings (CIU)		0	() ()	0		0		0 (C	0	0	0 0	0	<i>)</i> -
60		Equity		0	()		0		0		(C	0	0	0 0	0	/-
61		Securitisation						_										
62		Other non-credit obligation assets		0	(2 110		0		0 1 199		0 2.596	677	0	0	0 0	0) - 1 37.61

										Restated							
								D'-1		31/12/2024*							
					ure values				sure amounts		-						
			A-II	RB	F-IR	В	A-II	RB	F-	IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(mln E	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	for Stage 3 exposure	Stage 3 exposure
64		Central banks	(0 0		0		0 0		0	0	0	0	0 0	C	J -
65		Central governments	()	0 826		0		0 66		0 71	5	3	0	0 0	0	<i>j</i> -
66		Regional governments or local authorities)	0 0		0		0 0		0	0	0	0	0	0	<i>J</i> -
67		Public sector entities)	0 0		0		0 0		0	0	0	0	0	0	<i>y</i> -
68		Institutions			96	(0		25		0 6	4	0	0	0 0	0	<i>y</i> -
69		Corporates)	0 3,281	(0		0 1,453		0 2,68	1 3	47	0	3 4	C	<i>)</i> -
70		Corporates - Of Which: Specialised Lending	()	0 3,016	(0		0 1,313		0 2,42	5 3:	25	0	3 4	C	<i>y</i> -
71		Corporates - Of Which: SME general corporates			0 1		0		0 1		0	1	0	0	0	0	<i>)</i> -
72		Corporates - Of Which: Purchased receivables			0 0		0		0 0		0	0	0	0	0	0	<i>)</i> -
73		Retail)	0		0		0			0	0	0	0	0	<i>y</i> -
74	UNITED STATES	Retail - Secured by residential estate property)	0		0		0			0	0	0	0	0	<i>y</i> -
75		Retail - Qualifying Revolving)	0		0		0			0	0	0	0	0	<i>y</i> -
76		Retail - Purchased receivables			0		0		0			0	0	0	0	0	<i>)</i> -
77		Retail - Other Retail	C)	0		0		0			0	0	0	0 0	0	<i>)</i> -
78		Retail - Other Retail - Of Which: SME)	0		0		0			0	0	0	0	0	<i>)</i> -
79		Retail - Other Retail - Of Which: non-SME			0		0		0			0	0	0	0	0	<i>)</i> -
80		Collective investments undertakings (CIU)	(0 0		0		0 0		0	0	0	0	0 0	0	<i>)</i> -
81		Equity	(0		0		0			0	0	0	0 0	0	J -
82		Securitisation															
83		Other non-credit obligation assets			0		0		0			0	0	0	0 0) -
84		TOTAL			0 4,203		0		0 1,544		0 3.459	9 3	50	0	3 4) -



	1101.44	catseric Earlacsbarik Girozeritraic	•															
				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-IR		F-I	RR	Δ-	IRB	F-I	RR							
				A III			N.D	^			N.B	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions	
Daviblina				Non defaulted	Defaulted	Non-defaulted	Defaulted	Non defaulted	Dofaultad	Non defaulted	Defaulted	2	2	2	for Stage 1 exposur	e for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposur
RowNum			/mln [IID 0/\	Non-defaulted	Derauited	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85		Central banks	(mln EUR <i>,</i> %)	0	0	0	(Y	0		0	0	0	0	0	C	
86		Central governments		0	0	0	()	0 0		0 0	0	0	0	0 0) 0) -
87		Regional governments or local authorities		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	J-
89		Institutions			-	44	(15		0 17	, 0	0	0	0 0	0) -
90		Corporates		0	0	4,085	(0 0		0 1,333		0 4,429	199	9	0	4 2	2 0	- ر
91		Corporates - Of Which: Specialised Lending		0	0	3,469	(0 0)	0 1,115		0 3,992	197	7	0	4 2	2 0) -
92		Corporates - Of Which: SME		0	0	0	(o c)	0 0		0 0	0	0	0	0 0	0) -
93		Corporates - Of Which: Purchased receivables		0	0	4	(0 0)	0 1		0 4	0	0	0	0 0	0 ر) <u>-</u>
94		Retail		0	0			C)	0		0	0	0	0	0 0	0 ر) -
95	UNITED KINGDOM	Retail - Secured by residential estate property		0	0			C)	0		0	0	0	0	0 0	0) -
96	3111123 1111133 3111	Retail - Qualifying Revolving		0	0			C		0		0	0	0	0	0 0	0) -
97		Retail - Purchased receivables		0	0			C		0		0	0	0	0	0 0	0) -
98		Retail - Other Retail		0	0			C		0		0	0	0	0	0 0	0) -
99		Retail - Other Retail - Of Which: SME		0	0			C		0		0	0	0	0	0 0	0) -
100		Retail - Other Retail - Of Which: non-SME		0	0			C)	0		0	0	0	0	0	0) -
101		Collective investments undertakings (CIU)		0	0	0	(0		0 0		0 0	0	0	0	0 0	0) -
102		Equity		0	0			C		0		0	0	0	0	0 0	0) -
103		Securitisation																
104		Other non-credit obligation assets		0	0			C)	0		0	0	0	0	0 0	0) -
105		TOTAL		0	0	4,129	(0		0 1,348		0 4,446	199	9	0	4 2	2 0	- ر

											Restated							
											31/12/2024*							
					Exposure	e values			Risk expos	ure amounts								
				A-IRB		F-IR	RB	A-I	RB	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	e Stage 3 exposure
106		Central banks		0	C	0	0	0	C	0		0 0	0	(0 0	0)) -
107		Central governments		0	C	275	0	0	C	37		0 251	. 0	(0 0	0)) -
108		Regional governments or local authorities		0	C	0	0	0	C	0		0 (0	(0 0	0)) -
109		Public sector entities		0	C	0	0	0	C	0		0 0	0	(0	0) -
110		Institutions				604	0			90		0 352	2 0	(0	0)) -
111		Corporates		0	C	3,580	40	0	C	1,202		0 2,748		40	0 5	11	L ·	7 17.39%
112		Corporates - Of Which: Specialised Lending		0	0	2,405	40	0	C	705		0 2,061	. 265	40	0 2	5		7 17.39%
113		Corporates - Of Which: SME general corporates		0	0	37	0	0	C	15		0 30) 6	(0 2	0		0 -
114		Corporates - Of Which: Purchased receivables		0	0	0	0	0	C	0		0 0	0	(0	0) -
115		Retail		0	0			0	C			(0	(0	0) -
116	FRANCE	Retail - Secured by residential estate property		0	0			0	C			(0	(0	0)	0 -
117		Retail - Qualifying Revolving		0	0			0	C			(0	(0	0)	0 -
118		Retail - Purchased receivables		0	0			0	C			(0	(0	0)	0 -
119		Retail - Other Retail		0	0			0	C			(0	(0	0)) -
120		Retail - Other Retail - Of Which: SME		0	C			0	C			(0	(0	0)	0 -
121		Retail - Other Retail - Of Which: non-SME		0	C			0	C			(0	(0	0)	0 -
122		Collective investments undertakings (CIU)		0	C	0	0	0	C	0		0	0	(0	0		0 -
123		Equity		0	C			0	C				0	(0	0		0 -
124		Securitisation																
125		Other non-credit obligation assets		0	C			0	C			(0	(0 0	0) -
126		TOTAL		0	0	4.459	40	0	C	1.329		0 3 351	590	Δι	0 5	11		7 17 39%

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expos	ure amounts								
				A-IRB		F-IR	RB	A-I	RB	F-II	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUD 9/)	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
127		Central banks	(mln EUR, %)	0		0		0	(0	0	0 (0	0	(0 -
128		Central governments		0		103		0 0		6		0 10	3	0 (0 0	0	(0 -
129		Regional governments or local authorities		0		0		0 0	0	0		0	0	0 (0 0	0	(0 -
130		Public sector entities		0	(0		0 0	C	0		0	0	0 (0 0	0	(o -
131		Institutions				149		0		31		0 12	8	0 (0 0	0	(ა -
132		Corporates		0		3,483		0 0	C	982		0 2,52	5 97	4	0 4	6	(ນ -
133		Corporates - Of Which: Specialised Lending		0	(1,820		0	C	551		0 1,34	530	6	0 3	6	(ა -
134		Corporates - Of Which: SME general corporates		0		298		0	C	68		0 25	1 6	4	0	0	(ა -
135		Corporates - Of Which: Purchased receivables		0		0		0	C	0		0	0	0	0	0	(ა -
136	NIETLIEDI ANIDO	Retail		0	(0	C				0	0	0	0	(ა -
137	NETHERLANDS	Retail - Secured by residential estate property		0	(0	C				0	0	0	0	(J -
138		Retail - Qualifying Revolving		0	(0	C				0	0	0	0	(ა -
139		Retail - Purchased receivables		0				0	C				0	0	0	0	(ა -
140		Retail - Other Retail		0	(0	C				0	0	0	0	(ა -
141		Retail - Other Retail - Of Which: SME		0				0	C	D			0	0	0	0	() -
142		Retail - Other Retail - Of Which: non-SME		0				0	C				0	0	0 0	0	() -
143		Collective investments undertakings (CIU)		0	(0		0 0		0		0	0	0	0 0	0	(<u>)</u> -
144		Equity		0				0	С				0	0 (0 0	0	() -
145		Securitisation																
146		Other non-credit obligation assets		0)		0	<u> </u>	, , , , ,			0	(0	0	(<u>)</u> -
147		TOTAL		0		3,735		0		1,019		0 2,75	6 97	4	0 4	6	(<u> 기</u> -

										Restated							
										31/12/2024*							
				Exposu	re values			Risk expos	ure amounts								
			A-I	RB	F-IRB		A-IR	В	F-IR	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
RowNum		(mln EU	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			for Stage 3 exposure	
148		Central banks	(0 0	0	0	C	0	()		0	0 (0 -
149		Central governments		D	0 42	0	0	C	0	(36	5	0	0 (0) (0 -
150		Regional governments or local authorities		D	0 0	0	0	C	0	()		0	0 () () (0 -
151		Public sector entities		D	0 0	0	0	C	0	()		0	0 (0) (0 -
152		Institutions			25	0			7	(59		0	0 (0) (0 -
153		Corporates		D	0 1,422	3	0	C	398	(1,358	3 12	0	3	! 1	1 3	3 99.4
154		Corporates - Of Which: Specialised Lending		D	0 1,079	3	0	C	299	(1,024	12	0	3	. 1	1 3	3 99.4
155		Corporates - Of Which: SME general corporates		D	0 0	0	0	C	0	() ()	0	0 (0) (0 -
156		Corporates - Of Which: Purchased receivables		D	0 0	0	0	C	0	()		0	0 () () (0 -
157	1551 1115	Retail		D	0		0	C			()	0	0 (0) (0 -
158	IRELAND	Retail - Secured by residential estate property)	0		0	C			(0	0 (0) (0 -
159		Retail - Qualifying Revolving		D	0		0	C			(0	0 () () (0 -
160		Retail - Purchased receivables		D	0		0	C			(0	0 () () (0 -
161		Retail - Other Retail		D	0		0	C			(0	0 () () (0 -
162		Retail - Other Retail - Of Which: SME)	0		0	C			(0	0 (0) (0 -
163		Retail - Other Retail - Of Which: non-SME		O Company	0		0	C			()	0	0 (0	0 (0 -
164		Collective investments undertakings (CIU)			0 0	0	0	C	0	()		0	0	0	0	0 -
165		Equity			0		0						0	0 (0	0	0 -
166		Securitisation															
167		Other non-credit obligation assets		D	0		0	C)	0	0 (0	0	0 -
168		TOTAL		0	0 1,488	3	0	<u> </u>	405	(1,454	12	0	3	! 1	1 3	99.4



				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-IRI	8	F-1	IRB	A-I	RB	F-1	IRB				Stock of provisions	Stack of provisions	Stock of provisions	Coverage Rati
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 3 exposure	
169		Central banks	(0	0	0) (0		0 0	(0	0	0	0	0	0	ı –
170		Central governments		0	0	637	′ (0		0 52	(457	0	0	0	0	0	-
171		Regional governments or local authorities		0	0	0) (0		0 0	(0	0	0	0	0	0	<i>i</i> –
172		Public sector entities		0	0	0) (0		0 0	(0	0	0	0	0	0	, <u> </u>
173		Institutions				93	3	0		13	(85	0	0	0	0	0	<i>i</i> –
174		Corporates		0	0	862	! (0		0 263	(853	76	0) 1	. 1	. 0	<i>i</i> –
175		Corporates - Of Which: Specialised Lending		0	0	183	3	0		0 40	(176	12	0	0	0	0	<i>i</i> –
176		Corporates - Of Which: SME general corporates		0	0	11	. (0		0 2	(10	0	0	0	0	0	, -
177		Corporates - Of Which: Purchased receivables		0	0	0) (0		0 0	(0	0	0	0	0	0	, –
178	ALICTRIA	Retail		0	0			0		0		0	0	0	0	0	0	<i>i</i> –
179	AUSTRIA	Retail - Secured by residential estate property		0	0			0		0		0	0	0	0	0	0	, -
180		Retail - Qualifying Revolving		0	0			0		0		0	0	0	0	0	0	, –
181		Retail - Purchased receivables		0	0			0		0		0	0	0	0	0	0	, -
182		Retail - Other Retail		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	, –
184		Retail - Other Retail - Of Which: non-SME		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'	
186		Equity		0	0			0		0		0	0	0	0	0	<u>/</u> 0'	<u> </u> -
187		Securitisation																
188		Other non-credit obligation assets		0	0			0		0		0	0	0	0	0	0'	-
189		TOTAL		0	0	1,592	2	0		0 327		1,395	76	0) 1		. 0'	1-

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expos	ure amounts								
				A-IRB		F-II	RB	A-I	RB	F-II	kB				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
190		Central banks	(20.1, 10)	0	(0		0 0	(0		0) (0 0	(0 -
191		Central governments		0	(172		0 0	(20		0 17	1		0 0	(0 -
192		Regional governments or local authorities		0	(0		0 0	(0		0) () (0 0	(0 -
193		Public sector entities		0	(0		0 0	(0		0) () (0 0	(0 -
194		Institutions				0		0		0		0	0)	0	(0 -
195		Corporates		0	(1,032		0 0	(331		0 72	287	7	0 1	3	3	0 -
196		Corporates - Of Which: Specialised Lending		0	(837		0 0	(263		0 50	7 287	7	0 1	3	3	0 -
197		Corporates - Of Which: SME general corporates		0	(0		0 0	(0		0	2 () (0 0	(D	0 -
198		Corporates - Of Which: Purchased receivables		0	(16		0 0	(3		0 1	5 () (0 0	()	0 -
199	DOLAND.	Retail		0	(0	() () (0	(0 -
200	POLAND	Retail - Secured by residential estate property		0	(0	() () (0 0	()	0 -
201		Retail - Qualifying Revolving		0	(0	() () (0	(0 -
202		Retail - Purchased receivables		0	(D		0	(D) () (0 0	(0 -
203		Retail - Other Retail		0	(0	(0)	0	(0 -
204		Retail - Other Retail - Of Which: SME		0	(0	(0)	0	(0 -
205		Retail - Other Retail - Of Which: non-SME		0	(0	(0)	0	()	0 -
206		Collective investments undertakings (CIU)		0	(0		0 0	(0		0	0		0 0	(0 -
207		Equity		0		O Company		0	(O Company			0) (0	()	J -
208		Securitisation		0	,				,						0 0	,		
209		Other non-credit obligation assets TOTAL		0		1,205		0		350		0 89	1 28	7	0 0			0

											Restated							
											31/12/2024*							
					Exposure	e values			Risk expo	osure amounts								
				A-IRB		F-1	RB	A-II	RB	F-I	RB				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 3 exposure	
211		Central banks	(111111 2011, 70)	0	0	0	C	0		0 0		0 0	0	C) 0	, <u> </u>
212		Central governments		0	0	393	С	0		0 184		0 297	60	C	C) 2	2 0	, -
213		Regional governments or local authorities		0	0	0	C	0		0 0		0 0	0	C	C	0	0	-
214		Public sector entities		0	0	0	C	0		0 0		0 0	0	C	C	0	0 ر	, -
215		Institutions				13	C)		5		0 0	0	C	0	0	0 ر	, –
216		Corporates		0	0	893	C	0		0 308		0 780	0	C)	L C	'0	, -
217		Corporates - Of Which: Specialised Lending		0	0	862	C	0		0 296		0 768	0	C)	L C	0'	, -
218		Corporates - Of Which: SME general corporates		0	0	0	C	0		0 0		0 0	0	C	0	0	0 ر	, -
219		Corporates - Of Which: Purchased receivables		0	0	0	C	0		0 0		0 0	0	C	0	0	0 '0	, -
220	17.41.77	Retail		0	0			0		0		C	0	C	0	0	0 ر	, -
221	ITALY	Retail - Secured by residential estate property		0	0			0		0		C	0	C	0	0	0 ر	, -
222		Retail - Qualifying Revolving		0	0			0		0		C	0	C	0	0	0'	, -
223		Retail - Purchased receivables		0	0			0		0		C	0	C	0	0	0 ر	, -
224		Retail - Other Retail		0	0			0		0		C	0	C	0	0	0 ر	, -
225		Retail - Other Retail - Of Which: SME		0	0			0		0		C	0	C	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME		0	0			0		0		C	0	C	C	0	<u>)</u> 0'	<u> -</u>
227		Collective investments undertakings (CIU)		0	0	0	С	0		0 0		0 0	0	С	C) C	<u>/</u> 0'	<u> -</u>
228		Equity		0	0			0		0		C	0	C	0	0	<u>'</u>	-
229		Securitisation State of the second securities and the second seco								0							2	,
230		Other non-credit obligation assets		0	0	1 300		0		0 498		0 1,077	0		1) 0	2	\
231		TOTAL		U	U	1,299	1	ן ס		U 498	1	1,0//	[60	1	վ 1	<u> </u>	. 0'	1-



		cutsche Landesbank -Girozentrale-																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2025							31/12/2026							31/12/2027			
				1									 			T							
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	ns Stock of provisions are for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions St for Stage 1 exposure for			
Kownum		(mln EUR,	%)																				
1		Central banks		0 (0	O C	0	(-	0	0	(C		0	0 -	(0	(0	0	0	/ -
2		Central governments	3,16	1 320	0 60) 1	0	24	40.00%	3,156	321	64	1		1 2	6 40.009	3,152	2 322	67	1	1	27	40.00%
3		Regional governments or local authorities		0	0 0	0	0	(40.00%		0	() C)	0	0 40.009	5	0 0	(0	0	0	40.00%
4		Public sector entities	73.	5 17	7 1	L C	1	1	36.54%	743	7	3	C)	0	1 36.529	733	3 16	2	1 0	1	1	36.62%
5		Institutions	6,05	0 67	7 12	2 1	0	3	3 24.85%		54	21	. 1		0	4 21.789	6,03	7 62	. 30	1	0	6	20.45%
6		Corporates	47,74	3 13,979	9 2,217	7 35	141	623	28.10%		12,949	2,688	38	1	.31 70	9 26.389	47,616	6 13,167	3,156	37	131	795	25.18%
7		Corporates - Of Which: Specialised Lending	18,60	0 6,078	523	14	70	110	20.96%	18,907	5,547	746	15	6	70 14	4 19.279	18,518	5,704	979	15	73	179	18.29%
8		Corporates - Of Which: SME general corporates	6,98	8 1,855	5 375	6	19	72	19.31%	7,050	1,733	435	6	6	16 8	4 19.30%	6,994	4 1,731	492	6	14	95	19.32%
9	Norddeutsche	Corporates - Of Which: Purchased receivables	23	3 25	5 10	0	1	2	19.39%	237	19	13	C)	0	2 18.579	235	5 18	15	0	0	3	18.12%
10	Nordueutsche	Retail	2,31	5 160	0 27	7 1	9	7	7 27.07%	2,344	120	37	1		6 1	0 28.209	2,335	5 120	46	5 1	7	13	28.81°
11	Landesbank -	Retail - Secured by residential estate property	1,84	7 125	5 22	2 1	7	5	22.01%	1,869	96	30) 1		5	7 23.979	1,862	2 95	38	1	5	9	28.81% 25.03%
12		Retail - Qualifying Revolving	22	6	7 1	L C	0	1	43.23%	227	6	2	. C)	0	1 42.829	226	6	2	0	0	1	42.59%
13	Girozentrale-	Retail - Purchased receivables		0	0	0	0	(35.91%	0	0	(0)	0	0 35.919	6	0	(0	0	0	35.91%
14		Retail - Other Retail	24	2 27	7 4	1 0	2	2	50.40%	248	19	5	C)	1	2 47.60%	247	7 19	6	0	1	3	45.99%
15		Retail - Other Retail - Of Which: SME		0	0	0	0	() -	0	0	(0)	0	0 -	(0		0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	24	2 27	7 4	1 C	2	2	50.40%	248	19	5	C)	1	2 47.60%	247	7 19	(0	1	3	45.99%
17		Collective investments undertakings (CIU)		0 (0	0	0	() -	0	0	(C)	0	0 -	(0 0	(0	0	0	/ -
18		Equity		0 (0	0	0	() -	0	0	(0)	0	0 -	(0	(0	0	0	/ -
19		Securitisation																					
20		Other non-credit obligation assets		0 (0	0	0	() -	0	0	(0)	0	0 -	(0 0	(0	0	0	-
21		TOTAL	60,00	4 14,542	2 2,318	39	152	658	3 28.39%	60,600	13,451	2,812	42	1	.38 75	1 26.69%	59,873	3 13,687	3,304	41	140	843	25.51%

														Baseline Scenario									
						31/12/2025								31/12/2026						31/12/2027			
RowNum			Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure		ns Stock of provisior ure for Stage 2 exposu	ns Stock of pro ure for Stage 3 e	ovisions Cover exposure Stage	erage Ratio - e 3 exposure	tage 1 exposure Stag	e 2 exposure Sta	ge 3 exposure	Stack of provisions Stack of provision	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions of for Stage 1 exposure for	ock of provisions Stores Stage 2 exposure	ck of provisions for stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks		0 (0	0	0	0 -		0	0	(0	0 0) -	(0	0	0	0	0 -	
23		Central governments	5	513		0	0	0	0	40.00%	513	0	(0	0 0	40.00%	6 513	0	0	0	0	0	40.00%
24		Regional governments or local authorities		0 (0	0	0	0	40.00%	0	0	(0	0 0	40.00%	6 (0	0	0	0	0	40.00%
25		Public sector entities	7	735	7	1	0	1	1	36.54%	743	7	3	0	0 1	36.52%	733	16	4	0	1	1	36.62%
26		Institutions	3,0	052 64	1	10	1	0	3	26.21%	3,059	51	17	7 1	0 4	22.89%	3,045	57	25	1	0	5	21.41%
27		Corporates	28,2	7,030	1,67	79	20	76	517	30.81%	28,615	6,427	1,920	0 22	570	29.67%	6 28,310	6,500	2,151	22	63	621	28.85%
28		Corporates - Of Which: Specialised Lending	5,4	122 869	7	74	2	13	21	28.22%	5,501	750	115	3	11 28	3 24.30%	6 5,455	754	157	3	12	35	22.40%
29		Corporates - Of Which: SME general corporates	6,3	1,660	35	55	6	19	66	18.71%	6,446	1,544	411	1 6	16 78	18.92%	6,394	1,542	464	6	14	89	19.10%
30		Corporates - Of Which: Purchased receivables	2	212 25	5 1	10	0	1	2	19.39%	216	19	13	3 0	0 2	18.56%	6 215	18	15	0	0	3	18.10%
31		Retail	2,3	315 160	2	27	1	9	7	27.07%	2,344	120	37	7 1	6 10	28.20%	6 2,335	120	46	1	7	13	28.81%
32	GERMANY	Retail - Secured by residential estate property	1,8	125	5 2	22	1	7	5	22.01%	1,869	96	30	0 1	5 7	7 23.97%	6 1,862	95	38	1	5	9	25.03% 42.59%
33		Retail - Qualifying Revolving	2	226	7	1	0	0	1	43.23%	227	6	2	0	0 1	1 42.82%	6 226	6	2	0	0	1	42.59%
34		Retail - Purchased receivables		0		0	0	0	0	35.91%	0	0	(0	0 0	35.91%	6	0	0	0	0	0	35.91%
35		Retail - Other Retail	2	242 2	7	4	0	2	2	50.40%	248	19	Ę	5 0	1 2	47.60%	6 247	19	6	0	1	3	45.99%
36		Retail - Other Retail - Of Which: SME		0 ()	0	0	0	0 -		0	0	(0 0	0 0) -	(0	0	0	0	0 -	
37		Retail - Other Retail - Of Which: non-SME	2	242 2	7	4	0	2	2	50.40%	248	19	5	0	1 2	47.60%	6 247	19	6	0	1	3	45.99%
38		Collective investments undertakings (CIU)		0		0	0	0	0 -		0	0	(0	0 0	o -	(0	0	0	0	0 -	
39		Equity		0	O .	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	34,8	7,270	1,71	18	23	87	528	30.73%	35,274	6,605	1,977	7 25	71 585	29.59%	6 34,936	6,694	2,227	25	71	641	28.78%

															Baseline Scenario									
							31/12/2025								31/12/2026						31/12/2027			
RowNum			S' (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 expos	ons Stock of provure for Stage 2 exp	visions Stock of posure for Stage	provisions Cov 3 exposure Stag	erage Ratio - Sta e 3 exposure	age 1 exposure Stage	2 exposure Stage 3 ex	xposure f	Stock of provisions Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions Stock of provision ge 2 exposure Stage 3 exposu	ns for Cove ure Stage	erage Ratio - e 3 exposure
43		Central banks		0	C)	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	0	0	0 -	
44		Central governments		94	C)	0	0	0	0	40.00%	94	0	0	0 0	0	40.00%	6 9	04 0	0	0	0	0	40.00%
45		Regional governments or local authorities		0	C)	0	0	0	0 -		0	0	0	0 0	0	-		0 0	0	0	0	0 -	
46		Public sector entities		0	C)	0	0	0	0 -		0	0	0	0 0	0	-		0 0	0	0	0	0 -	
47		Institutions		1,333	C)	0	0	0	0	37.79%	1,333	1	0	0 0	0	37.79%	6 1,33	1	1	0	0	0	37.799
48		Corporates		1,759	1,040	9	9	1	7	29	29.56%	1,790	983	124	1 7	32	25.98%	6 1,73	1,010	153	1	8	36	23.399
49		Corporates - Of Which: Specialised Lending		458	506	6	9	0	5	24	34.02%	496	450	87	1 6	26	29.69%	6 44	8 477	108	1	7	28	26.289
50		Corporates - Of Which: SME general corporates		152	89)	1	0	0	0	11.64%	152	89	2	0 0	0	9.40%	6 15	88	3	0	0	0	8.559
51		Corporates - Of Which: Purchased receivables		0	C)	0	0	0	0 -		0	0	0	0 0	0	-		0 0	0	0	0	0 -	
52		Retail		0	С)	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	0	0	0 -	
53	LUXEMBOURG	Retail - Secured by residential estate property		0	С)	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	0	0	0 -	
54		Retail - Qualifying Revolving		0	C)	0	0	0	0 -		0	0	0	0 0	0	-		0 0	0	0	0	0 -	
55		Retail - Purchased receivables		0	C)	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	0	0	0 -	
56		Retail - Other Retail		0	C)	0	0	0	0 -		0	0	0	0 0	0	-		0 0	0	0	0	0 -	
57		Retail - Other Retail - Of Which: SME		0	C)	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	C)	0	0	0	0 -		0	0	0	0 0	0	-		0 0	0	0	0	0 -	
59		Collective investments undertakings (CIU)		0	C)	0	0	0	0 -		0	0	0	0 0	0	-		0 0	0	0	0	0 -	
60		Equity		0	С)	0	0	0	0 -		0	0	0	0 0	0	-		0 0	0	0	0	0 -	
61		Securitisation																						
62		Other non-credit obligation assets		0	0)	0	0	0	0 -	20.500/	0	0	0	0 0	0	-	, , , , , ,	0 0	0	0	0	0 -	22.440
63		TOTAL		3,186	1,041	9	9	1	7	29	29.58%	3,217	984	125	1 7	32	26.01%	6 3,16	50 1,012	154	1	8	36	23.44%

													Baseline Scenario										
						31/12	2/2025						31/12/2026							31/12	2/2027		
RowNum		(mln EUR, 9		Stage 2 exposure	Stage 3 exposu			provisions Stock of p 2 exposure for Stage 3	provisions Coverage Ratio - 3 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of po for Stage 1	rovisions Stock of p exposure for Stage 2	provisions Stock of prov 2 exposure Stage 3 ex	visions for Coverage Ratio - posure Stage 3 exposure
64		Central banks		0		0	0	0	0 -	0		0	0	(0) -	0		0	0	0	0	0 -
65		Central governments	71	5	3	0	0	0	0 40.00%	714		3	0 0	(0	40.00%	714	l .	3	1	0	0	0 40.00%
66		Regional governments or local authorities		0)	0	0	0	0 -	0		0	0 0	(0	0 -	0)	0	0	0	0	0 -
67		Public sector entities		0)	0	0	0	0 -	0		0	0 0	(0	0 -	0)	0	0	0	0	0 -
68		Institutions	6	3		0	0	0	0 24.07%	63		0	0 0	(0	22.71%		3	0	0	0	0	0 22.23%
69		Corporates	2,65	3 354	1	21	3	5	5 21.95%	2,626	3	360 4	12 3	Ę	5	21.98%	2,599	36	66	63	3	5	14 22.01%
70		Corporates - Of Which: Specialised Lending	2,39	9 332	2	19	3	5	4 22.03%	2,374	3	39 3	37	<u> </u>	5	3 22.07%	2,349	34	46	55	3	5	12 22.10%
71		Corporates - Of Which: SME general corporates		1)	0	0	0	0 15.34%	1		0	0 0	(0	17.05%	1		0	0	0	0	0 18.10%
72		Corporates - Of Which: Purchased receivables		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 -
74	JNITED STATES	Retail - Secured by residential estate property		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 -
76		Retail - Purchased receivables		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 -
78		Retail - Other Retail - Of Which: SME		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 -
80		Collective investments undertakings (CIU)		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 -
82		Securitisation																					
83		Other non-credit obligation assets		0)	0	0	0	0 -	0		0	0	(0	0 -	0		0	0	0	0	0 -
84		TOTAL	3,43	1 350	5	21	3	5	5 22.13%	3,403	?	363 4	3	Ţ.	5 9	22.17%	3,376	36	69	64	3	5	14 22.20%



			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenari	0									
						31/12/20	025						31/12/2026							31/12/2027	7		
RowNur		(mln EUR, %		Stage 2 exposure	Stage 3 exposur			ovisions Stock of provie exposure for Stage 3 exp	sions Coverage Ratio - osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	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 Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of pourse for Stage 2	ovisions Stock of proving Stage 3 exp	isions for Coverage Ratio - posure Stage 3 exposure
85		Central banks	(0	0	0	0	0	0 -	0		0	0	0 (0) -	(0	0	0	0	0	
86		Central governments	(0	0	0	0	0	0 -	0		0	0	0 (0) -	(0	0	0	0	0	0 -
87		Regional governments or local authorities	(0	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	0 -
89		Institutions	1	7	0	0	0	0	0 11.64%			0	0	0 (0	11.86%	17	7	0	0	0	0	0 11.90%
90		Corporates	4,149	9 44	45	34	3	4	4 13.33%	, , , , , , , , , , , , , , , , , , , ,	43.	35	53	3	<u> </u>	14.13%	4,116	6 42	20	91	3	4	13 14.47% 12 13.92%
91		Corporates - Of Which: Specialised Lending	3,714	4	42	33	3	4	4 12.82%	· · · · · · · · · · · · · · · · · · ·	43.	32 6	51	2	8	13.59%	3,684	4 41	16	88	2	4	12 13.92%
92		Corporates - Of Which: SME	(0	0	0	0	0	0 25.37%			0	0	0 (0	25.37%	(0	0	0	0	0	0 25.37% 0 23.61%
93		Corporates - Of Which: Purchased receivables	4	4	0	0	0	0	0 23.61%	6 4		0	0	0 (0	23.61%	4	4	0	0	0	0	0 23.61%
94		Retail	(0	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	0 -
96		Retail - Qualifying Revolving		0	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	0 -
98		Retail - Other Retail		0	0	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	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	0 -
101		Collective investments undertakings (CIU)	(0	0	0	0	0	0 -	0		0	0	0 (0) -	(0	0	0	0	0	0 -
102		Equity		0	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	0	0 -
105		TOTAL	4,160	6 44	45	34	3	4	4 13.33%	6 4,147	43.	35	53	3	ı g	14.13%	4,133	3 42	20	91	3	4	13 14.47%

														Baseline Scenario									
						31/12/20	25							31/12/2026						31/12/2027			
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of prov for Stage 1 ex	visions Stock of pro posure for Stage 2 e	ovisions Stock of exposure for Stag	of provisions Cov ge 3 exposure Stag	erage Ratio - Sta e 3 exposure	age 1 exposure Stage	2 exposure Stage 3 ex	xposure fo	Stock of provisions Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			ns Stock of provisions for ure Stage 3 exposure	
106		Central banks		0	0	0	0	0	0 -		0	0	0	0 (0 0	-		0 0	r	,	S	0	0 -
107		Central governments	25	51	0	0	0	0	0	40.00%	251	0	0	0 (0 0	40.00%	6 25	0	C	, (ນ	0	0 40.00
108		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	0	0 (0 0	-		0 0	С	,	J	0	J -
109		Public sector entities		0	0	0	0	0	0 -		0	0	0	0 (0 0	-		0 0	C	,	J	0	J -
110		Institutions	35	52	0	0	0	0	0	18.52%	351	1	0	0	0	17.79%	⁶ 35	51 1	1		J	0	0 17.69
111		Corporates	2,36	61 92	27	90	2	7	13	14.40%	2,429	836	113	2	6 16	14.35%	2,40	834	136	7	2	6 1	9 14.32
112		Corporates - Of Which: Specialised Lending	1,71	12 57	73	81	1	5	12	14.70%	1,787	484	95	1	4 14	14.82%	6 1,77	73 483	110	1	1	5 1	.6 14.92
113		Corporates - Of Which: SME general corporates		0 3	35	1	0	0	0	4.37%	0	33	3	0 (0	4.36%	6	0 32	4	<u>, </u>	<u>ي</u>	0	0 4.36
114		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	<u>, </u>)	0	<u>) - </u>
115		Retail		0	0	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	<u>, </u>	J	0	<u>) - </u>
116	FRANCE	Retail - Secured by residential estate property		0	0	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	<u>/</u>	י	0	<u>) - </u>
117		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0	0	0 (0 0	-		0 0	0	<u>/</u>	י	0	<u>) - </u>
118		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	0	0 (0 0	-		0 0	0	<u> </u>	י	0	<u>) - </u>
119		Retail - Other Retail		0	0	0	0	0	0 -		0	0	0	0 (0 0	-	(0 0	0	<u> </u>	ון	0	<u>) - </u>
120		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	0	0 (0 0	-		0 0	0	<u>, </u>	י	0	<u>) - </u>
121		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0	0 (0 0	-		0 0	0	<u>, </u>	ז	0	<u>) - </u>
122		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	<u>, </u>	ז	0	<u>) - </u>
123		Equity		0	0	0	0	0	0 -		0	0	0	0 (0	-		0 0	0	<u>, </u>	<u>ي</u>	0	<u></u> ე -
124		Securitisation																					
125		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	0	0	0	-		0	C	,	ט	0	ა -
126		TOTAL	2.06	63 03	7	01	2	7	12	14 42%	2 021	927	112	2	6 16	1/1 200	2.01	0 925	12(<u> </u>	2	6	1/ 29

													Baseline Sco	nario									
						31/12/2025							31/12/202	6						31/12/2027			
owNum		Stage 1 exp (mln EUR, %)	osure Stage 2	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	Stock of provi	sions Stock of pro osure for Stage 2 e	ovisions Stock of provisions exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposur
127	Central banks		0	0		0	0 0	0 0 -			0	0	0	0	0	0 -	0	0	C		0		0 -
128	Central governments		102	0		0	0 (0 0	40.00	0% 10)2	0	0	0	0	0 40.00%	102	0	C	(0		0 40.00
129	Regional governments or local authorities		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
130	Public sector entities		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
131	Institutions		128	0		0	0 (0 0	22.31	1% 12	28	0	0	0	0	0 22.37%	128	0	C	(0		0 22.40
132	Corporates		1,943	1,515	4	40	1 16	6 5	11.78	1,90	09 1,51	14	76	1	19	9 11.82%	1,826	1,556	116	:	1 19	1	14 11.8
133	Corporates - Of Which: Specialised Lending		767	1,077	3	36	1 16	6 4	11.87	7% 73	37 1,07	75	67	1	19	8 11.91%	660	1,116	103	:	1 19	1	12 11.9
134	Corporates - Of Which: SME general corporates		249	65		2	0 (0 0	6.25	5% 24	16	66	3	0	0	0 6.33%	244	67	5	(0		0 6.3
135	Corporates - Of Which: Purchased receivables		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
136	Retail		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
NETHERLANDS	Retail - Secured by residential estate property		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
138	Retail - Qualifying Revolving		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
139	Retail - Purchased receivables		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
140	Retail - Other Retail		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
141	Retail - Other Retail - Of Which: SME		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
142	Retail - Other Retail - Of Which: non-SME		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
143	Collective investments undertakings (CIU)		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
144	Equity		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -
145	Securitisation																						
146	Other non-credit obligation assets		0	0		0	0 (0 -			0	0	0	0	0	0 -	0	0	C	(0		0 -

														Baseline Scenario										
						31/12/2025								31/12/2026							31/12/2027			
RowNum		(mln E		e Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 expos	ons Stock of provisions on Stock of provisions on Stage 2 expos	ons Stock of provi ure for Stage 3 exp	isions Covera posure Stage 3	ge Ratio - Stage 1 exposure	l exposure Stage	2 exposure St	tage 3 exposure	Stock of provisions Stock of p for Stage 1 exposure for Stage 2	rovisions Stock of pr exposure for Stage 3 (ovisions Coverage F xposure Stage 3 exp	ntio - Sta _l osure	ge 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for E Stage 3 exposure	
148		Central banks		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	(0	0	0	0 -
149		Central governments		36	0	0	0	0	0	40.00%	36	0	C	0	0	0	40.00%	36	(0	0	0	0
150		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
151		Public sector entities		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
152		Institutions		59	0	0	0	0	0	45.01%	59	0	C	0	0	0	45.01%	59	()	0	0	0	0
153		Corporates	1,2	39 23	3	9	0	1	4	40.31%	1,315	151	14	0	1	5	31.82%	1,233	228	3 2	0	0	2	5
154		Corporates - Of Which: Specialised Lending	9	05 23	2	9	0	1	4	41.30%	983	150	13	0	1	4	32.37%	902	226	5 1	9	0	2	5
155		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
156		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	(0	0	0	0 -
157	1051 4410	Retail		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
158	IRELAND	Retail - Secured by residential estate property		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
159		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
160		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	(0	0	0	0 -
161		Retail - Other Retail		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
162		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	С	0	0	0 -		0	()	0	0	0	0 -
163		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
164		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
165		Equity		0	0	0	0	0	0 -		0	0	C	0	0	0 -		0	()	0	0	0	0 -
166		Securitisation																		,				4
167		Other non-credit obligation assets	4.0	0	0	0	0	0	0 -	40.240/	0	0	0	0	0	0 -	24.020/	0	()	0	0	0	0 -
168		TOTAL	1,3	34 23	3	9	U	1	4	40.34%	1,410	152	14	0	1	5	31.92%	1,328	228	3 2	U	U	۷	р



	Noru	ideutsche Landesbank -Girozentrale-																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	3!	36	
													Baseline Scenario											
						31/12/2025	;						31/12/2026							31/12/202	7			
						Charle of many in	ione Charlest marris	ciana Charle of muscician	Courses Batis				Charle of manufations	Charle of municipal	Charle of musciple and	Course Batia				Charle of manying	Charles Sur	audalana Charlesforn	visions for Common D	Air .
			Stage 1 exposu	e Stage 2 exposur	re Stage 3 exposure	for Stage 1 expo	osure for Stage 2 exp	sions Stock of provision osure for Stage 3 exposur	re Stage 3 exposure	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				ovisions for Coverage Ra exposure Stage 3 expo	
RowNum														3										
			(mln EUR, %)																					
169		Central banks		0	0	0	0	0	0 -	0	0	0	0	(0	-	0	(0	0	0	0	0 -	
170		Central governments		157	0	0	0	0	0 40.00%	457	0	0	0)	0	40.00%	457	(0	0	0	0	0 4	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 -	
172		Public sector entities		0	0	0	0	0	0 -	0	0	0	0)	0	-	0)	0	0	0	0	0 -	
173		Institutions		85	0	0	0	0	0 15.09%	85	0	0	0	(0	14.73%	85	(ס	0	0	0		14.82%
174		Corporates		786	139	3	0	1	1 17.80%	783	139	6	0) 1	1	18.05%	779	140	0	9	0	1		18.03%
175		Corporates - Of Which: Specialised Lending		112	74	1	0	0	0 12.88%	111	74	2	2 0	(0	12.99%	110	74	4	4	0	0		12.96%
176		Corporates - Of Which: SME general corporates		10	0	0	0	0	0 26.65%	10	0	0	0	(0	26.65%	10	(ס	0	0	0	0 7	26.65%
177		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	0	0	0	(0	-	0)	ס	0	0	0	0 -	
178	ALICTRIA	Retail		0	0	0	0	0	0 -	0	0	0	0	(0	-	0	(ס	0	0	0	0 -	
179	AUSTRIA	Retail - Secured by residential estate property		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)	O .	0	0	0	0 -	,
181		Retail - Purchased receivables		0	0	0	0	0	0 -	0	0	0	0)	0	-	0)	O .	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 -	
183		Retail - Other Retail - Of Which: SME		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 -	,
185		Collective investments undertakings (CIU)		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 -	
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 -	
189		TOTAL	1,	329	139	3	0	1	1 18.08%	1,325	140	6	0)	. 1	18.37%	1,321	. 143	1	9	0	1		18.36%

													Baseline Scenario										
						31/12/2	2025						31/12/2026							31/12/202	.027		
RowNun	1	(r	Stage 1 exposure	Stage 2 exposure	Stage 3 exposu			f provisions Stock of performance of Stock of performance of Stage 3	provisions Coverage Ratio - 3 exposure 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	Stock of provi	visions Stock of p posure for Stage 2	rovisions Stock of provis exposure Stage 3 exp	sions for Coverage Ratio - osure Stage 3 exposure
190		Central banks		0	0	0	0	0	0 -	0		0	0 0	() -	(0	0	0	0	0 -
191		Central governments	1	70	0	0	0	0	0 40.00%	169		1	0 0	() (40.00%	169	Э	1	1	0	0	0 40.00
192		Regional governments or local authorities		0	0	0	0	0	0 -	0		0	0 0	() () -	(0	0	0	0	0 -
193		Public sector entities		0	0	0	0	0	0 -	0		0	0 0	() () -	(0	0	0	0	0 -
194		Institutions		0	0	0	0	0	0 -	0		0	0 0	() () -	(0	0	0	0	0 -
195		Corporates	4	73 5	17	17	0	5	2 11.33%	467	50	3	32 0	5	5	11.34%	548	3 41	13	46	0	4	5 11.37
196		Corporates - Of Which: Specialised Lending	2	50 5	16	16	0	5	2 10.79%	255	50	17 3	31 0	5	5 3	10.80%	338	3 41	11	45	0	4	5 10.81
197		Corporates - Of Which: SME general corporates		2	0	0	0	0	0 32.91%	2		0	0 0	() (32.91%	6	2	0	0	0	0	0 32.91
198		Corporates - Of Which: Purchased receivables		16	0	0	0	0	0 25.40%			0	0 0	() (25.40%	6 16	5	0	0	0	0	0 25.40
199	501.115	Retail		0	0	0	0	0	0 -	0		0	0 0	() () -	(0	0	0	0	0 -
200	POLAND	Retail - Secured by residential estate property		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 -
202		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0 0	() () -	(D	0	0	0	0	0 -
203		Retail - Other Retail		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 -
205		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0		0	0 0	() () -	(0	0	0	0	0 -
206		Collective investments undertakings (CIU)		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		0	0	0	0	0	0 -	0		0	0 0	(0	0 -	()	0	0	0	0	0 -
210		TOTAL	6	43	17	17	0	5	2 11.68%	636	50	9 3	32 0	5	5	11.77%	6 717	7 41	14	47	1	4	6 1

													Baseline Scenario										
						31/12/2	2025						31/12/2026							31/12	2/2027		
RowNum		(mln EUR, ¹		Stage 2 exposure	Stage 3 exposu	re Stock of pro for Stage 1 e	ovisions Stock of exposure for Stage	f provisions Stock of post 2 exposure for Stage 3	rovisions Coverage Ratio - exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pr e for Stage 1	rovisions Stock of p exposure for Stage 2	provisions Stock of provisions Stage 3 expos	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	0	0 -
212		Central governments	13	33 2	23	2	0	0	1 40.00%	132	2	23	3 0	(0 1	40.00%	130	222	2	5	0	0	2 40.00%
213		Regional governments or local authorities		0	0	0	0	0	0 -	0		0	0 0	(0 0	-	0) (S	0	0	0	0 -
214		Public sector entities		0	0	0	0	0	0 -	0		0	0 0	(0 0	-	0) (٥	0	0	0	0 -
215		Institutions		0	0	0	0	0	0 -	0		0	0 0	(0 0	-	0) (S	0	0	0	0 -
216		Corporates	77	74	3	3	1	0	1 23.80%	769		5	5 1		1 1	23.75%	764	1 8	8	8	1	1	2 23.76%
217		Corporates - Of Which: Specialised Lending	76	53	3	3	1	0	1 23.33%	758		5	5 1	:	1 1	23.30%	752	2 8	8	7	1	1	2 23.30%
218		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 5.70%	0		0	0 0	(0	5.70%	0		J	0	0	0	0 5.70%
219		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0		0	0 0	(0 0	-	0		J	0	0	0	0 -
220	IT 4137	Retail		0	0	0	0	0	0 -	0		0	0 0		0	-	0		ა	0	0	0	0 -
221	ITALY	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0		0	0 0		0	-	0		ა	0	0	0	0 -
222		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0	0	(0	-	0	0	J	0	0	0	0 -
223		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0	(0	-	0		J	0	0	0	0 -
224		Retail - Other Retail		0	0	0	0	0	0 -	0		0	0	(0	-	0		J	0	0	0	0 -
225		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0	0 0	(0	-	0)	J	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	J	0	0	0	0 -
227		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0 0	(0 0	-	0	0	ז	0	0	0	0 -
228		Equity Securitisation		0	0	0	0	0	0 -	0		0	0 0		0 0	-	0) (J	0	0	0	0 -
229							0	0				0	0 0										
230		Other non-credit obligation assets	00	7 2	0	4	0	0	0 -	0	2	28	0 0		1 2	20.220/	004)	0	12	- 0	2	4 30.28%
231		TOTAL	90	2.	20	4	1	υĮ	1 30.16%	901		28	8 1	-	1 3	30.23%	894	1 230	<u></u>	13	1		4 30.28%



			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			
		Sta (mln EUR, %)	age 1 exposure S	tage 2 exposure Sta	age 3 exposure	Stock of provisions Stock of prov for Stage 1 exposure for Stage 2 exp	isions Stock of provisio posure for Stage 3 exposi	ns Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions St for Stage 2 exposure for		
	Central banks		0	0	0	0	0	0 -	0	0		0	0	C	-	0		0	0	0	0 -	
	Central governments		3,098	382	61	1	1	25 40.00%	3,073	402	2 66	1	1	27	40.00%	3,068	4	02	71	. 1	29	
	Regional governments or local authorities		0	0	0	0	0	0 40.00%	0	0) (0	0	C	40.00%	0		0	0 (0	0	
	Public sector entities		723	28	2	0	2	1 38.19%	721	28	3	. 0	2	1	40.68%	711		37	6 (2	2	
	Institutions		5,593	516	20	2	1	5 23.12%	5,671	355	103	2	2	31	30.56%		33	25 15	51	. 2	35	
	Corporates		45,288	16,201	2,450	64	426	755 30.81%	43,971	16,737	3,232	88	549	974	30.14%	39,938	19,9	09 4,09	92 69	634	1,256	3
	Corporates - Of Which: Specialised Lending		17,381	7,171	649	26	199	148 22.79%	17,065	7,128	1,008	37	210	237	23.47%	15,405	8,4	56 1,34	10 30	266	339	
	Corporates - Of Which: SME general corporates		6,632	2,181	404	12	59	106 26.32%	6,496	2,220	501	17	93	136	27.13%	5,964	2,6	23 63	30 14	111	180	
Norddeutsche	Corporates - Of Which: Purchased receivables		233	24	11	0	2	3 22.19%	231	22	2 15	0	1	4	23.94%	230		21	17	1	4	
	Retail		2,291	180	30	2	15	9 28.57%	2,280	177	7 44	. 2	12	13	30.82%	· · · · · · · · · · · · · · · · · · ·		75	55	. 11	18	
Landesbank -	Retail - Secured by residential estate property		1,831	139	25	1	12	6 24.09%	1,823	136	35	1	9	10	27.42%	1,816	1:	34	15	. 9	13	
	Retail - Qualifying Revolving		225	8	1	0	0	1 43.11%	225	8	3	. 0	0	1	42.72%	225		7	3	0	1	
Girozentrale-	Retail - Purchased receivables		0	0	0	0	0	0 35.91%	0	0) (0	0	C	35.91%	0		0	0 (0	0	
	Retail - Other Retail		234	34	4	0	3	2 49.41%	233	34	1	0	2	3	46.50%	231	;	34	8 (2	3	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	0	0	0	0	C	-	0		0	0	0	0 -	
	Retail - Other Retail - Of Which: non-SME		234	34	4	0	3	2 49.41%	233	34	1	0	2	3	46.50%	231	;	34	8	2	3	4
	Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	0	0	0	0	C	-	0		0	0	0	0 -	
	Equity		0	0	0	0	0	0 -	0	0)	0	0	C	-	0		0	0 (0	0 -	
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	0	0	0	C	-	0		0	0	0	0 -	
	TOTAL		56,993	17,308	2.563	69	446	793 30.95%	55.716	17.700	3.448	92	566	1.047	30.37%	51.642	20.8	47 4.3	75 73	650	1,340	3

												Advers	e Scenario									
						31/12/2025							12/2026						31/12/2027			
RowNum			Stage 1 expos	ire 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	Stage 1 exposure	Stage 2 exposure		f provisions Stock of pro e 1 exposure for Stage 2 ex	isions Stock of provision posure for Stage 3 exposu	ns Coverage Ratio - ire Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		S Stock of provisions St e for Stage 2 exposure for	ock of provisions C Stage 3 exposure St	overage Ratio - tage 3 exposure
22		Central banks		0	0 0	0		0 -		0	0	0	0	0	0 -	C	0	0 (0	0 0	0 -	
23		Central governments		513	0 0	0		0	40.00%	513	0	0	0	0	0 40.009	% 513	3	0	0	0 0	0	40.00%
24		Regional governments or local authorities		0	0 0	0)	0	40.00%	0	0	0	0	0	0 40.009	% C	0	0 (0	0 0	0	40.00%
25		Public sector entities		723	28 2	2	2	1	38.19%	721	28	4	0	2	1 40.689	% 711	1 3	7	6	0 2	2	42.36%
26		Institutions		2,784 32	28 15	5 2	. 1	4	23.96%	2,866	233	28	1	1	6 21.499	% 2,851	1 230	6 39	9	1 1	8	20.78%
27		Corporates	2	7,096 8,08	1,781	. 40	246	611	34.32%	26,101	8,661	2,199	58	361	33.919	% 22,780	11,442	2,740	0 4	3 426	938	34.22%
28		Corporates - Of Which: Specialised Lending		5,269 1,00	08 89	6	43	27	30.85%	5,190	1,025	151	12	45	45 29.909	% 4,202	1,94	5 219	9	8 80	69	34.22% 31.69%
29		Corporates - Of Which: SME general corporates		5,043 1,97	75 383	11	. 56	100	26.14%	5,912	2,015	474	17	90	27.199	5,384	2,419	9 598	1	3 108	172	28.83%
30		Corporates - Of Which: Purchased receivables		212	24 11	. С) 2	3	22.19%	210	22	15	0	1	4 23.969	% 209	9 2:	1	7	0 1	4	25.44%
31		Retail		2,291 18	30) 2	15	9	28.57%	2,280	177	44	2	12	13 30.829	% 2,272	2 17!	5 55	5	1 11	18	32.22%
32	GERMANY	Retail - Secured by residential estate property		,831	39 25	1	. 12	6	24.09%	1,823	136	35	1	9	10 27.429	1,816	5 134	4 45	5	1 9	13	29.36%
33		Retail - Qualifying Revolving		225	8 1	. С	0	1	43.11%	225	8	2	0	0	1 42.729	% 225	5	7	3	0 0	1	42.54%
34		Retail - Purchased receivables		0	0	0	0	0	35.91%	0	0	0	0	0	0 35.919	% C	0	0	0	0 0	0	35.91%
35		Retail - Other Retail		234	34 4	C)	2	49.41%	233	34	6	0	2	3 46.509	% 231	1 34	4	8	0 2	3	45.20%
36		Retail - Other Retail - Of Which: SME		0	0 0	0	0	0 -	-	0	0	0	0	0	0 -	C	0	0 (0	0 0	0 -	
37		Retail - Other Retail - Of Which: non-SME		234	34 4	C	3	2	49.41%	233	34	6	0	2	3 46.509	% 231	1 34	4	8	0 2	3	45.20%
38		Collective investments undertakings (CIU)		0	0 0	0	0	0 -	-	0	0	0	0	0	0 -	C	0	0	0	0 0	0 -	
39		Equity		0	0 0) C	0	0 -	-	0	0	0	0	0	0 -	C	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 -	C	0	0 (0	0 0	0 -	
42		TOTAL	3	8,408 8,62	1,829	43	264	624	34.14%	32,482	9,100	2,275	61	375	33.719	% 29,127	7 11,890	0 2,840	0 4	6 440	966	34.02%

													Adverse Scenario											
						31/12/2025							31/12/2026							31/12/2027				
RowNum		(mIn I	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 Conference of for Stage 3 exposure of Stage 3	coverage Ratio - tage 3 exposure	Stage 1 exposure St	itage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions e for Stage 2 exposure	Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision are for Stage 2 exposu	ns Stock of provi	sions Coverag osure Stage 3 (ge Ratio - exposure
43		Central banks		0	0 0	0	(0 -		0	0	0		0	0 0) -	(0	0	0	0	0	0 -	
44		Central governments		94	0 0	0		0	40.00%	94	0	0		0	0 0	40.00%	% 94	4	0	0	0	0	0	40.00%
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	0 -	
47		Institutions	1,3	32	1 1	0		0	37.79%	1,331	2	1		0	0 (37.79%	6 1,330	0	2	1	0	0	0	37.79%
48		Corporates	1,5	16 1,27	0 112	2	2:	2 34	29.94%	1,503	1,236	159		2 1	9 44	27.46%	6 1,485	5 1,2	<u>1</u> 10 <u>2</u> 1	J3	1	19	53	26.34%
49		Corporates - Of Which: Specialised Lending	2	87 66	55 81	1	13	3 26	32.09%	284	633	115		1 1	.4 33	3 28.40%	6 276	6	JO9 1/	48	1	14	39	26.41% 26.19%
50		Corporates - Of Which: SME general corporates	1	36 10	25	0		1 0	19.16%	135	105	3		0	1 1	1 23.11%	6 134	4 1	۵4	4	0	1	1	26.19%
51		Corporates - Of Which: Purchased receivables		0	0 0	0		0 -		0	0	0		0	0 0) -	(0	0	0	0	0	0 -	
52	1111/51/45 0115 0	Retail		0	0 0	0		0 -		0	0	0		0	0 0) -	(O .	0	0	0	0	0 -	
53	LUXEMBOURG	Retail - Secured by residential estate property		0	0 0	0		0 -		0	0	0		0	0 0) -	(O .	0	0	0	0	0 -	
54		Retail - Qualifying Revolving		0	0 0	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) -	(O .	0	0	0	0	0 -	
56		Retail - Other Retail		0	0 0	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	0	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	0 -	
60		Equity		0	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	2.0	0 42 1 27	0 0	0		0 -	20.000/	2 027	1 238	0		0	0 0	J -	/ 3.000	1 1 1	212	0	0	10	0 -	26.42%
63		TOTAL	2,9	42 1,27	113	2		2 34	29.98%	2,927	1,238	160		2 1	9 42	27.53%	⁶ 2,909	9 1,2	12 20	.4		19	54	26.42%

													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 exposu	re Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions Co for Stage 3 exposure St	overage Ratio - age 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposi	Stock of provision for Stage 1 exposu	ns Stock of provisions are 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 exposur	s Stock of provisions Sto e for Stage 2 exposure for	ock of provisions Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks		0	0 (0	,	0 -		0	(0	0	0 (0 0	-	0)	0	0	0 0	0 -	
65		Central governments		714	3 (0	,	0	40.00%	714		3	1	0 (0 0	40.00%	713	3	3	1	0	0	40.00%
66		Regional governments or local authorities		0	0 (0	,	0 -		0	(0	0	0 (0 0	-	0)	0	0	0	0 -	
67		Public sector entities		0	0 (0	,	0 -		0	(0	0	0 (0 0	-	0)	0	0	0	0 -	
68		Institutions		63	0 0	0	,[<u>'</u>	0	24.07%	63	(0	0	0	0	23.49%	63		0	0	0	0	22.99%
69		Corporates	2	498 50	02 28	8 5		7	25.95%	2,472	505	5	51	5 14	4 15	30.27%	2,447	50)7	4	5 14	25	33.62%
70		Corporates - Of Which: Specialised Lending	2	245 49	81 24	4	, <u>1</u> ,	6	26.56%	2,222	484	4	45	5 14	4 14	31.45%	2,199	48	36	.6	5 14	23	35.22%
71		Corporates - Of Which: SME general corporates		1	0	0		0	15.27%	1	(0	0	0	0	17.33%	1		0	0 /	٥ 0	0	18.39%
72		Corporates - Of Which: Purchased receivables		0	0	0	<u> </u>	0 -		0	(0	0	0	0	-	0)	0	0 ′	<u>)</u> 0	0 -	
73		Retail		0	0 (0		0 -		0	(0	0	0	0	-	0)	0	0 /	J 0	0 -	
74	UNITED STATES	Retail - Secured by residential estate property		0	0 0	0		0 -		0	(0	0	0	0	-	0)	0	0 /	J 0	0 -	
75		Retail - Qualifying Revolving		0	0 (0	(0 -		0	(0	0	0	0	-	0)	0	0 ′	<u>)</u> 0	0 -	
76		Retail - Purchased receivables		0	0 (0	(0 -		0	(0	0	0	0	-	0)	0	0 ′	<u>)</u> 0	0 -	
77		Retail - Other Retail		0	0 (0		0 -		0	(0	0	0	0	-	0)	0	0 ′	<u>)</u> 0	0 -	
78		Retail - Other Retail - Of Which: SME		0	0	0	<u> </u>	0 -		0	(0	0	0	0	-	0)	0	0 ′	ა <u></u> 0	0 -	
79		Retail - Other Retail - Of Which: non-SME		0	0	0	<u>/</u>	0 -		0	(0	0	0	0	-	0)	0	0	٥ o	0 -	
80		Collective investments undertakings (CIU)		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	٥ <u></u> 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 -	
84		TOTAL	3	276 50	05 28	8 5	J 1	3 7	26.10%	3.249	508	8	52	5 14	4 16	30.36%	3.224	5:	.0	5	5 14	25	33.67%



			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scena										
						31/12/2025							31/12/2020	5						31/12/2027			
RowNum		(mln EUR, 9		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 expos	Stock of provise for Stage 1 expo	ions Stock of provisionsure for Stage 2 expos	ns 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 Sto for Stage 2 exposure for	ck of provisions stage 3 exposure	Coverage Ratio Stage 3 exposur
85	Central banks		(0	0	0	0 0	(0 -	0		0	0	0	0 0	-	(0	0 (0	0 -	·
86	Central governments			0	0	0	0)	0 -	0		0	0	0	0	-	(0	0	0	0 -	
87	Regional governments or local author	ties		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		12	2	5	0	0 0)	0 11.85%	12		5	0	0	0 0	13.12%	12	2	5	0 (0	0	12.99
90	Corporates		3,866	6 70	5 5	9	5 28	10	0 17.65%	3,760	74	15	122	10	48 30	24.56%	3,218	1,21	3	97	63	59	30.0 ² 29.82
91	Corporates - Of Which: Specialised	Lending	3,464	4 66	57 5	7	5 27	10	0 17.11%	3,360	7:	10	117	10	48 28	24.08%	2,820	1,17	9 1	39	62	56	29.8
92	Corporates - Of Which: SME			0	0	0	0	(0 27.71%	0		0	0	0	0	29.33%	5		0	0	0	0	30.45 23.61
93	Corporates - Of Which: Purchased	eceivables	4	4	0	0	0	(0 23.61%	6		0	0	0	0	23.61%	5	1	0	0	0	0	23.6
94	Retail			0	0	0	0	(0 -	0		0	0	0	0	-	(0	0	0	0 -	
95 UNITED KIN	Retail - Secured by residential esta	te property		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 -	
97	Retail - Purchased receivables			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 -	
99	Retail - Other Retail - Of Which			0	0	0	0)	0 -	0		0	0	0	0 0	-	(0	0	0	0 -	<u> </u>
100	Retail - Other Retail - Of Which	: non-SME		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	0 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	0 -	,
105	TOTAL		3.878	8 70)8 5	9	5 28	3 10	0 17.65%	3.772	7'	50	123	10	48 30	24.55%	3.230	1.21	7 1	97	63	59	30.04

															Adverse Scenario										
							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	ns Stock of provisior ure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage R Stage 3 exp	Ratio - Stage 1 exposu posure	ire Stage 2 expo	osure Stago	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions of 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	ns Stock of provision ure for Stage 2 exposu	Stock of provisi e for Stage 3 expo	ions Coverage Ratio sure Stage 3 exposur
106		Central banks					o e	0	0 0	0 -		0	0	0	(0 (0	-	(0	0	0	0	0 -
107		Central governments		25	1 ()	0	0	0 0	0	40.00%	251	0	0	(0 (0	40.00%	6 251	L	0	0	0	0	0 40.0
108		Regional governments or local authorities					O	0	0 0	0 -		0	0	0	(0	0		(0	0	0	0	0 -
109		Public sector entities			0		O	0	0 0	0 -		0	0	0	(0	0	-	()	0	0	0	0	0 -
110		Institutions		35	1 1	l	1	0	0 0	0	18.55%	350	1	1	(0	0	18.419	350		2	1	0	0	0 18.4 40 25.3 32 26.1
111		Corporates		2,35	929	9	5	4	22 23	3	23.60%	2,234	1,014	129	3	3 22	31	24.25%	6 2,215	1,00	07 1	56	3	.1	40 25.5
112		Corporates - Of Which: Specialised Lending		1,70	572	2 8	5	3	14 21	1	24.42% 1	1,638	621	106	2	2 13	27	25.10%	1,626	61	.6 1	23	2	.3	
113		Corporates - Of Which: SME general corporates			35	5	2	0	1 0	0	7.23%	0	33	3	(0 :	. 0	9.88%	6	3	31	5	0	1	1 11.4
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	FRANCE	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 -
119		Retail - Other Retail					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		ס	0	0 0	0 -		0	0	0	(0	0	-	(0	0	0	0	0 -

													Adverse Scer	nario									
				1		31/12/2025							31/12/202	26						31/12/2027			1
wNum		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provision sure for Stage 2 exposu	ns Stock of provisions re for Stage 3 exposure	s Coverage F re Stage 3 exp	Ratio - Stage 1 exposui posure	e Stage 2 expos	ure Stage 3 ex	posure Stock of provi	isions Stock of provisoosure for Stage 2 exp	ions Stock of provision osure for Stage 3 exposur	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		s Stock of provisions re for Stage 2 exposure		
127	Central banks	,		0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0 (0 -
128	Central governments		10)2	0	0	0	0	0	40.00%	102	0	0	0	0	0 40.00	% 102	2	0	0	0 ()	0 40.00
129	Regional governments or local authorities			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 -
131	Institutions		12	.8	0	0	0	0	0	23.95%	128	0	0	0	0	0 23.74	% 12	7	1	0	0 ()	0 23.59
132	Corporates		1,70	1,71	7	4	1	35	9	11.89% 1,	579	1,680	139	1	26	12.06	% 1,619	9 1,69	95 1	84	1 25	;	2 12.21
133	Corporates - Of Which: Specialised Lending		53	1,27	5 6	8	1	35	8	11.83%	516	1,237	126	1	25	11.95	% 46:	1 1,25	51 1	66	0 25	3	0 12.06
134	Corporates - Of Which: SME general corporates		24	8 6	6	2	0	0	0	6.46%	244	67	5	0	0	0 6.73	% 24:	1 6	68	7	0 ()	0 6.92
135	Corporates - Of Which: Purchased receivables			0	0	0	0	0	0 -		0	0	0	0	0	0 -	(0	0	0	0 ()	0 -
136	Retail			0	0	0	0	0	0 -		0	0	0	0	0	0 -	(0	0	0	0 ()	0 -
NETHERLANDS	Retail - Secured by residential estate property			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 -
139	Retail - Purchased receivables			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 -
141	Retail - Other Retail - Of Which: SME			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 -
143	Collective investments undertakings (CIU)			0	0	0	0	0	0 -		0	0	0	0	0	0 -	(0	0	0	0 ()	0 -
144	Equity Securitisation			0	0	0	0	0	0 -		0	0	0	0	0	0 -	(0	0	0	0 ()	0 -
145																							
146	Other non-credit obligation assets		1 03	0	-	0	0	0	0 -	11 02%	0	1 681	120	0	0	0 -	0/ 1.9/1	0 1 60	0	0	0 (0 -

													Adverse Scenario										
							31/12/2025						31/12/2026							31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure	provisions Stock of pr 2 exposure for Stage 3	rovisions Cov exposure Stag	verage Ratio - ge 3 exposure	Stage 1 exposure Stage 2 expo	ure Stage 3 exposure		S Stock of provisio e for Stage 2 expos	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	Stock of provisions S for Stage 2 exposure fo		
148		Central banks		(0	0	0 -		0	0	0	0	0 0	-	C		0	0 0	0	0 -	
149		Central governments		36	5 0		0	0	0	40.00%	36	0	0	0	0 0	40.00%	36	5	0	0 0	0	0	40.00%
150		Regional governments or local authorities		C) (0	0	0 -		0	0	0	0	0 0	-	C)	0	0 0	0	0 -	
151		Public sector entities		C) (0	0	0 -		0	0	0	0	0 0	-	C)	0	0 0	0	0 -	
152		Institutions		59	9 0) (0	0	0	45.01%	59	0	0	0	0 0	45.01%	58	3	0	0 0	0	0	45.01%
153		Corporates		1,237	7 231	1	2 1	3	4	33.86%	1,233	226	22	1	2 6	26.83%	1,157	7 29	4 2	.9 1	. 9	7	25.37%
154		Corporates - Of Which: Specialised Lending		904	230	12	2 0	3	4	34.46%	902	225	20	1	2 5	27.02%	827	29	2 2	27 1	. 9	7	25.45%
155		Corporates - Of Which: SME general corporates		(0) (0	0	0 -		0	0	0	0	0 0	-	C		0	0 0	0	0 -	
156		Corporates - Of Which: Purchased receivables		(0) (0	0	0 -		0	0	0	0	0 0	-	C)	0	0 0	0	0 -	
157	IDEL AND	Retail		() () (0	0	0 -		0	0	0	0	0 0	-	C)	0	0 0	0	0 -	
158	IRELAND	Retail - Secured by residential estate property		() () (0	0	0 -		0	0	0	0	0 0	-	C)	0	0 0	0	0 -	
159		Retail - Qualifying Revolving		(0		0	0	0 -		0	0	0	0	0 0	-	C)	0	0 0	0	0 -	
160		Retail - Purchased receivables		C	0		0	0	0 -		0	0	0	0	0 0	-	C)	0	0	0	0 -	
161		Retail - Other Retail		C			0	0	0 -		0	0	0	0	0 0	•	C		0	0	0	0 -	
162		Retail - Other Retail - Of Which: SME		C	0		0	0	0 -		0	0	0	0	0 0	-	C)	0	0 0	0	0 -	
163		Retail - Other Retail - Of Which: non-SME		(0)	0	0	0 -		0	0	0	0	0 0	-	C)	0	0 0	0	0 -	
164		Collective investments undertakings (CIU)		C	0		0	0	0 -		0	0	0	0	0 0	-	С)	0	0 0	0	0 -	
165		Equity		C	0		0	0	0 -		0	0	0	0	0 0	-	С)	0	0 0	0	0 -	
166		Securitisation						0	0			0	0	0	0				0	0 0			
167 168		Other non-credit obligation assets TOTAL		4 222) 224) (0	2	0 -	34.05%	1 227	227	22	1	0 0	27.15%	4 252) 20	5	0	0	0 -	25.68%



	Nora	deutsche Landesbank -On Ozenti ale-																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenar	io									
						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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposu	Stock of provision for Stage 1 expos	ons Stock of provision ure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions Co or Stage 3 exposure Sta	
			(mln EUR, %)																				
169		Central banks		0	0 0	0	0	0		0		0	0	0	0 0	-	(0	0	0	0 -	
170		Central governments	45	7	0 0	0	0	0	40.00%	457		0	0	0	0 0	40.00%	457	7	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 -	
172		Public sector entities		0	0 0	0	0	0		0		0	0	0	0 0	-	(0	0	0	0 -	
173		Institutions	4	9 3	6 0	0	0	0	15.09%	49	;	36	0	0	0 0	15.15%	49	3	6	0	0	0	19.12%
174		Corporates	74	2 18	2 5	0	2	1	18.79%	737	18	82	9	0	2 2	19.70%	733	18:	2 1	0	2	3	20.52%
175		Corporates - Of Which: Specialised Lending	11	1 7	5 2	0	1	0	12.81%	109		75	4	0	0 1	12.89%	108	7:	5	0	0	1	13.06%
176		Corporates - Of Which: SME general corporates	1	0	0 0	0	0	0	26.65%	10		0	0	0	0	26.65%	10		0	0	0	0	26.65%
177		Corporates - Of Which: Purchased receivables		0	0 0	0	0	0		0		0	0	0	0 0	-	(0	0	0	0 -	
178	ALICTRIA	Retail		0	0 0	0	0	0		0		0	0	0	0 0	-	(0	0	0	0 -	
179	AUSTRIA	Retail - Secured by residential estate property		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 -	,
181		Retail - Purchased receivables		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 -	
183		Retail - Other Retail - Of Which: SME		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 -	
185		Collective investments undertakings (CIU)		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 -	
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	1,24	8 21	8 5	1	2	1	18.82%	1,243	2:	19	10	0	2 2	19.76%	1,239	21	9 1	3 0	2	3	20.74%

													Adverse Scena	ario									
						31/12/2025							31/12/2026	5						31/12/2027			
RowNum		Stage 1 ex (mln EUR, %)	oosure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision e for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Rati E Stage 3 expos	io - Stage 1 exposur ure	e Stage 2 exposu	re Stage 3 exp	osure Stock of provis	ions Stock of provisions sure for Stage 2 expos	ns Stock of provisions are for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				visions Coverage Ratio posure Stage 3 exposur
190	Central banks		0	0	()	0	0	0 -		0	0	0	0	0	o -		0	0	0	0	0	0 -
191	Central governments		170	0	()	0	0	0 40	0.00%	69	1	1	0	0	40.00	% 16	67	2	1	0	0	1 40.0
192	Regional governments or local authorities		0	0	()	0	0	0 -		0	0	0	0	0	o -		0	0	0	0	0	0 -
193	Public sector entities		0	0	()	0	0	0 -		0	0	0	0	0) -		0	0	0	0	0	0 -
194	Institutions		0	0	()	0	0	0 -		0	0	0	0	0) -		0	0	0	0	0	0 -
195	Corporates		471	516	20)	1	5	2 11	53%	65	507	35	0	5	12.01	% 54	16 4:	12	19	1	4	6 12.33
196	Corporates - Of Which: Specialised Lending		259	515	19)	0	5	2 11	01%	54	505	34	0	5	11.46	% 33	36 4:	10	18	0	4	6 11.78
197	Corporates - Of Which: SME general corporates		2	0	()	0	0	0 32	2.91%	2	0	0	0	0	32.91	%	2	0	0	0	0	
198	Corporates - Of Which: Purchased receivables		16	0	()	0	0	0 25	5.40%	16	0	0	0	0	25.40	%	16	0	0	0	0	0 32.91 0 25.40
199	Retail		0	0	()	0	0	0 -		0	0	0	0	0) -		0	0	0	0	0	0 -
POLAN	ND 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	0 -
206	Collective investments undertakings (CIU)		0	0	()	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
207	Equity Securitisation		0	0	(0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
208			0		,		0	0	0		0	0	0	0	0			0	0	0	0		
210	Other non-credit obligation assets TOTAL		6/1	516	20		1	5	2 11	.94%	24	508	26	1	5	12.69	0/ 7′	12 4	12	51	1	4	7 13.14

														Adverse Scenario											
							31/12/2025							31/12/2026							31/12/2027				
Re	owNum		(n	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure f	Stock of provisions or Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 expos	ure Stage 3 expos	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposur	s Stock of provisions re 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 provision for Stage 2 expos	ins Stock of pro ure for Stage 3 e	ovisions Covera exposure Stage 3	ge Ratio - exposure
	211		Central banks		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ာ	0	0 -	
	212		Central governments		71 28	4 2	0	1	1	40.00	%	50	303	5	0	1 2	40.00%	6 49	9 30	01	8	ر ک	1	3	40.00%
	213		Regional governments or local authorities		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ر ک	0	0 -	
	214		Public sector entities		0	0	0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ა	0	0 -	
	215		Institutions		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ر ک	0	0 -	
	216		Corporates	7	28 4	8 3	1	1	1	27.83	% 7	23	50	6	1 1	.1 2	33.31%	718	8 5	53	8	1	11	3	36.72%
	217		Corporates - Of Which: Specialised Lending	7	17 4	8 3	1	1	1	27.41	% 7	12	50	6	1 1	.1 2	32.99%	70	7 5	53	8	1	11	3	36.47%
	218		Corporates - Of Which: SME general corporates		0	0 (0	0	0	15.17	%	0	0	0	0	0 0	18.93%	6 (0	0	0 (ر ک	0	0	21.72%
	219		Corporates - Of Which: Purchased receivables		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ر ک	0	0 -	
	220	17.41.77	Retail		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ນ	0	0 -	
	221	ITALY	Retail - Secured by residential estate property		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ນ	0	0 -	
	222		Retail - Qualifying Revolving		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ر ک	0	0 -	
	223		Retail - Purchased receivables		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ນ	0	0 -	
	224		Retail - Other Retail		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ນ	0	0 -	
	225		Retail - Other Retail - Of Which: SME		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (J	0	0 -	
	226		Retail - Other Retail - Of Which: non-SME		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (J	0	0 -	
	227		Collective investments undertakings (CIU)		0	0 (0	0	0 -			0	0	0	0	0 0	-	(0	0	0 (ז	0	0 -	
	228		Equity		0	0 0	0	0	0 -			0	0	0	0	0 0	-	(0	0	0 0	י	0	0 -	
	229		Securitisation						_																
	230		Other non-credit obligation assets		0	0 0	0	0	0 -	00.00		0	0	0	0	0 0	-	(0	0	0	1	0	0 -	
	231		TOTAL	7	99 33	3	1	2	2	33.00	% 7	/3	353	11	1 1	12 4	36.38%	76	/ 35	04 1	0 1	<u> </u>	12	6	38.33%

* 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.



	• •												
			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposure	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	2,176	(0	C	1,826	0	(o c	0	0	0.00%
2		Central governments	291	(0	C	242			o c	1	0	0.00%
3		Regional governments or local authorities	14,540	(16	C	14,380	220		0	4	0	0.00%
4		Public sector entities	5,040	(138	C	4,577	89	1	1 0	1	0	6.31%
5		Multilateral Development Banks	760	(0	C	559		(0	0	0	0.00%
6		International Organisations	411	(0	C	401		(0	0	0	0.00%
7		Institutions	12,399	(29	C	13,109	160		2 1	. 0	0	0.00%
8		Corporates	2,265	40	1,454	52	2,227	205	66	5	6	26	33.0470
9		of which: Other - SME	208	(188	C	152	48	5	5 1	. 5	5	100.00%
10	Norddoutscho	of which: Specialised Lending	0	(0	C	0	0	(0	0	0	0.00%
11	Norddeutsche	Retail	0	1	1 0	1	. 0	0	1	1 C	0	0	1.12%
12	Landesbank -	of which: SME	0	(0	C	0	0	(0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	54	(39	C	47	6	(0	0	0	0.00%
14	Girozentrale-	of which: Residential immovable property	37	(20	C	36	2	(0	0	01	0.00%
15		of which: Commercial immovable property	9	(7	C	9	0	(0	0	0)	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	8	(12	C	2	5	(0	0	0	0.00%
17		Subordinated debt exposures	0	(0	<u>C</u>	0	0	(0	0	0)	0.00%
18		Covered bonds	294	(0	<u>C</u>	297	0	(0	0	0)	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	(0	C	0	0	(0	0	01	0.00%
20		Collective investments undertakings (CIU)	11	(6	<u> </u>	0	0	(0	0	0	0.00%
21		Equity	709		1,119	C	709	0) 0	0	0	0.00%
22		Securitisation	24		200						_		0.0004
23		Other exposures	81	(86	C	0	724	() C	12	0	0.00%

							Restated					
							31/12/2024*	*				
	_		Exposure values	Risk exposure amounts	:							
RowNum		(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted Defaul	Stage 1	1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25		Central banks	1,587		0	1,587	0	(0	0	0.00%
26		Central governments	1 (0	1,567	0) 0	0		0.00%
27		Regional governments or local authorities	14,420	2 8	0	14,334	182) 0	Δ		0.00%
28		Public sector entities	4,601		0	4,221	6	1	0	0	0	6.31%
29		Multilateral Development Banks	0 0	0 0	0	0	0	(0	0	0	0.00%
30		International Organisations	0 (0 0	0	0	0	(0	0	0	0.00%
31		Institutions	12,331	29	0	13,106	10	2	2 1	. 0	0	0.00%
32		Corporates	1,294	3 1,212	13	1,470	194	31	. 5	6	18	58.39%
33		of which: Other - SME	200	182	0	144	48	5	5 1	. 5	5	100.00%
34		of which: Specialised Lending	0 (0	0	0	0	(0	0	0	0.00%
35		Retail	0 (0	0	0	0	(0	0	0	1.12%
36	GERMANY	of which: SME	0 (0	0	0	0	(0	0	0	0.00%
37	GERIVIAINT	Secured by mortgages on immovable property and ADC exposures	41	33	0	34	6	(0	0	0	0.00%
38		of which: Residential immovable property	24	14	0	23	1	(0	0	0	0.00%
39		of which: Commercial immovable property	9	7	0	9	0	(0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	8	12	0	2	5	(0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	(0	0	0	0.00%
42		Covered bonds	294	0	0	297	0	(0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0 (0	0	0	0	(0	0	0	0.00%
44		Collective investments undertakings (CIU)	0 (0	0	0	0	(0	0	0	0.00%
45		Equity	705	0 1,111	0	705	0	(0	0	0	0.00%
46		Securitisation										
47		Other exposures	81	86	0	0 35.755	0	(0	0	0	0.00%
10		TOTAL	25 255	4 2 477	1.4	25 755	200	3/		10	10	E2 000/

								Restated					
								31/12/2024	*				
			Exposure va	alues	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
		(mln EUR, %)											
49		Central banks	239	0	0	C	239		(0	C	0	0.00%
50		Central governments	237	0	0	C	241	C	(0	C	0	0.00%
51		Regional governments or local authorities	0	0	0	C	0	C	(0	C	0	0.00%
52		Public sector entities	0	0	0	C	0	C	(0	C	0	0.00%
53		Multilateral Development Banks	574	0	0	C	464	C	(0	C	0	0.00%
54		International Organisations	60	0	0	C	69	C	(0	C	0	0.00%
55		Institutions	50	0	0	C	0	150	(0	C	0	0.00%
56		Corporates	0	27	0	39	8	3	35	0	C	8	22.69%
57		of which: Other - SME	0	0	0	C	0	C	(0	C	0	0.00%
58		of which: Specialised Lending	0	0	0	C	0	C	(0	C	0	0.00%
59		Retail	0	0	0	C	0	C	(0	C	0	0.00%
60	LLIVENADOLIDO	of which: SME	0	0	0	C	0	C	(0	C	0	0.00%
61	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	0	0	0	C	0	C	(0	C	0	0.00%
62		of which: Residential immovable property	0	0	0	C	0	C	(0	C	0	0.00%
63		of which: Commercial immovable property	0	0	0	C	0	C	(0	C	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	C	(0	C	0	0.00%
65		Subordinated debt exposures	0	0	0	C	0	C	(0	C	0	0.00%
66		Covered bonds	0	0	0	C	0	C	(0	C	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	C	(0	C	0	0.00%
68		Collective investments undertakings (CIU)	11	0	6	C	0	C	(0	C	0	0.00%
69		Equity	1	0	0	С	1	С	(0	C	0	0.00%
70		Securitisation											
71		Other exposures	0	0	0	C	0	C	(0	C	0	0.00%
72		TOTAL	1,173	27	6	39	1,022	153	35	0	C	8	22.69%

				1	2	3	4	5	6	7	8	9	10	11
									Restated					
									31/12/2024*					
				Exposure	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
73		Central banks	(mln EUR, %)	261		0 0		0	0		0	0	0	0.009
74		Central governments		0		0 0)	0 0	0		0	0	0	0.009
75		Regional governments or local authorities		21		0 6		0 0	18	(0	0	0	0.009
76		Public sector entities		350		0 120		0 252	83) 0	1	0	0.009
77		Multilateral Development Banks		91		0 120		0 45	0		0	0	0	0.009
78		International Organisations		0		0 0		0 0	0		0	0	0	0.009
79		Institutions		0		0 0)	0 0	0	(0	0	0	0.009
80		Corporates		161		0 139		0 154	0	(0	0	0	0.009
81		of which: Other - SME		8		0 6	5	0 8	0	(0	0	0	0.009
82		of which: Specialised Lending		0		0 0)	0 0	0	(0	0	0	0.009
83		Retail		0		0 0)	0 0	0	(0	0	0	0.009
84	LINUTED STATES	of which: SME		0		0 0)	0 0	0	(0	0	0	0.009
85	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		2		0 1		0 2	0	(0	0	0	0.009
86		of which: Residential immovable property		2		0 1		0 2	0	(0	0	0	0.009
87		of which: Commercial immovable property		0		0 0)	0 0	0	(0	0	C	0.009
88		of which: Land, acquisition, development and construction exposures (ADC)		0		0 0)	0 0	0	(0	0	0	0.009
89		Subordinated debt exposures		0		0 0		0 0	0	(0	0	0	0.009
90		Covered bonds		0		0 0		0 0	0	(0	0	0	0.009
91		Claims on institutions and corporates with a ST credit assessment		0		0 0		0	0	(0	0	0	0.009
92		Collective investments undertakings (CIU)		0		0 0		0	0	(0	0	O	0.009
93		Equity		1		0 1		0 1	0	(0	0	O	0.009
94		Securitisation												
95		Other exposures		0		0 0		0	0	(0	0	C	0.009
96		TOTAL		886		0 267	,	0 455	102	(1	1	0	0.009

								Restated					
								31/12/2024	*				
			Exposure	e values	Risk exposu	re amounts							
RowNum		4 1 500 0	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
0.7		Central banks	6)				0						0.00%
97		Central governments			0		0 0				0	0	0.00%
98		Regional governments or local authorities			0		0 0				0	0	0.00%
100		Public sector entities			0		0 0				0	0	0.00%
101		Multilateral Development Banks	47		0		0 0				0	0	0.00%
102		International Organisations	7,				0 (0	0	0.00%
103		Institutions	C		0		0 () () 0		0	0	0.00%
104		Corporates	664	1 (20	(0 481	L	C)	0	0	0.00%
105		of which: Other - SME	C) (0	(0 () (C	(0	0	0.00%
106		of which: Specialised Lending	C) (0	(0 () (C	(0	0	0.00%
107		Retail	C) (0	(0 () (C	(0	0	0.00%
108	LINUTED KINICDONA	of which: SME	C) (0	(0 () (C	(0	0	0.00%
109	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	2	2 (1		0 2	2	C	(0	0	0.00%
110		of which: Residential immovable property	2	2	1	(0 2	2	C	(0	0	0.00%
111		of which: Commercial immovable property	C) (0	(0 () (C	(0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	C) (0		0 () (C	(0	0	0.00%
113		Subordinated debt exposures	C) (0		0 () (C	(0	0	0.00%
114		Covered bonds	C	0	0		0 (0	C	(0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	C) (0		0 (0	C	(0	0	0.00%
116		Collective investments undertakings (CIU)	C	0	0		0 (0	C	(0	0	0.00%
117		Equity	C) (0		0 () (C	(0	0	0.00%
118		Securitisation											
119		Other exposures	C) (0		0 (0	C	(0	0	0.00%
120		TOTAL	713	3 (21		0 483	3 ()) () 0) 0	0.00%

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum		(mln EUD 9/)	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%
122		Central governments	0		0					0	0	0	0.00%
123		Regional governments or local authorities	21		0		35			0	0	0	0.00%
124		Public sector entities	0		0) 33	0		0	0	0	0.00%
125		Multilateral Development Banks	48		0		50			0	0	0	0.00%
126		International Organisations	0		0		0			0	0	0	0.00%
127		Institutions	15		0	0	0	0		0	0	0	0.00%
128		Corporates	17	(13	0	14	0)	0	0	0	0.00%
129		of which: Other - SME	0	(0	0	0	0)	0	0	0	0.00%
130		of which: Specialised Lending	0	C	0	O	0	O	C	0	0	0	0.00%
131		Retail	0	C	0	C	0	C	C	0	0	0	0.00%
132	FDANICE	of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures	1	C	0	O	1	0	(0	0	0	0.00%
134		of which: Residential immovable property	1	C	0	0	1	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	C	0	O	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	C	0	0	0	0	C	0	0	0	0.00%
138		Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	0	C	0	0	0	0.00%
140		Collective investments undertakings (CIU)	Int Banks Int Banks	C	0	0	0	0	C	0	0	0	0.00%
141		Equity		C	0	0	0	0	C	0	0	0	0.00%
142		Securitisation											
143		Other exposures		C	0	O	0	O	C	0	0	0	0.00%
144		TOTAL	112	C	14	0	100	0	0	0	0	0	0.00%

									Restated					
									31/12/2024*					
				Exposure va	lues	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 <i>,</i> %)											
145		Central banks		0	0	0	C	0	0	C	0	C	0	0.00%
146		Central governments		0	0	0	C	0	0	C	0	C	0	0.00%
147		Regional governments or local authorities		4	0	0	C	4	0	C	0	C	0	0.00%
148		Public sector entities		0	0	0	C	0	0	C	0	C	0	0.00%
149		Multilateral Development Banks		0	0	0	C	0	0	C	0	C	0	0.00%
150		International Organisations		0	0	0	C	0	0	C	0	C	0	0.00%
151		Institutions		0	0	0	C	0	0	C	0	C	0	0.00%
152		Corporates		0	0	0	C	0	0	C	0	C	0	100.00%
153		of which: Other - SME		0	0	0	С	0	0	C	0	C	0	0.00%
154		of which: Specialised Lending		0	0	0	С	0	0	C	0	C	0	0.00%
155		Retail		0	0	0	С	0	0	C	0	C	0	0.00%
156	NETHERLANDS	of which: SME		0	0	0	С	0	0	C	0	C	0	0.00%
157	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		0	0	0	С	0	0	C	0	C	0	0.00%
158		of which: Residential immovable property		0	0	0	С	0	0	C	0	C	0	0.00%
159		of which: Commercial immovable property		0	0	0	С	0	0	C	0	C	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	С	0	0	C	0	C	0	0.00%
161		Subordinated debt exposures		0	0	0	C	0	0	C	0	C	0	0.00%
162		Covered bonds		0	0	0	C	0	0	C	0	C	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment		0	0	0	С	0	0	C	0	C	0	0.00%
164		Collective investments undertakings (CIU)		0	0	0	C	0	0	C	0	C	0	0.00%
165		Equity		0	0	0	C	0	0	C	0	C	0	0.00%
166		Securitisation												
167		Other exposures		0	0	0	C	0	0	(0	C	0	0.00%
168		TOTAL		5	0	0	C	5	0	C	0	C	0	100.00%

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	1*				
			Expos	ure 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
		·	n EUR, %)										
169		Central banks		0	0 0		0	(0	0 0	0	0	0.00%
170		Central governments		0	0 0		0	(0	0 0	0	0	0.00%
171		Regional governments or local authorities		29	0 0		0	(0	0 0	0	0	0.00%
172		Public sector entities		0	0 0		0	(0	0 0	0	0	0.00%
173		Multilateral Development Banks		0	0 0		0	(0	0 0	0	0	0.00%
174		International Organisations		0	0 0		0	(0	0 0	0	0	0.00%
175		Institutions		3	0 0		3	(0	0 0	0	0	0.00%
176		Corporates		14	0 14) 1		0	0 0	0	0	0.00%
177		of which: Other - SME		0	0 0		0	(0	0 0	0	0	0.00%
178		of which: Specialised Lending		0	0 0		0	(0	0 0	0	0	0.00%
179		Retail		0	0 0		0	(0	0 0	0	0	0.00%
180	IDELAND	of which: SME		0	0		0	(0	0	0	0	0.00%
181	IRELAND	Secured by mortgages on immovable property and ADC exposures		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	0.00%
188		Collective investments undertakings (CIU)		0	0 0		0	(0	0 0	0	0	0.00%
189		Equity		0	0 0		0	(o	0 0	0	0	0.00%
190		Securitisation											
191		Other exposures		0	0 0		0	(0	0 0	0	0	0.00%
192		TOTAL		47	0 14) 4		0	0 0	0	0	0.00%

								Restated					
								31/12/2024	*				
			Exposur	e 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 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln E	UR, %)										
193		Central banks		0	0		0	C	(0	0	0	0.00%
194		Central governments		0	0 0	(0	C	(0	0	0	0.00%
195		Regional governments or local authorities		0	0 0	(0	C	(0	0	0	0.00%
196		Public sector entities	89	9	0 18	(0 104	C	(0	0	0	0.00%
197		Multilateral Development Banks		0	0	(0	C	(0	0	0	0.00%
198		International Organisations		0	0		0	C	(0	0	0	0.00%
199		Institutions		0	0		0	C	(0	0	0	0.00%
200		Corporates		0	0		0	C	(0	0	0	0.00%
201		of which: Other - SME	(0	0 0	(0 0	C	(0	0	0	0.00%
202		of which: Specialised Lending	(0	0 0	(0 0	C	(0	0	0	0.00%
203		Retail	(0	0 0	(0 0	C	(0	0	0	23.09%
204	ALICTDIA	of which: SME	(0	0 0	(0 0	C	(0	0	0	0.00%
205	AUSTRIA	Secured by mortgages on immovable property and ADC exposures	(0	0 0	(0 0	C	(0	0	0	0.00%
206		of which: Residential immovable property	(0	0 0	(0 0	C	(0	0	0	0.00%
207		of which: Commercial immovable property	(0	0 0	(0 0	C	(0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	(0	0 0	(0 0	C	(0	0	0	0.00%
209		Subordinated debt exposures	(0	0 0	(0 0	C	(0	0	0	0.00%
210		Covered bonds	(0	0 0	(0 0	C	(0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	and corporates with a ST credit assessment	0	0 0	(0 0	C	(0	0	0	0.00%
212		Collective investments undertakings (CIU)		0	0 0	(0	C	(0	0	0	0.00%
213		Equity		0	0		0	C	(0	0	0	0.00%
214		Securitisation											
215		Other exposures		0	0 0		0 0	C	(0	0	0	0.00%
216		TOTAL	89	9	0 18		0 104	C	(0	0	0	23.09%

								Restated					
								31/12/2024	*				
	_		Exposure	e 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
247		(mln EUR, %)											0.000/
217		Central banks	0		0		0	0) (0		0.00%
218 219		Central governments	0		0		0				0 0		0.00%
219		Regional governments or local authorities Public sector entities	0		0		0				0		0.00% 0.00%
221		Multilateral Development Banks	0) 0		0				0 0		0.00%
222		International Organisations	0		0		0				0 0		0.00%
223		Institutions	0		0		0 0	0 () ('	0 0		0.00%
224		Corporates	0		0		0	0 () (0 0		0.00%
225		of which: Other - SME	0		0		0 (0 (0 0		0.00%
226		of which: Specialised Lending	0) C	0		0 (0 (0		0 0		0.00%
227		Retail	0	C	0	(0	0 () (0 0) (1.82%
228	501.4415	of which: SME	0	C	0	(0 (0 () (0 0) (0.00%
229	POLAND	Secured by mortgages on immovable property and ADC exposures	0	C	0	(0 (0 () ()	0 0) (0.00%
230		of which: Residential immovable property	0	C	0		0 (0 () (0 0) (0.00%
231		of which: Commercial immovable property	0	C	0		0 (0 () (0 0		0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	(0	0	0		0		0.00%
233		Subordinated debt exposures	0	C	0	(0	0	0		0 0) (0.00%
234		Covered bonds	0	C	0		0	0 (0		0 0) (0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0 (0		0 0) (0.00%
236		Collective investments undertakings (CIU)	0	C	0	(0	0	0		0 0		0.00%
237		Equity	0) C	0		0	0	0		0 0) (0.00%
238		Securitisation											
239		Other exposures	0	C	0		0	0	0		0 0		0.00%
240		TOTAL	0	0	0		0	0	0		0) (1.82%

								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	(2013) 707	0	0		0 0	0		0	0	0	O
242		Central governments		0	0)	0 0	0		0 0	0	0	C
243		Regional governments or local authorities		10	0	2	0 0	0		0	0	0	(
244		Public sector entities		0	0		0 0	0		0	0	0	(
245		Multilateral Development Banks		0	0)	0 0	0)	0	0	0	(
246		International Organisations		0	0	D	0 0	0)	0	0	0	(
247		Institutions		0	0	D	0 0	0		0	0	0	(
248		Corporates		2	0)	0 0	0		0	0	0	
249		of which: Other - SME		0	0)	0 0	0		0	0	0	
250		of which: Specialised Lending		0	0)	0 0	0		0	0	0	
251		Retail		0	0)	0	0		0	0	0	
252	ITALV	of which: SME		0	0	D	0	0		0	0	0	
253	ITALY	Secured by mortgages on immovable property and ADC exposures		0	0	D	0	0		0	0	0	
254		of which: Residential immovable property		0	0	D	0	0		0	0	0	
255		of which: Commercial immovable property		0	0	D	0	0)	0	0	0	
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0)	0	0)	0	0	0	
257		Subordinated debt exposures		0	0)	0 0	0)	0	0	0	
258		Covered bonds		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	
260		Collective investments undertakings (CIU)		0	0)	0	0)	0	0	0	
261		Equity		0	0)	0	0		0	0	0	
262		Securitisation											
263		Other exposures		0	0)	0 0	0		0	0	0	
264		TOTAL		12	0	2	0 0	0			0	0	0



	'	Nordaedische Landesbank "Girozentrale"														
			12	13 14	15	16 17	18	19 20	21 22	23 24	25 26	27	28	29 30	31	32
									Baseline Scena	rio						
					31/12/2025				31/12/2026					31/12/2027		
RowNur			Stage 1 exposure St	tage 2 exposure Stage 3 exposu	Stack of provisions Stack of	provisions Stock of prov 2 exposure for Stage 3 exp	visions Coverage Ratio - sposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provisi	ons Stock of provisions Stock of provision sure for Stage 2 exposure for Stage 3 exposu	ns Coverage Ratio - Ire Stage 3 exposure	ure Stage 2 exposure Stag		Stock of provisions Stock of provisions for Stage 1 exposure		
1		Central banks	1,826	1	0 0	0	0 0.00	% 1,825	1 0	0 0	0 0.00%	1,824 2	0	0	0 0	0.00%
2		Central governments	242	52	1 0	0	0 40.00	% 242 5	1 2	0 0	1 40.00%	242 50	4	0	0 1	40.00%
3		Regional governments or local authorities	14,391	203	5 1	0	2 40.00	% 14,386 20	4 10	1 0	4 40.00% 1	4,380 205	14	1	0 6	40.00%
4		Public sector entities	4,574	90	3 0	1	0 16.88	% 4,571 9	1 5	0 1	1 18.31%	4,568 92	7	0	1 1	18.80%
5		Multilateral Development Banks	559	0	0 0	0	0 43.13	% 558	0 0	0 0	0 43.21%	558 1	0	0	0 0	43.24%
6		International Organisations	401	0	0 0	0	0 33.45	% 401	0 0	0 0	0 33.43%	400 1	0	0	0 0	33.41%
7		Institutions	13,097	169	6 1	0	2 26.69	% 13,098 16	4 9	1 0	2 25.65% 1	3,086 172	12	1	1 3	24.86%
8		Corporates	2,038	373	88 3	8	34 38.62	% 2,087 30	6 106	3 7	40 37.31%	2,064 310	125	3	6 45	36.32%
9		of which: Other - SME	140	54	11 0	2	7 59.97	% 137 5	3 15	0 2	8 51.04%	133 52	20	0	2 9	45.99%
10	Nicolate accion	of which: Specialised Lending	0	0	0 0	0	0 39.96	% 0	0 0	0 0	0 39.96%	0 0	0	0	0 0	39.96%
11	Norddeutsche	Retail	0	0	1 0	0	0 1.17	% 0	0 1	0 0	0 1.17%	0 0	1	0	0	1.18%
12	Landesbank -	of which: SME	0	0	0 0	0	0.00	% 0	0 0	0 0	0.00%	0 0	0	0	0 0	0.00%
13	Landesbank -	Secured by mortgages on immovable property and ADC exposures	47	7	0 0	0	0 16.31	% 46	7 0	0 0	0 16.00%	46 7	1	0	0 0	15.87%
14	Girozentrale-	of which: Residential immovable property	36	2	0 0	0	0 14.68	% 36	2 0	0 0	0 14.58%	35 2	0	0	0 0	14.57%
15		of which: Commercial immovable property	9	0	0 0	0	0 9.63	% 9	0 0	0 0	0 9.59%	9 0	0	0	0 0	9.53%
16		of which: Land, acquisition, development and construction exposures (ADC)	2	5	0 0	0	0 25.35	% 2	5 0	0 0	0 24.67%	2 5	0	0	0 0	24.30%
17		Subordinated debt exposures	0	0	0 0	0	0.00	% 0	0 0	0 0	0.00%	0 0	0	0	0	0.00%
18		Covered bonds	297	0	0 0	0	0 2.32	% 297	0 0	0 0	0 2.32%	297 0	0	0	0	2.32%
19		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%
20		Collective investments undertakings (CIU)	0	0	0 0	0	0.00	% 0	0 0	0 0	0.00%	0 0	0	0	0 0	0.00%
21		Equity	701	0	9 7	0	9 100.00	% 693	0 16	8 0	16 100.00%	686 0	24	7	0 24	100.00%
22		Securitisation														
23		Other exposures	0	0	0 0	0	0 0.00		0 0	0 0	0 0.00%	0 0	0	0	0 0	0.00% 43.17 %
24		TOTAL	38,171	894	113	9	47 42.09	% 38,205 82	4 150	13 8	64 42.81% 3	3.152 839	187	12	7 81	43.17%

									Baseline Scenario						
					31/12/2025				31/12/2026					31/12/2027	
owNum		(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage 3 exposure	Stock of provisions Stock of proving for Stage 1 exposure for Stage 2 ex	visions Stock of provision kposure for Stage 3 exposu	ns Coverage Ratio - ire Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provision for Stage 1 exposure	s Stock of provisions Stock of provisions re for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	oosure Stage 2 expos	sure Stage 3 exposur		s Stock of provisions Coverage Ratio re for Stage 3 exposure Stage 3 exposur
25	Central banks		1,586	0	0	0	0.00	0% 1,586	1 0	0 0	0.00%	1,585	1	0 0	0 0.0
26	Central governments		1	0 0	0	0	0 40.00	0% 1	0 0	0 0	40.00%	1	0	0 0	0 0 40.0
27	Regional governments or local authorities		14,345	169	1 1	0	0 40.00	0% 14,340 17	4 2	1 0 1	40.00%	14,334	178	4 1	0 2 40.0
28	Public sector entities		4,219	7 2	2 0	0	0 10.33	3% 4,217	7 3	0 0	10.69%	4,216	8	4 0	0 0 10.8
29	Multilateral Development Banks		0	0	0	0	0.00	0% 0	0	0 0	0.00%	0	0	0 0	0 0.0
30	International Organisations		0	0	0	0	0.00	0% 0	0	0 0	0.00%	0	0	0 0	0 0.0
31	Institutions		13,094	20 5	5 1	0	1 32.67	7% 13,095 1	6 7	1 0 2	32.20%	13,083	26	9 1	0 3 32.0
32	Corporates		1,286	359 51	1 2	7	25 49.12	2% 1,341 28	9 65	2 6 29	44.88%	1,323	291	81 2	6 34 42.1
33	of which: Other - SME		132	54 11	1 0	2	7 60.09	5% 129 5	3 15	0 2 8	51.11%	126	52	20 0	2 9 46.0
34	of which: Specialised Lending		0	0	0	0	0 39.96	6% 0	0	0 0	39.96%	0	0	0 0	0 0 39.9
35	Retail		0	0	0	0	0 1.17	7% 0	0	0 0	1.17%	0	0	0 0	0 0 1.1
36 GERMANY	of which: SME		0	0	0	0	0.00	0%	0	0 0	0.00%	0	0	0 0	0 0.0
37 GLKIVIAN	Secured by mortgages on immovable property and ADC exposures		34	6	0	0	0 17.05	5% 34	6 0	0 0	16.75%	33	6	1 0	0 0 16.6
38	of which: Residential immovable property		23	1	0	0	0 15.67	7% 23	1 0	0 0	15.59%	23	1	0 0	0 0 15.5
39	of which: Commercial immovable property		9	0	0	0	0 9.63	3% 9	0	0 0	9.59%	9	0	0 0	0 9.5
40	of which: Land, acquisition, development and construction exposures (ADC)		2	5 (0	0	0 25.35	5% 2	5 0	0 0	24.67%	2	5	0 0	0 0 24.3
41	Subordinated debt exposures		0	0	0	0	0.00	0%	0	0 0	0.00%	0	0	0 0	0 0.0
42	Covered bonds		297	0	0	0	0 2.32	2% 297	0	0 0	2.32%	297	0	0 0	0 0 2.3
43	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0.00	0% 0	0 0	0 0	0.00%	0	0	0 0	0 0.0
44	Collective investments undertakings (CIU)		0	0	0	0	0.00	0% 0	0	0 0	0.00%	0	0	0 0	0 0.0
45	Equity		696	0	7	0	9 100.00	0% 689	0 16	8 0 16	100.00%	681	0	24 7	0 24 100.0
46	Securitisation														
47	Other exposures		0	0	0	0	0.00	0%	0	0 0	0.00%	0	0	0 0	0 0.0

									Baseline Scenario						
					31/12/2025				31/12/2026				31/12/2027		
RowNum		(min E		Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Sta	nge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure		
49		Central banks	23	39	0 0	0 0.00%	239	0	0 0	0.00%	239	0	0 0	0	0.00%
50		Central governments	24	11	0 0	0 0 40.00%	241	0	0 0	0 40.00%	6 241	O C	0 0	0	40.00%
51		Regional governments or local authorities		0	0 0	0 0.00%	6 0	0	0 0	0.00%	6 0	0	0 0	0	0.00%
52		Public sector entities		0	0 0	0 0.00%	6 0	0	0 0	0.00%	6 0	ס	0 0	0	0.00%
53		Multilateral Development Banks	46	53	0 0	0 0 42.26%	463	0	0 0	0 42.26%	463	0	0 0	0	42.26%
54		International Organisations	6	59	0 0	0 0 21.57%	69	0	0 0	0 21.57%	69	0	0 0	0	21.57%
55		Institutions		0 14	9 1 0	0 0 4.09%	6 0	148	2 0 0	0 4.09%	6 0 14	7	0 0	0	4.09%
56		Corporates		8	3 35 0	0 8 23.72%	6 8	3 35	5 0 0	8 23.71%	6 8	3	5 0 0	8	23.71%
57		of which: Other - SME		0	0 0	0 0 0.00%	6 0	0	0 0	0.00%	6 0	ס	0 0	0	0.00%
58		of which: Specialised Lending		0	0 0	0 0.00%	6 0	0	0 0	0.00%	6 0	ס	0 0	0	0.00%
59		Retail		0	0 0	0 0.00%	6 0	0	0 0	0.00%	6 0	ס	0 0	0	0.00%
60	LLIVENADOLIDO	of which: SME		0	0 0	0 0.00%	6 0	0	0 0	0.00%	6 0	ס	0 0	0	0.00%
61	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures		0	0 0	0 0 4.94%	6 0	0 0	0 0	0 4.94%	6 0	ס	0 0	0	4.94%
62		of which: Residential immovable property		0	0 0	0 0 4.94%	6 0	0 0	0 0	0 4.94%	6 0	0	0 0	0	4.94%
63		of which: Commercial immovable property		0	0 0	0 0 0.00%	6 0	0 0	0 0	0 0.00%	6 0	0	0 0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0 0.00%	6 0	0 0	0 0	0.00%	6 0	0	0 0	0	0.00%
65		Subordinated debt exposures		0	0 0	0 0.00%	6 0	0 0	0 0	0.00%	6 0	0	0 0	0	0.00%
66		Covered bonds		0	0 0	0 0.00%	6 0	0 0	0 0	0.00%	6 0	0	0 0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment		0	0 0	0 0.00%	6 0	0	0 0	0.00%	6 0	ס	0 0	0	0.00%
68		Collective investments undertakings (CIU)		0	0 0	0 0.00%	6 0	0	0 0	0.00%	6 0	ס	0 0	0	0.00%
69		Equity		1	0 0	0 0 100.00%	6 1	0	0 0	0 100.00%	6 1	O	0 0	0	100.00%
70		Securitisation													
71		Other exposures		0	0 0	0 0 0.00%	6 0	0 0	0 0	0 0.00%	6 0	0	0 0	0	0.00%
72		TOTAL	1,02	21 15	36 0	0 8 23.11%	1,021	151 37	7 0 0	8 22.72%	6 1,020 15	0 3	8 0 0	9	22.22%

			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			
		(500 %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for	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			s Stock of provisions re for Stage 3 exposure	
	Central banks	(mln EUR, %)	0		0		0	0	0.00	4 0	0		0		0.00%			0	0 0			
	Central governments		0		0 0		0	0	0.00	6 0	0	0	0		0.00%			0	0 0)	0 (0
	Regional governments or local authorities		1	1	8 (0	0	0	40.009	6 1	18	0	0		40.00%	1	1	8	0 0		0 (0
	Public sector entities		251	8	4	0	1	0	29.459	6 250	84	2	0		29.45%	249	8	4	3 (1 1	1
	Multilateral Development Banks		45		0 (0	0	0	45.379	6 45	0	0	0	0 (45.37%	45		0	0 0)	0 (0
	International Organisations		0		0 (0	0	0	0.009	6 0	0	0	0	0 (0.00%	0		0	0 0		0 0	0
	Institutions		0		0 (0	0	0	0.009	6 0	0	0	0	0 (0.00%	0		0	0 ()	0 0	0
	Corporates		150		2	2 1	0	1	28.969	% 147	4	4	1	0 1	28.68%	143		5	6 ()	0 2	2
	of which: Other - SME		8		0 (0	0	0	34.469	8	0	0	0	0 (34.46%	8		0	0 0)	0 0	0
	of which: Specialised Lending		0		0	0	0	0	0.009	6 0	0	0	0	0 0	0.00%	0		0	0)	0 0	0
	Retail		0		0 (0	0	0	0.009	6 0	0	0	0	0 (0.00%	0		0	0)	0 0	0
LINITED CTATES	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
UNITED STATES	Secured by mortgages on immovable property and ADC exposures		2		0 (0	0	0	8.749	% 2	0	0	0	0 (8.74%	2		0	0)	0 0	0
	of which: Residential immovable property		2		0	0	0	0	8.749	% 2	0	0	0	0 0	8.74%	2		0	0)	0 0	0
	of which: Commercial immovable property		0		0	0	0	0	0.009	6 0	0	0	0	0 0	0.00%	0		0	0)	0 0	0
	of which: Land, acquisition, development and construction exposures (ADC)		0		0 (0	0	0	0.009	6 0	0	0	0	0 0	0.00%	0		0	0)	0 0	0
	Subordinated debt exposures		0		0 (0	0	0	0.009	6 0	0	0	0	0 (0.00%	0		0	0 ()	0 0	0
	Covered bonds		0		0 (0	0	0	0.009	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	0	0	0	0.009	6 0	0	0	0	0 0	0.00%	0		0	0)	0 0	0
	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
	Equity		1		0	0	0	0	100.009	6 1	0	0	0	0 (100.00%	1		0	0)	0 0	0 1
	Securitisation																					
	Other exposures		0		0 (0	0	0	0.009	6 0	0	0	0	0 (0.00%	0		0	0 0		0 0	0 3
	TOTAL		450	10	4	1	1	1	29.699	446	106	6	1	1 1	29.54%	441	10	7	9 1		1 ?	3

									Baseline Scenario					
						31/12/2025			31/12/2026				31/12/2027	
RowNum			Stage 1 exposu	ire Stage 2 expos	sure Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposu	s Stock of provisions Coverage Ratio re for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions re 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	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks		0	0	0 0	0 0 0.0	0% 0	0 0	0 0	0.00%	0	0 0 0	0 0.00%
98		Central governments		0	0	0 0	0 0.0	0%	0 0	0 0	0.00%	0	0 0 0	0 0.00%
99		Regional governments or local authorities		0	0	0 0	0 0.0	0%	0 0	0 0	0.00%	0	0 0 0	0 0.00%
100		Public sector entities		0	0	0 0	0 0.0	0%	0 0	0 0	0.00%	0	0 0 0	0 0.00%
101		Multilateral Development Banks		0	0	0 0	0 0.0	0%	0 0	0 0	0.00%	0	0 0 0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 43.28% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 16.28% 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%
102		International Organisations		0	0	0 0	0 0.0	0%	0 0	0 0	0.00%	0	0 0	0 0.00%
103		Institutions		0	0	0 0	0 0.0	0%	0 0	0 0	0.00%	0	0 0	0 0.00%
104		Corporates		479	1	1 0	0 0 43.5	4% 478	2 2	0 0	1 43.44% 47	3	2 0 0	1 43.28%
105		of which: Other - SME		0	0	0 0	0 0.0	0%	0 0	0 0	0.00%	0	0 0	0 0.00%
106		of which: Specialised Lending		0	0	0 0	0 0.0	0% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
107		Retail		0	0	0 0	0 0.0	0% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
108	LINITED KINCDOM	of which: SME		0	0	0 0	0 0.0	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		2	0	0 0	0 0 16.3	4% 2	0 0	0 0	16.31%	2 0	0 0	0 16.28%
110		of which: Residential immovable property		2	0	0 0	0 0 16.3	4% 2	0 0	0 0	16.31%	2 0	0 0	0 16.28%
111		of which: Commercial immovable property		0	0	0 0	0 0.0	0% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
112		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 0.00%
113		Subordinated debt exposures		0	0	0 0	0 0.0	0%	0 0	0 0	0.00%	0	0 0	0 0.00%
114		Covered bonds		0	0	0 0	0 0.0	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	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	0%	0 0	0 0	0.00%	0	0 0	0 0.00%
117		Equity		0	0	0 0	0 0 100.0	0%	0 0	0 0	100.00%	0	0 0 0	0 100.00%
118		Securitisation												
119		Other exposures		0	0	0 0	0 0.0	0% 0	0 0	0 0	0.00%	0	0 0 0	0 0.00%
120		TOTAL		491	1	1 0	0 0 43.5	8% 479	2 2	0 0	1 43.49% 47	2 2	2 0 0	1 /2 22%

												Baseline Scenario									
						31/12/20	25					31/12/2026					31/12/2027	,			
RowNum																					
Kowitani																					
			(mln EUR, %)																		
121		Central banks		0	0	0	0 0	0 0	0.00%	% 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	0.00%	70	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities		35	0	0	0 0	0 0	40.00%	,,,	0	0 0	0	0 40.00%	35	0	0	0	0	0	40.00%
124		Public sector entities		0	0	0	0 0	0 0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks		50	0	0	0 0	0	49.97%	% 50	0	0 0	0	0 49.97%	50	0	0	0	0	0	49.97%
126		International Organisations		0	0	0	0 0	0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions		0	0	0	0 0	0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates		14	0	0	0 0	0	38.70%	% 14	0	0 0	0	0 38.40%	14	0	0	0	0	0	38.17%
129		of which: Other - SME		0	0	0	0 0	0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending		0	0	0	0 0	0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail		0	0	0	0 0	0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
132	FDANCE	of which: SME		0	0	0	0	0	0.00%	% 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures		1	0	0	0 0	0	13.56%	% 1	0	0 0	0	0 13.56%	1	0	0	0	0	0	13.56%
134		of which: Residential immovable property		1	0	0	0 0	0	13.56%	% 1	0	0 0	0	0 13.56%	1	0	0	0	0	0	13.56%
135		of which: Commercial immovable property		0	0	0	0 0	0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%
137		Subordinated debt exposures		0	0	0	0 0	0 0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds		0	0	0	0 0	0 0	0.00%	% 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	0.00%	% 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 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 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 0	0.00%	% 0	0	0 0	0	0 0.00%	0	0	0	0	0	0	0.00%
144		TOTAL		100	0	0	0 0	0 0	39.63%	% 100	0	0 0	0	0 39.56%	100	0	0	0	0	0	0.00% 39.45%

											Baseline Scenario								
					31/12/2025						31/12/2026					31/12/2027			
owNum		Stage 1 exp	osure Stage 2 exp	osure Stage 3 exposure	Stock of provision for Stage 1 exposur	ns Stock of provisions Sto re for Stage 2 exposure for S	ck of provisions Co Stage 3 exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for St	k of provisions Stock of provisions tage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for S	ock of provisions Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposu
145	Central banks		0	0	0	0 0	0	0.00%	%	0 0	0	0 (0.00%	0	0	0 0	0	١	<i>်</i> 0.
146	Central governments		0	0	0	0 0	0	0.00%	%	0 0	0	0 (0.00%	0	0	0 0	0		ა 0.0
147	Regional governments or local authorities		4	0	0	0 0	0	40.00%	%	0	0	0 (40.00%	4	0	0 0	0		ال 40.0
148	Public sector entities		0	0	0	0 0	0	0.00%	%	0	0	0 (0.00%	0	0	0 0	0	(J 0.0
149	Multilateral Development Banks		0	0	0	0 0	0	0.00%	%	0	0	0	0.00%	0	0	0 0	0	(J 0.0
150	International Organisations		0	0	0	0 0	0	0.00%	%	0	0	0	0.00%	0	0	0 0	0	(٥.0
151	Institutions		0	0	0	0 0	0	0.00%	%	0	0	0 (0.00%	0	0	0 0	0	,	ى
152	Corporates		0	0	0	0 0	0	99.90%	%	0	0	0 (99.83%	0	0	0 0	0	,r	ر 99.7
153	of which: Other - SME		0	0	0	0 0	0	0.00%	%	0	0	0 (0.00%	0	0	0 0	0	r	<u>ر</u> 0.0
154	of which: Specialised Lending		0	0	0	0 0	0	0.00%	%	0	0	0 0	0.00%	0	0	0 0	0	r	٥.0
155	Retail		0	0	0	0 0	0	0.00%	%	0	0	0 0	0.00%	0	0	0 0	0		ס.0
156 NETHEDLANI	of which: SME		0	0	0	0 0	0	0.00%	%	0	0	0 0	0.00%	0	0	0 0	0		٥.0
157 NETHERLAN			0	0	0	0 0	0	8.30%	%	0	0	0 (8.30%	0	0	0 0	0		ال 8.3
158	of which: Residential immovable property		0	0	0	0 0	0	8.30%	%	0	0	0 0	8.30%	0	0	0 0	0		8.3
159	of which: Commercial immovable property		0	0	0	0 0	0	0.00%	%	0 0	0	0 (0.00%	0	0	0 0	0		J 0.0
160	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		0.0
161	Subordinated debt exposures		0	0	0	0 0	0	0.00%	%	0 (0	0 (0.00%	0	0	0 0	0		0.0
162	Covered bonds		0	0	0	0 0	0	0.00%	%	0	0	0 (0.00%	0	0	0 0	0		0.0
163	Claims on institutions and corporates with a ST credit assessment		0	0	0	0 0	0	0.00%	%	0 (0	0 (0.00%	0	0	0 0	0		٥.0
164	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
165	Equity		0	0	0	0 0	0	0.00%	%	0 (0	0 0	0.00%	0	0	0 0	0	r	٥.0
166	Securitisation																		
167	Other exposures		0	0	0	0 0	0	0.00%	%	0	0	0 0	0.00%	0	0	0 0	0	r	0.00
68	TOTAL		5	0	ol	0	0	98 98%	%		n n	0	97.86%	5	nl		0		0 96.7

		Norddeutsche Landesbank -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			
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	Stock of provisions	Stock of provisions e for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	Stock of provisions Stock of provision	s Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions	
RowNum							for Stage 1 exposure	e for Stage 2 exposur	e for Stage 3 exposure	Stage 3 exposure				for Stage 1 exposure	for Stage 2 exposure for Stage 3 exposu	re Stage 3 exposure				for Stage 1 exposure	for Stage 2 exposur	e for Stage 3 exposur	re Stage 3 exposure
			(mln EUR, %)																				
169		Central banks		0	(0 (0 (0	0 0	0.009	6 0	0	0	0	0	0 0.00%	6 0	0	0	0 ()	0	0 0.00%
170		Central governments		0	(0		0	0 0	0.009	6 0	0		0	0	0.00%	6 0	0	0	0)	0	0.00%
1/1		Regional governments or local authorities		0	(0		0	0 0	0.009	0	0			0	0 0.00%	6 C	0	2	0)	0	0 0.00%
172		Public sector entities Multilateral Development Banks		0	(0		0	0 0	0.009	% 0	0		0		0.00%	, C	0	0	0) \	0	0 0.00%
173		International Organisations		0		0 (0	0 0	0.00	/6 U	0) .		0	0.00%	(0	n .	0))	0	0 0.00%
175		Institutions		3		0 (n	0 0	12 599	% 0 % 3	0				0 12.59%	4 3	3	n .	0)	0	0 12.59%
176		Corporates		1		0 (0	0 0	33.699	3	0) ()		0 33.69%	6 1	1))	0 0)	0	0 33.69%
177		of which: Other - SME		0		0 (0	0 0	0.009		0) (0 0.00%	6 0	0	0	0)	0	0 0.00%
178		of which: Specialised Lending		0	(0 (0	0 0	0.009		0		0	0 0	0 0.00%	6 0	0	0	0)	0	0 0.00%
179		Retail		0	(0 (0 (0	0 0	0.009	% 0	0	0 0	0	0	0 0.00%	6 C	0	0	0 ()	0	0 0.00%
180	1851 4418	of which: SME		0	(0 (0 (0	0 0	0.009	% 0	0	0	0	0	0 0.00%	6 C	0	0	0 (0	0 0.00%
181	IRELAND	Secured by mortgages on immovable property and ADC exposures		0	(0 (0 (0	0 0	0.009	% 0	0	0	0	0	0 0.00%	6 C	0	o	0		0	0 0.00%
182		of which: Residential immovable property		0	(0 () (0	0 0	0.009	% 0	0	0	0	0	0 0.00%	6 C	0	0	0 ()	0	0 0.00%
183		of which: Commercial immovable property		0	(0 () (0	0 0	0.009	% 0	0	0	0	0	0 0.00%	6 C	0	0	0 ()	0	0 0.00% 0 0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0	(0 (0	0	0 0	0.009	% 0	0	0	0	0	0 0.00%	6 C	0	0	0)	0	0 0.009
185		Subordinated debt exposures		0	(0	0	0	0 0	0.009	% 0	0	0	0	0	0.00%	6 C	0	ס	0)	0	0 0.00%
186		Covered bonds		0	(0	0	0	0 0	0.009	% 0	0	0	0	0	0.00%	6 C	0	ס	0)	0	0 0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	(0	0	0	0 0	0.009	% 0	0	C	0	0	0.00%	6 C	0	ס	0)	0	0 0.00%
188		Collective investments undertakings (CIU)		0	(0	0	0	0 0	0.009	% 0	0	C	0	0	0.00%	6 C	0	ס	0)	0	0.00%
189		Equity		0	(0	0	0	0 0	0.009	% 0	0	C	0	0	0.00%	6 C	0	ס	0)	0	0.00%
190		Securitisation																					
191		Other exposures		0	(0 (0 (0	0 0	0.009	% 0	0	0	0	0	0.00%	6 C	0	0	0)	0	0.00%
192		TOTAL		4	(0	0	0	0	24.139	% 4	0	0	0	0	0 23.62%	6 4	4	0	0		0	0 23.71%

							Baseline Scenario					
				31/12/2025			31/12/2026				31/12/2027	
RowNum	(mln EU		ge 2 exposure Stage 3 exposure	Stock of provisions Stock of provi for Stage 1 exposure for Stage 2 exp	sions Stock of provisions Coverage Ratio - osure for Stage 3 exposure Stage 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	S Stock of provisions Coverage Ratio coverage Stage 3 exposure Stage 3 exposure
193	Central banks	0	0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00
194	Central governments	0	0	0 0	0 0 0.00	% 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00
195	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 0.00
196	Public sector entities	104	0	0 0	0 0 58.39	104	0 0	0 0	58.39% 104	4 0	0 0	0 0 58.39
197	Multilateral Development Banks	0	0	0 0	0 0.00	0	0 0	0 0	0.00%	0	0 0	0 0.00
198	International Organisations	0	0	0 0	0 0.00	0	0 0	0 0	0.00%	0	0 0	0 0.00
199	Institutions	0	0	0 0	0 0.00	0	0 0	0 0	0.00%	0	0 0	0 0.0
200	Corporates	0	0	0 0	0 0 22.48	0	0 0	0 0	22.54%	0	0 0	0 0 22.5
201	of which: Other - SME	0	0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.0
202	of which: Specialised Lending	0	0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.0
203	Retail	0	0	0 0	0 0 24.79	% 0	0 0	0 0	24.79%	0	0 0	0 0 24.7
ALICTRIA	of which: SME	0	0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.0
205 AUSTRIA	Secured by mortgages on immovable property and ADC exposures	0	0	0 0	0 0 4.79	% 0	0 0	0 0	4.79%	0	0 0	0 0 4.7
206	of which: Residential immovable property	0	0	0 0	0 0 4.79	% 0	0 0	0 0	4.79%	0	0 0	0 0 4.7
207	of which: Commercial immovable property	0	0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.0
208	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
209	Subordinated debt exposures	0	0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.0
210	Covered bonds	0	0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.0
211	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
212	Collective investments undertakings (CIU)	0	0	0 0	0 0.00	0	0 0	0 0	0.00%	0	0	0 0.0
213	Equity	0	0	0 0	0 0.00	0	0 0	0 0	0.00%	0	0	0 0.0
214	Securitisation											
215	Other exposures	0	0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0 0.0
216	TOTAL	104	0	0 0	0 0 57.68	% 104	0 0	0 0	57.92% 104	4 0	0 0	0 0 58.00

											Baseline Scenario					
						31/12/2025					31/12/2026				31/12/2027	
RowNum		(min t		Stage 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 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	osure Stage 3 exposu	Stock of provisions for Stage 1 exposur	Stock of provisions 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
217		Central banks	UR, %)		0	0	0	0.00	v 0	0	0		0.00%			0 0.00%
217		Central governments)	0 0		0 0	0.00	· · · · · · · · · · · · · · · · · · ·	0	0		0.00%			0 0.00%
219		Regional governments or local authorities)	0 0	0	0 0	0.00	'	0	0		0.00%			0 0.00%
220		Public sector entities)	0 0	0	0 0	0.00	•	0	0	0 0	0.00%			0 0.00%
221		Multilateral Development Banks)	0 0	0	0 0	0.00	•	0	0	0 0 0	0.00%		0 0	0 0.00%
222		International Organisations)	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	0.00	6 0	0	0	0 0 0	0.00%	0	0 0	0 0.00%
224		Corporates)	0 0	0	0 0	38.11	6 0	0	0	0 0 0	37.60%	0	0 0	0 37.18%
225		of which: Other - SME	()	0 0	0	0 0	0.00	6 0	0	0	0 0 0	0.00%	0	0 0	0 0.00%
226		of which: Specialised Lending)	0 0	0	0 0	0.009	6 0	0	0	0 0	0.00%	0	0 0	0 0.00%
227		Retail	()	0 0	0	0 0	1.949	6 0	0	0	0 0 0	1.94%	0	0 0	0 1.94%
228	POLAND	of which: SME	()	0 0	0	0 0	0.009	6 0	0	0	0 0 0	0.00%	0	0 0	0 0.00%
229	POLAND	Secured by mortgages on immovable property and ADC exposures	()	0 0	0	0 0	0.009	6 0	0	0	0 0 0	0.00%	0	0 0	0 0.00%
230		of which: Residential immovable property)	0 0	0	0 0	0.00	0	0	0	0 0 0	0.00%	0	0 0	0 0.00%
231		of which: Commercial immovable property)	0 0	0	0 0	0.00	•	0	0	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	0.009	9	0	0	0 0 0	0.00%	0	0 0	0 0.00%
233		Subordinated debt exposures	()	0 0	0	0 0	0.009	•	0	0	0 0 0	0.00%	0	0 0	0 0.00%
234		Covered bonds	()	0 0	0	0 0	0.009	6 0	0	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	0.009	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	0.00	0	0	0	0 0 0	0.00%	0	0 0	0 0.00%
237		Equity)	0 0	0	0 0	0.00	0	0	0	0 0	0.00%	0	0 0	0 0.00%
238		Securitisation														
239		Other exposures	()	0 0	0	0 0	0.00	0	0	0	0 0	0.00%	0	0 0	0 0.00%
240		TOTAL)	0	0	0 0	4.27	6 0	0	0	0 0 0	5.76%	0	0 0	0 6.90%

											Baseline Scenario								
					31/12/2025						31/12/2026					31/12/2027			
RowNum			Stage 1 exposure	Stage 2 exposure St	Stock of provision for Stage 1 exposu	s Stock of provisions St re for Stage 2 exposure for	cock of provisions Coverage I r Stage 3 exposure Stage 3 exp	Ratio - posure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	tock of provisions r Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 expose Stage 3 exposure	ure Stage 2 exposure	Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	ock of provisions Stage 2 exposure f	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241		Central banks		0 0	0	0 0	0	0.00%	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
242		Central governments		0 0	0	0 0	0	0.00%	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	0.00%	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
244		Public sector entities		0 0	0	0 0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
245		Multilateral Development Banks		0 0	0	0 0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
246		International Organisations		0 0	0	0 0	0	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
247		Institutions		0 0	0	0 0	0	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
248		Corporates		0 0	0	0 0	0	43.50%	0	0 (0	0 (43.50%	0	0	0 0	0	0	43.50%
249		of which: Other - SME		0 0	0	0 0	0	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
250		of which: Specialised Lending		0 0	0	0 0	0	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
251		Retail		0 0	0	0 0	0	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
252	ITALY	of which: SME		0 0	0	0 0	0	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
253	HALT	Secured by mortgages on immovable property and ADC exposures		0 0	0	0 0	0	0.00%	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	0.00%	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	0.00%	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	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
257		Subordinated debt exposures		0 0	0	0 0	0	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
258		Covered bonds		0 0	0	0 0	0	0.00%	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	0.00%	0	0 (0	0 (0.00%	0	0	0 0	0	0	0.00%
260		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%
261		Equity		0 0	0	0 0	0	0.00%	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	0.00%	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
264		TOTAL		0	0	0	0	43.50%	0	0	0	0	43.50%	0	0	0	0	0	43.50%



	IN	orddeutsche Landesbank -Girozentrale-																				
				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				Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions or Stage 1 exposure	Stock of provisions for Stage 2 exposure	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisio 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		Stock of provisions for Stage 2 exposure for Stage 3 exposure	
			(mln EUR <i>,</i> %)																			
1		Central banks		1,826	1	0	0		0 (0.009	-/	1	0	0	0 (0.00%	1,824	1 2	(0 0	0	0.00%
2		Central governments		242	51	2	0)	0	1 40.009		50	3	0	0	1 40.00%	242	2 49	4	4 0	0	2 40.00%
3		Regional governments or local authorities		14,391	202	6	1	L	0 3	3 40.009	· · · · · · · · · · · · · · · · · · ·	203	11	. 1	0	4 40.00%	14,379	203	16	6 1	0	6 40.00%
4		Public sector entities		4,573	91	4	0)	1	1 18.099		91	6	0	1 :	1 18.63%	4,567	7 92	3	8 0	1	2 19.06%
5		Multilateral Development Banks		558	0	0	0)	0 (0 43.009		1	0	0	0 (0 43.01%	558	3 1	:	1 0	0	0 43.02%
6		International Organisations		401	0	0	0)	0 (32.689		1	0	0	0 (0 32.55%	400	0 1	:	1 0	0	0 32.63%
7		Institutions		13,089	175	8	1	L	1	26.999		176	13	1	1 3	3 25.70%	13,070		17	7 1	1	4 25.37% 56 35.99%
8		Corporates		1,824	576	99	3	3 1	14 38	38.209	<u> </u>	545	129	3	13 48	36.94%	1,804	539	155	5 3	13	6 35.99%
9		of which: Other - SME		90	103	13	0)	4	7 56.039		97	20	0	4	9 46.63%	86	93	26	6 0	4 1	11 42.39%
10	Ni a valala vita ala a	of which: Specialised Lending		0	0	0	0		0	0 42.969	% 0	0	0	0	0 (0 47.17%	0	0	(0	0	0 50.11%
11	Norddeutsche	Retail		0	0	1	0		0 (0 1.179	% 0	0	1	. 0	0 (0 1.18%	0	0	:	1 0	0	0 1.18%
12	Landesbank -	of which: SME		0	0	0	0		0 (0.009	70	0	0	0	0 (0.00%	0	0	(0 0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures		46	7	0	0		0	18.569	% 46	7	1	. 0	0 (20.03%	46	5 7	:	1 0	0	0 20.99%
14	Girozentrale-	of which: Residential immovable property		36	2	0	0		0	17.449	% 35	2	0	0	0 (19.83%	35	5 2	(0 0	0	0 21.23%
15		of which: Commercial immovable property		9	0	0	0)	0	0 11.449	% 9	0	0	0	0 (0 12.18%	9	9 0	(0	0	0 12.71%
16		of which: Land, acquisition, development and construction exposures (ADC)		2	5	0	0)	0 (26.529	% 2	5	0	0	0 (26.67%	2	2 5	(0 0	0	0 26.95%
17		Subordinated debt exposures		0	0	0	O		0 (0.009	% 0	0	0	0	0 (0.00%	0	0	(0	0	0.00%
18		Covered bonds		297	0	0	0		0	0 2.329	% 297	0	0	0	0	2.32%	297	7 0	(0	0	0 2.32%
19		Claims on institutions and corporates with a ST credit assessment		0	0	0	0		0	0.009	% 0	0	0	0	0	0.00%	0	0	(0	0	0.00%
20		Collective investments undertakings (CIU)		0	0	0	0		0	0.009	% 0	0	0	0	0 (0.00%	0	0	(0 0	0	0.00%
21		Equity		697	0	12	10		0 12	2 100.009	% 687	0	23	8	0 23	100.00%	678	0	3:	1 8	0	100.00%
22		Securitisation																				
23		Other exposures		0	0	0	0		0	0.009	% 0	0	0	0	0 (0.00%	0	0	(0 0	0	0.00%

											Adverse Scenario							
						31/12/2025					31/12/2026						31/12/2027	
RowNum			(mln EUR, %)		2 exposure Stage 3 exposure	Stock of provisions Stock of p for Stage 1 exposure for Stage 2	rovisions Stock of po exposure for Stage 3	rovisions Coverage exposure Stage 3 e	e Ratio - Sexposure	Stage 1 exposure Stage 2 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisions stock of provisions re for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposure	
25		Central banks		1,586	0	0	0	0	0.00%	1,586	. 0	0 0	0.00%	1,585	1		0 0	0 0
26		Central governments		1	0 (0	0	0	40.00%	1 0	0	0 0	40.00%	1)	0 0	0 0
27		Regional governments or local authorities		14,345	169	1 1	0	1	40.00%	14,339 174	3	1 0 1	40.00%	14,333	178	3	5 1	0 2
28		Public sector entities		4,218	7	0	0	0	10.97%	4,216 7	4	0 0	11.46%	4,215	8	3	5 0	0 1
29		Multilateral Development Banks		0	0 (0	0	0	0.00%	0 0	0	0 0	0.00%	С	0)	0 0	0 0
30		International Organisations		0	0 (0	0	0	0.00%	0 0	0	0 0	0.00%	C	0)	0 0	0 0
31		Institutions		13,086	27	5 1	1	2	33.74%	13,079 30	9	1 1 3	33.82%	13,067	39) 1	12 1	1 4
32		Corporates		1,211	427 57	7 2	13	27	47.11%	1,218 398	79	2 10 34	42.44%	1,203	394	9	98 2	.0 39
33		of which: Other - SME		82	103 13	0	4	7	56.12%	81 97	19	0 4 9	46.68%	79	93	3 2	26 0	4 11
34		of which: Specialised Lending		0	0 (0	0	0	42.96%	0 0	0	0 0 0	47.17%	C	0)	0 0	0 0
35		Retail		0	0 (0	0	0	1.17%	0 0	0	0 0	1.17%	C	0)	0 0	0 0
³⁶ GF	ERMANY	of which: SME		0	0 (0	0	0	0.00%	0 0	0	0 0 0	0.00%	C	0)	0 0	0 0
37		Secured by mortgages on immovable property and ADC exposures		34	6	0	0	0	19.23%	33 6	1	0 0	20.59%	33	6	5	1 0	0 0
38		of which: Residential immovable property		23	1 (0	0	0	18.44%	23 1	. 0	0 0	20.83%	23	1		0 0	0 0
39		of which: Commercial immovable property		9	0 (0	0	0	11.44%	9 0	0	0 0 0	12.18%	9	0)	0 0	0 0
40		of which: Land, acquisition, development and construction exposures (ADC)		2	5 (0	0	0	26.52%	2 5	0	0 0 0	26.67%	2	. 5	5	0 0	0 0
41		Subordinated debt exposures		0	0 (0	0	0	0.00%	0 0	0	0 0 0	0.00%	C	0)	0 0	0 0
42		Covered bonds		297	0 (0	0	0	2.32%	297 0	0	0 0	2.32%	297	' C)	0 0	0 0
43		Claims on institutions and corporates with a ST credit assessment		0	0 (0	0	0	0.00%	0 0	0	0 0 0	0.00%	C	0)	0 0	0 0
44		Collective investments undertakings (CIU)		0	0 (0	0	0	0.00%	0 0	0	0 0	0.00%	C	0)	0 0	0 0
45		Equity		693	0 12	2 10	0	12	100.00%	682 0	23	8 0 23	100.00%	674	C	3	81 8	0 31
46		Securitisation																
47		Other exposures		0	0 (0	0	0	0.00%	0 0	0	0 0	0.00%	C	0)	0 0	0 0

											Adverse Scenario							
					31/1	12/2025					31/12/2026					31/12/2027		
RowNum		Sta	tage 1 exposure	Stage 2 exposure	Stock of for Stage	f provisions e 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	cock of provisions stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure
49	Central banks		239	0	0	0	0 0	0.00	% 239	0	0 0	0 0	0.00%	239	0	0 0	0	ე 0.00%
50	Central governments		241	0	0	0	0 0	40.00	% 241	0	0 0	0 0	40.00%	241	0	0 0	0	0 40.00%
51	Regional governments or local authorities		0	0	0	0	0 0	0.00	% 0	0	0 0	0 0	0.00%	6 0	0	0 0	0	ე 0.00%
52	Public sector entities		0	0	0	0	0 0	0.00	% 0	0	0 0	0 0	0.00%	6 0	0	0 0	0	0.00%
53	Multilateral Development Banks		463	0	0	0	0 0	42.26	% 463	1	0 0	0 0	42.26%	462	1	0 0	0	0 42.26%
54	International Organisations		69	0	0	0	0 0	21.57	% 68	0	0 0	0 0	21.57%	68	0	0 0	0	0 21.57%
55	Institutions		0	148	2	0	0 0	4.09	% 0	146	4 0	0 0	4.09%	0 14	45	5 0 0	0	0 4.09%
56	Corporates		8	3	35	0	0 8	23.71	% 8	3	35 0	0 8	23.71%	8	3	35 0 0	3 0	8 23.71%
57	of which: Other - SME		0	0	0	0	0 0	0.00	% 0	0	0 0	0 0	0.00%	6 0	0	0 0	0	<u>ر</u> 0.00%
58	of which: Specialised Lending		0	0	0	0	0 0	0.00	% 0	0	0 0	0 0	0.00%	6 0	0	0 0	0	<u>0.00%</u>
59	Retail		0	0	0	0	0 0	0.00	% 0	0	0 0	0 0	0.00%	6 0	0	0 0	0	<u>0.00%</u>
60 61 LUXEMB	of which: SME		0	0	0	0	0 0	0.00	% 0	0	0 0	0 0	0.00%	6 0	0	0 0 0	0	0.00%
61 LUXEIVID	, 55		0	0	0	0	0 0	7.93	% 0	0	0 0	0 0	11.02%	6 0	0	0 0 0	0	0 12.79%
62	of which: Residential immovable property		0	0	0	0	0 0	7.93	% 0	0	0 0	0 0	11.02%	6 0	0	0 0 0	0	0 12.79%
63	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	0	0.00%
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	0.00%
65	Subordinated debt exposures		0	0	0	0	0 0	0.00	% 0	0	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	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%	6 0	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%	6 0	0	0 0	0	0.00%
69	Equity		1	0	0	0	0 0	100.00	% 1	0	0 0	0 0	100.00%	1	0	0 0	0	0 100.00%
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		1,021	151	. 37	0	0 8	22.91	% 1,020	150	39 0	0 9	22.11%	1,020	49	40 0 0	9	9 21.54%

			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			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for	Stock of provisions or 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 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	
	Central banks	(mln EUR, %)	0					0	0.00	0/			0		0.00%			0	0		2	
	Central governments		0		0	0	(0	0.00		0	0	0		0.00%	0		0	0 0))	0 0	0
	Regional governments or local authorities		1	18	0	0	(0	0.00		18	0	0		40.00%		1	8	0 0)	0 0	ó – – – – – – – – – – – – – – – – – – –
	Public sector entities		250	84	1	. 0		1	0 29.41		84	2	0		29.43%	248	8	4	3 (1 1	1 2
	Multilateral Development Banks		45	C	0	0	(0	0 45.37		5 0	0	0	0 (45.37%	45		0	0 0		0 0	0
	International Organisations		0	C	C	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 0)	0	0
	Institutions		0	С	O	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 0)	0	0
	Corporates		148	3	3	1	(0	1 28.96	% 144	5	5	0	0 :	28.67%	141		6	7 (0 2	2
	of which: Other - SME		8	C	C	0	(0	0 34.46	% 8	0	0	0	0 (34.60%	8		0	0 (0 0	0
	of which: Specialised Lending		0	C	0	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 (0	0
	Retail		0	C	0	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 (0	0
LINUTED CTATEC	of which: SME		0	C	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%	0		0	0		0	0
UNITED STATES	Secured by mortgages on immovable property and ADC exposures		2	C	0	0	(0	0 11.20	% 2	2 0	0	0	0 0	13.75%	2		0	0		0	0
	of which: Residential immovable property		2	C	0	0	(0	0 11.20	% 2	2 0	0	0	0 0	13.75%	2		0	0		0	0
	of which: Commercial immovable property		0	C	0	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 0		0	0
	of which: Land, acquisition, development and construction exposures (ADC)		0	C	0	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 (0	J
	Subordinated debt exposures		0	C	0	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 0)	0	0
	Covered bonds		0	C	0	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 0)	0	0
	Claims on institutions and corporates with a ST credit assessment		0	C	C	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 (0	0
	Collective investments undertakings (CIU)		0	C	C	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 (0	0
	Equity		1	C	C	0	(0	0 100.00	% 1	. 0	0	0	0 (100.00%	1		0	0 (0	0 1
	Securitisation																					
	Other exposures		0	C	0	0	(0	0.00	% 0	0	0	0	0 (0.00%	0		0	0 0		0	0
	TOTAL		448	105	4	1		1	1 29.92	% 443	107	7	1	1 1	29.64%	438	10	8 1	10	1	1 3	3

												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	s Stock of provisions St re for Stage 2 exposure for	tock of provisions Corr Stage 3 exposure Sta	verage Ratio - age 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure f	Stock of provisions or Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Sta e Stage 3 exposure	nge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision re for Stage 2 exposu	s Stock of provis	ions Coverage Ra osure Stage 3 expo
97	Central banks		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0		o	0	0	0	0
98	Central governments		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0)	o l	0	0	0	0
99	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	0
100	Public sector entities		0	0	0		0 0	0	0.00%	6	0 0	0 0	0	0.00%	0) (0	0	0	0	0
101	Multilateral Development Banks		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0) (0	0	0	0	0
102	International Organisations		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0) (0	0	0	0	0
103	Institutions		0	0	0		0 0	0	0.00%	6	0 0	0 0	0	0.00%	0) (0	0	0	0	0
104	Corporates		343	134	4		1 1	2	44.53%	6 34	0 131	9 0	3	4 43.97%	339	128	8 1	.4	0	3	6
105	of which: Other - SME		0	0	0		0 0	0	0.00%	6	0 0	0 0	0	0.00%	0)	0	0	0	0	0
106	of which: Specialised Lending		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0)	O .	0	0	0	0
107	Retail		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0)	0	0	0	0	0
108	of which: SME		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0)	0	0	0	0	0
109 UNITED	Secured by mortgages on immovable property and ADC exposures		2	0	0		0 0	0	17.86%	6	0	0	0	0 19.37%	2	2	0	0	0	0	0 2
110	of which: Residential immovable property		2	0	0		0 0	0	17.86%	6	0	0	0	0 19.37%	2	2	0	0	0	0	0 2
111	of which: Commercial immovable property		0	0	0		0 0	0	0.00%	6	0	0	0	0.00%	0	(0	0	0	0	0
112	of which: Land, acquisition, development and construction exposures (ADC)		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0	(ס	0	0	0	0
113	Subordinated debt exposures		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0)	ס	0	0	0	0
114	Covered bonds		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0)	ס	0	0	0	0
115	Claims on institutions and corporates with a ST credit assessment		0	0	0		0 0	0	0.00%	6	0	0	0	0.00%	0)	ס	0	0	0	0
116	Collective investments undertakings (CIU)		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0	(0	0	0	0	0
117	Equity		0	0	0		0 0	0	100.00%	6	0	0 0	0	0 100.00%	0) (0	0	0	0	0 10
118	Securitisation																				
119	Other exposures		0	0	0		0 0	0	0.00%	6	0	0 0	0	0.00%	0) (0	0	0	0	0
120	TOTAL		2/15	12/	4		1 1	2	44 56%	4 34	121		2	13 99%	3/11	129	2 1	4	0	2	6 4

														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 exposur	s Stock of provision for Stage 3 expos	ons Coverage Ra sure Stage 3 expo	tio - Stage 1 ex	exposure St	age 2 exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for	cock of provisions Stock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 es	exposure Stage 2 exposure	e Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provision re for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	s Coverage Ratio - re Stage 3 exposure
121		Central banks		0		0)	0	0	0	0.00%	0	0 (0	0	0.00%	0	0	0	0	0	0 0.00%
122		Central governments		0		0)	0	0	0	0.00%	0	0 (0	0	0.00%	0	0	0	0	0	0 0.00%
123		Regional governments or local authorities		35		0)	0	0	0 4	0.00%	35	0 (0	0	0 40.00%	35	0	0	0	0	0 40.00%
124		Public sector entities		0		0)	0	0	0	0.00%	0	0 (0	0	0.00%	0	0	0	0	0	0.00%
125		Multilateral Development Banks		50		0)	0	0	0 4	9.97%	50	0 (0	0	0 49.97%	50	0	0	0	0	0 49.97%
126		International Organisations		0		0)	0	0	0	0.00%	0	0 (0	0	0.00%	0	0	0	0	0	0 0.00%
127		Institutions		0		0)	0	0	0	0.00%	0	0 (0	0	0.00%	0	0	0	0	0	0 0.00%
128		Corporates		14		0)	0	0	0 3	8.69%	14	0	0	0	0 38.38%	14	0	0	0	0	0 38.11%
129		of which: Other - SME		0		0)	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
130		of which: Specialised Lending		0		0)	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
131		Retail		0		0)	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
132	FDANCE	of which: SME		0		0)	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures		1		0)	0	0	0	5.98%	1	0	0	0	0 18.47%	1	0	0	0	0	0 19.90%
134		of which: Residential immovable property		1		0)	0	0	0	5.98%	1	0	0	0	0 18.47%	1	0	0	0	0	0 19.90%
135		of which: Commercial immovable property		0		0)	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
136		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%
137		Subordinated debt exposures		0		0)	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
138		Covered bonds		0		0)	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment		0		0)	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)		0		0		0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
141		Equity		0		0) (0	0	0	0.00%	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	0.00%	0	0	0	0	0	0 0.00%
144		TOTAL		100		0		0	0	0 4	1.51%	100	0 (0	0	0 41.12%	100	0	0	0	0	0 40.73%

											Adverse Scenario								
					31/12/2025						31/12/2026					31/12/2027			
owNum		Stage 1 e	xposure Stage	2 exposure Stage 3 e	posure Stock of provision for Stage 1 expos	ns Stock of provisions ure for Stage 2 exposur	ns Stock of provision are for Stage 3 exposu	ns Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for St	k of provisions Stock of provisions tage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 Stage 1	exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for S	ock of provisions Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration
145	Central banks		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	C	.0
146	Central governments		0	0	0	0	0	0.009	%	0 0	0	0 (0.00%	0	0	0 0	0	C	0.0
147	Regional governments or local authorities		4	0	0	0	0	0 40.009	%	4 0	0	0 (40.00%	4	0	0 0	0	, O	40.٠
148	Public sector entities		0	0	0	0	0	0.009	%	0 0	0	0 (0.00%	0	0	0 0	0	,o'	٥.
149	Multilateral Development Banks		0	0	0	0	0	0.009	%	0	0	0	0.00%	0	0	0 0	0	o'	0.0
150	International Organisations		0	0	0	0	0	0.009	%	0	0	0	0.00%	0	0	0 0	0	o'	0.0
151	Institutions		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0	ر 0.0
152	Corporates		0	0	0	0	0	0 99.889	%	0	0	0 0	99.78%	0	0	0 0	0	0	<i>y</i> 99.
153	of which: Other - SME		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0	0.0
154	of which: Specialised Lending		0	0	0	0	0	0.009	%	0	0	0 0	0.00%	0	0	0 0	0	0	0.0
155	Retail		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0′	<i>i</i> 0.
156 NETHEDLANDS	of which: SME		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0′	<i>i</i> 0.0
157 NETHERLANDS			0	0	0	0	0	0 11.199	%	0	0	0 (14.16%	0	0	0 0	0	0′	15.8
158	of which: Residential immovable property		0	0	0	0	0	0 11.199	%	0	0	0 (14.16%	0	0	0 0	0	0′	15.8
159	of which: Commercial immovable property		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0′	0.0
160	of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0′	0.0
161	Subordinated debt exposures		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0′	0.0
162	Covered bonds		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0′	0.0
163	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.009	%	0	0	0 (0.00%	0	0	0 0	0	0	0.0
164	Collective investments undertakings (CIU)		0	0	0	0	0	0.009	%	0	0	0 0	0.00%	0	0	0 0	0	0′	0.0
165	Equity		0	0	0	0	0	0.009	%	0	0	0 0	0.00%	0	0	0 0	0	o	0.0
166	Securitisation																		
167	Other exposures		0	0	0	0	0	0.009	%	0	0	0 0	0.00%	0	0	0 0	0	O	0.0
168	TOTAL		5	0	n	0	0	0 98.829	%	0	nl	0	97.51%	5	n	0			96.2

2025 EU-wide Stress Test: Credit risk STA

					31/ 12/ 2023			31/12/2020				31/12/2027	
wNum		(m	Stage 1 exposure	Stage 2 exposure Stage 3 ex	Stock of provisions Stock of provisio for Stage 1 exposure	ons Stock of provisions Coverage Ratio - ure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for 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	
169		Central banks		0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.
170		Central governments		0	0 0	0 0 0.00	% O	0 0	0 0 0	0.00%	0	0 (0 0.
171		Regional governments or local authorities		0	0 0	0 0 0.00	% O	0 0	0 0 0	0.00%	0	0 (0 0
172		Public sector entities		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 (0 0.
173		Multilateral Development Banks		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.
174		International Organisations		0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0 0
175		Institutions		0	0 0	0 0 16.96	% 3	0 0	0 0	23.11%	0	0 (0 27.
176		Corporates		0	0 0	0 0 33.69	% 1 1 m	0 0	0 0	33.69%	. 0	0 (0 33
177		of which: Other - SME	(0	0 0	0 0.00	% O	0 0	0 0	0.00%	0	0 (0 0
178		of which: Specialised Lending	(0	0 0	0 0 0.00	% O	0 0	0 0	0.00%	0	0 (0 0.
179		Retail	(0	0 0	0 0 0.00	% O	0 0	0 0	0.00%	0	0 (0 0
80	IRELAND	of which: SME	(0	0 0	0 0 0.00	% O	0 0	0 0	0.00%	0	0 (0 0
181	INCLAIND	Secured by mortgages on immovable property and ADC exposures	(0	0 0	0 0 0.00	% O	0 0	0 0	0.00%	0	0 (0 0
.82		of which: Residential immovable property	(0	0 0	0 0 0.00	% O	0 0	0 0	0.00%	0	0 (0 0 0. 0 0 0.
183		of which: Commercial immovable property		0	0 0	0 0 0.00	% O	0 0	0 0	0.00%	0	0 (0 0
.84		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0 0 0.00	0	0 0	0 0	0.00%	0	0 0	0 0 0. 0 0 0 0. 0 0 0.
185		Subordinated debt exposures		0	0 0	0 0 0.00	0	0 0	0 0	0.00%	0	0 0	0 0.
186		Covered bonds		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.
187		Claims on institutions and corporates with a ST credit assessment		0	0 0	0 0.00	0	0 0	0 0	0.00%	0	0 0	0 0.
188		Collective investments undertakings (CIU)		0	0 0	0 0 0.00	0	0 0	0 0	0.00%	0	0 (0 0.0
.89		Equity		0	0 0	0 0 0.00	0	0 0	0 0	0.00%	0	0 (0 0.0
190		Securitisation											
191		Other exposures		0	0 0	0 0.00	% O	0 0	0 0	0.00%	0	0 (0 0.
192		TOTAL		1 0	0 0	0 0 27.15	4	0 0	0 0	29.54%	0	0 0	0 31.1

									Adverse Scenario					
						31/12/2025			31/12/2026				31/12/2027	
RowNum			Stag (mln EUR, %)	ge 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - e for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for 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	
193		Central banks		0	0	0 0	0 0.00%	0 0	0 (0 0	0.00%	0 (0 0	0 0.00%
194		Central governments		0	0	0 0	0 0.00%	0 0	0 (0 0	0.00%	0 (0 0	0 0.00%
195		Regional governments or local authorities		0	0	0 0	0 0.00%	0 0	0 (0 0	0.00%	0 (0 0	0 0.00%
196		Public sector entities		104	0	0 0	0 58.39%	104	0 (0 0	58.39% 104	0 (0 0	0 58.39%
197		Multilateral Development Banks		0	0	0 0	0 0.00%	· · · · · · · · · · · · · · · · · · ·	0 (0 0	0.00%	0 (0 0	0 58.39% 0 0.00% 0 0.00% 0 0.00% 0 22.61%
198		International Organisations		0	0	0 0	0 0.00%	•	0 (0 0	0.00%	0 (0 0	0 0.00%
199		Institutions		0	0	0 0	0 0.00%		0 0	0 0	0.00%	0 (0 0	0 0.00%
200		Corporates		0	0	0 0	0 0 22.48%		0 0	0 0	22.55%	0 (0 0	0 22.61%
201		of which: Other - SME		0	0	0 0	0 0.00%	· · · · · · · · · · · · · · · · · · ·	0 0	0 0	0.00%	0 (0 0	0 0.00% 0 0.00% 0 24.79%
202		of which: Specialised Lending		0	0	0	0 0.00%		0 (0 0	0.00%	0 (0 0	0 0.00%
203		Retail		0	0	0 0	0 24.79%		0 (0 0	24.79%	0 (0 0	0 24.79%
204	AUSTRIA	of which: SME		0	0	0 0	0 0.00%	, o	0 (0 0	0.00%	0 (0 0	0 0.00% 0 12.65% 0 12.65% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
205	AOSTRIA	Secured by mortgages on immovable property and ADC exposures		0	0	0 0	0 7.79%		0 (0 0	10.88%	0 (0 0	0 12.65%
206		of which: Residential immovable property		0	0	0 0	0 7.79%	· · · · · · · · · · · · · · · · · · ·	0 (0 0	10.88%	0 (0 0	0 12.65%
207		of which: Commercial immovable property		0	0	0	0 0.00%		0 0	0 0	0.00%	0 (0 0	0 0.00%
208		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%
209		Subordinated debt exposures		0	0	0 0	0 0.00%	, ,	0 0	0 0	0.00%		0 0	0 0.00%
210		Covered bonds		0	0	0 0	0 0.00%	, 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
211		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 0.00%
212		Collective investments undertakings (CIU)		0	0	0 0	0 0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
213		Equity		0	0	0 0	0 0.00%	0 0	0 0	0 0	0.00%	0 (0 0	0 0.00%
214		Securitisation												
215		Other exposures		0	0	0 0	0 0.00%	· · · · · · · · · · · · · · · · · · ·	0	0 0	0.00%	0 0	0 0	0 0.00% 0 58.06%
216		TOTAL		104	0	0 0	0 57.86%	104	0	0 0	58.01% 104	I 0 (0 0	0 58.06%

													Adverse Scenario									
							31/12/2025						31/12/2026					31/12	2/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	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 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Stoc for Stage 1 exposure for S	ck of provisions tage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage Stage 3 exposure	1 exposure Stage 2 exp	osure Stage 3 exposi		provisions Stock of provision 1 exposure for Stage 2 expos			
217		Central banks		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
218		Central governments		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
219		Regional governments or local authorities		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Corporates		0	0	C)	0		0 38.119	%	0 0	0	0	37.59%	0	0	0	0	0	0	37.23%
225		of which: Other - SME		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail		0	0	C)	0		0 1.949	%	0 0	0	0	1.94%	0	0	0	0	0	0	1.94% 0.00%
228	DOLAND	of which: SME		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
229	POLAND	Secured by mortgages on immovable property and ADC exposures		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
230		of which: Residential immovable property		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property		0	0	C)	0		0.009	%	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
237		Equity		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																				
239		Other exposures		0	0	C)	0 0		0.009	%	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
240		TOTAL		0	0	O		0 0		0 4.819	%	0 0	0	0 (6.69%	0	0	0	0	0	0	7.77%

										Adverse Scenario								
					31/12/2025					31/12/2026					31/12/2027			
RowNum		(m	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure for Stage 1 expos	ns Stock of provisions Store for Stage 2 exposure for	tock of provisions Coverage r Stage 3 exposure Stage 3 ex	Ratio - oposure	Stage 1 exposure Stage 2 exposure Stage 3 exposu	re Stock of provisions Stock of provisions Stock of provisions of the stock of provisions of the stock of the	ock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ure Stage 2 exposure	Stage 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
241		Central banks		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
242		Central governments		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
243		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	0.00%
244		Public sector entities		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
245		Multilateral Development Banks		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
246		International Organisations		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
247		Institutions		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
248		Corporates		0	0 0	0 0	0	43.50%	0 0	0 0	0 0	43.50%	0	0	0 0	0	0	43.50%
249		of which: Other - 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%
250		of which: Specialised Lending		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
251		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%
252	ITALY	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%
253	HALT	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	0	0.00%
254		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	0	0.00%
255		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	0	0.00%
256		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%
257		Subordinated debt exposures		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
258		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%
259		Claims on institutions and corporates with a ST credit assessment		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
260		Collective investments undertakings (CIU)		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
261		Equity		0	0 0	0	0	0.00%	0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
262		Securitisation																
263		Other exposures		0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
264		TOTAL		0	0 0	0 0	0	43.50%	0 0	0 0	0 0	43.50%	0	0	0 0	0	0	43.50%



2025 EU-wide Stress Test: Securitisations

				1	2	3	4	5	6	7
				Restated		Baseline Scenario			Adverse Scenario	
Row n			(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	1		SEC-IRBA	0						
2	2		SEC-SA	928						
3	3	Exposure values	SEC-ERBA	92						
4	1		SEC-IAA	1,081						
5	5		Total	2,101						
6	5		SEC-IRBA	0	0	0	0	0	0	0
7	7		SEC-SA	312	335	374	415	379	456	551
8	3	REA	SEC-ERBA	75	82	93	105	96	121	151
S	9	NEA	SEC-IAA	412	416	470	523	500	632	803
1	0		Additional risk exposure amounts	0	0	0	0	0	0	0
1	1		Total	799	833	937	1,043	975	1,208	1,506
1	2	Impairments	Total banking book others than assessed at fair value		1	1	1	2	2	2



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	38,898	31,923	32,557	32,951	33,381	34,249	36,565	36,819
2	Risk exposure amount for securitisations and re-securitisations	799	799	833	937	1,043	975	1,208	1,506
3	Risk exposure amount other credit risk	38,099	31,123	31,724	32,013	32,338	33,274	35,357	35,313
4	Risk exposure amount for market risk	2,000	2,250	2,250	2,250	2,250	2,454	2,454	2,454
5	Risk exposure amount for operational risk	1,864	3,530	3,530	3,530	3,530	3,530	3,530	3,530
6	Other risk exposure amounts	91	91	153	159	164	-3	-21	-165
7	Total Risk exposure amount before Output floor	42,853	37,794	38,491	38,890	39,326	40,231	42,528	42,639
8	Unfloored Total Risk exposure amount (transitional)		37,794	38,491	38,890	39,326	40,231	42,528	42,639
9	Unfloored Total Risk exposure amount (fully loaded)		38,717	39,427	39,690	39,997	41,172	43,359	43,329
10	Standardised Risk exposure amount for credit risk exposures		64,165	64,149	64,524	64,895	64,563	65,434	66,248
11	Standardised Risk exposure amount for market risk exposures		3,226	3,226	3,226	3,226	3,226	3,226	3,226
12	Standardised Risk exposure amount for operational risk		3,530	3,530	3,530	3,530	3,530	3,530	3,530
13	Other Standardised risk exposure amounts		91	0	0	0	0	0	0
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		66,509	66,411	66,794	67,173	66,829	67,720	68,583
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		72,280	72,186	72,428	72,669	72,597	73,341	74,055
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	42,853	37,794	38,491	38,890	40,304	40,231	42,528	42,639
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	42,853	52,403	52,335	52,510	52,685	52,633	53,172	53,690



2025 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario		,	Adverse Scenario	
RowN um			(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		А	OWN FUNDS		8,228	8,406	8,613	8,842	8,566	7,694	7,606	6,961
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		7,016	7,194	7,401	7,630	7,354	6,482	6,394	5,749
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		5,761		5,761	5,761	5,761	5,761	5,761	5,761
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		2,067		2,303	2,635	2,959	1,756	1,720	1,703
6		A.1.3	Accumulated other comprehensive income		-188		-188	-188	-188	-258	-258	-258
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-155		-155	-155	-155	-608	-608	-608
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-7		-7	-7	-7	377	377	377
9		A.1.3.3	Other OCI contributions		-26		-26	-26	-26	-26	-26	-26
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		-154	-154	-154	-154	-154	-274	-274	-274
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-82	-82	-82	-82	-82	-202	-202	-202
15		A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16		A.1.7.3	Other adjustments		-72		-72	-72	-72	-72	-72	-72
17		A.1.8	(-) Intangible assets (including Goodwill)		-87		-72	-64	-59	-72	-64	-59
18		A.1.8.1	of which: Goodwill (-)		0		0	0	0	0	0	0
19		A.1.8.2	of which: Software assets (-)		-87		-72	-64	-59	-72	-64	-59
20		A.1.8.3	of which: Other intangible assets (-)		0		0	0	0	0	0	0
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-21	-21	0	0	0	-65	-71	-74
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-162	0	-66	-129	-181	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
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		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	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	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-25	-9	0	0	0	-184	-201	-263
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		16	0	617	16	0	-9
32		A.1.18A A.1.18B	(-) Insufficient coverage for non-performing exposures (-) Minimum value commitment shortfalls		-9	-9	-10	-05	-617	-10	-53	-613
33			(-) Other foreseeable tax charges		0		0	0			0	
35		A.1.18C A.1.19	(-) Other foreseeable tax charges (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-166		-166	-166	-166	-166	-166	-166
36		A.1.19	CET1 capital elements or deductions - other		-100		-100	-100	3100	100	-100	-100
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		n		3	0	0		o o	0
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	n	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		0							
40		A.1.21.3	01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		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		0							
42		A.1.21.4.1	dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
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	0
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		

	9
Scenario 26 7,606	2027 6,961
6,394 5,761	5,749 5,761
-258 -608	-258 -608
-26 0	-26 0 0
-274 -202	-274 -202
-72 -64	-72 -59 0
-64 0 -71	-59 0 -74
0 0	0 0
0 0	0 0
0 -201 0	-263 0 -9
-53 0	-613 0
-166 0	-166 0
0	0
0	0
0	0



2025 EU-wide Stress Test: Capital

Norddeutsche Landesbank -Girozentrale-

		Norddeutsche Landesbank -Girozentrale-	1	2	2	4	E	6	7	0	0	
			IFRS 9 first	Actual	Restatement CRR3	4	Baseline Scenario			Adverse Scenario		
			implementation									
		(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027	
-	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		49	49	49	49	49	49	49		
-	A.2.1	Additional Tier 1 Capital instruments		49	49	49	49	49	49	49		
-	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0		
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0		
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0		
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0								
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,066	7,243	7,451	7,679	7,403	6,531	6,443		
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,162	1,162	1,162	1,162	1,162	1,162	1,162		
	A.4.1	Tier 2 Capital instruments		1,162	1,162	1,162	1,162	1,162	1,162	1,162		
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0		
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0		
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0								
	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			37,794	38,491	38,890	39,326	40,231	42,528		
	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			38,717	39,427	39,690	39,997	41,172	43,359		
	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			66,509	66,411	66,794	67,173	66,829	67,720		
AND OUTPUT FLOOR	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			72,280	72,186	72,428	72,669	72,597	73,341		
	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		42,853	37,794	38,491	38,890	40,304	40,231	42,528		
	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		42,853	52,403	52,335	52,510	52,685	52,633	53,172		
	C.1	Common Equity Tier 1 Capital ratio (transitional)		16.37%	19.03%	19.23%	19.62%	18.25%	16.11%	15.03%		
CAPITAL RATIOS (%)	C.2			16.49%	19.03%	19.36%	19.75%	18.37%	16.23%			
Transitional period		Tier 1 Capital ratio (transitional)								15.15%		
	C.3	Total Capital ratio (transitional)		19.20%	22.24%		22.74%	21.25%		17.88%		
Fully loaded	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		7,016	7,194	7,401	7,630	7,354	6,482	6,394		
CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		7,066	7,243	7,451	7,679	7,403	6,531	6,443		
	D.3	TOTAL CAPITAL (fully loaded)		8,228	8,406	8,613	8,842	8,566	7,694	7,606		
	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.37%	13.73%	14.14%	14.53%	13.96%	12.32%	12.02%		
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio (fully loaded)		16.49%	13.82%	14.24%	14.62%	14.05%	12.41%	12.12%		
	E.3	Total Capital ratio (fully loaded)		19.20%	16.04%	16.46%	16.84%	16.26%	14.62%	14.30%		
	H.1	Total leverage ratio exposures (transitional)		117,574		117,574	117,574	117,574	117,574	117,574		
Leverage ratios (%)	H.2	Total leverage ratio exposures (fully loaded)		117,574		117,574	117,574	117,574	117,574	117,574		
20001280 121100 (73)	Н.3	Leverage ratio (transitional)		6.01%	6.16%	6.34%	6.53%	6.30%	5.56%	5.48%		
	H.4	Leverage ratio (fully loaded)		6.01%	6.16%	6.34%	6.53%	6.30%	5.56%	5.48%		
	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%		
	P.2	Countercyclical capital buffer		0.77%		0.85%	0.85%	0.85%	0.85%	0.85%		
ansitional combined buffer	P.3	O-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%		
requirements (%)	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%		
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.06%		0.10%	0.10%	0.10%	0.10%	0.10%		
	P.6	Combined buffer		3.32%		3.45%	3.45%	3.45%	3.45%	3.45%		
	R.1	Pillar 2 capital requirement		2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%		
	R.1.1	of which: CET1		1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%		
	R.1.2			0.52%			0.52%	0.52%				
	R.2	Total SREP capital requirement		10.75%	10.75%	10.75%	10.75%	10.75%		10.75%		
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		6.05%	6.05%	6.05%	6.05%	6.05%		6.05%		
		Overall capital requirement										
	R.3	(applicable requirement under the baseline scenario according to EBA/GL/2018/03) of which: CET1		14.07%			14.20%	14.20%	14.20%	14.20%		
	R.3.1	(relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.37%	9.37%	9.50%	9.50%	9.50%	9.50%	9.50%		
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		

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

Norddeutsche Landesbank -Girozentrale-

		1	2	3	4	5	6	7
	<u> </u>	Actual	Baseline scenario			Adverse scenario		
Row	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	1,162	1,377	1,401	1,412	1,130	1,130	1,128
2	Interest income	7,063	4,565	4,260	4,420	6,458	6,292	6,103
3	Interest expense	-5,901	-3,334	-3,004	-3,154	-5,474	-5,201	-4,955
4	Dividend income	27	27	27	27	14	14	14
5	Net fee and commission income	250	225	225	225	175	175	175
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	17	-86	-86	-86	-606	64	64
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					477		
8	Other operating income not listed above, net	-78	-10	-10	-10	-24	-10	-10
9	Total operating income, net	1,378	1,532	1,557	1,567	1,165	1,372	1,371
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-136	-153	-99	-110	-634	-420	-380
11	Other income and expenses not listed above, net	-899	-907	-919	-931	-976	-1,004	-1,015
12	Profit or (-) loss before tax from continuing operations	343	473	538	526	-444	-51	-24
13	Tax expenses or (-) income related to profit or loss from continuing operations	256	-136	-65	-63	133	15	7
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	599	336	474	463	-311	-36	-17
16	Amount of dividends paid and minority interests after MDA-related adjustments	0	101	142	139	0	0	0
17	Attributable to owners of the parent net of estimated dividends	599	236	332	324	-311	-36	-17
18	Memo row: Impact of one-off adjustments		15	15	15	15	15	15
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	115,360						

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