

## **2018 EU-wide Stress Test**

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



#### 2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,067		970	984	1,016	874	815	794
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	164		149	149	149	-776	50	50
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	27		-203	-248	-181	-333	-502	-413
Profit or (-) loss for the year	278		104	83	151	-917	-501	-468
Coverage ratio: non-performing exposure (%)	48.83%	49.27%	41.12%	36.07%	33.42%	40.85%	36.01%	34.56%
Common Equity Tier 1 capital	7,673	8,065	8,098	8,156	8,262	6,796	6,295	5,826
Total Risk exposure amount (all transitional adjustments included)	49,822	50,079	50,785	51,055	51,163	58,070	62,454	58,498
Common Equity Tier 1 ratio, %	15.40%	16.10%	15.95%	15.98%	16.15%	11.70%	10.08%	9.96%
Fully loaded Common Equity Tier 1 ratio, %	15.19%	16.04%	15.95%	15.98%	16.15%	11.70%	10.08%	9.96%
Tier 1 capital	8,180	8,577	8,520	8,472	8,473	7,217	6,611	6,037
Total leverage ratio exposures	167,618	167,893	167,893	167,893	167,893	167,893	167,893	167,893
Leverage ratio, %	4.88%	5.11%	5.07%	5.05%	5.05%	4.30%	3.94%	3.60%
Fully loaded leverage ratio, %	4.51%	4.78%	4.82%	4.86%	4.92%	4.05%	3.75%	3.47%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier $1$ or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

Conversions not considered for CET1 computation
 Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-1	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)	Non-deraulted	Deraulted	Non-deraulted	Deraulted	Non-deraulted	Deraulted	Non-deraulted	Deraulted					
	Central banks and central governments	0	0	34,082	0	0	0	1,331	0	26,856	. 0		2 (	30.0%
	Institutions	0	0	15,767	0	0	0	3,074	0	3,376			3 (	) -
	Corporates	0	0	67,242	566	0	0	29,637	0	58,191	495	34:	7 209	42.29
	Corporates - Of Which: Specialised Lending	0	0	32,745	253	0	0	15,928	0	29,199	192	178	8 82	2 43.0%
	Corporates - Of Which: SME	0	0	3,401	53	0	0	1,787	0	3,333		21	o ç	16.7%
	Retail	5,025	49	0	0	1,053	22	0	0	5,029	49	5!	5 25	50.3%
	Retail - Secured on real estate property	3,423	29	0	0	654	16	0	0	3,423	29	24	4 10	34.39
Landesbank Hessen-Thüringen	Retail - Secured on real estate property - Of Which: SME	534		0	0	184	0	0	0	534			7 (	25.49
	Retail - Secured on real estate property - Of Which: non-SME	2,889		0	0	469	16	0	0	2,889		17	7 10	34.49
Girozentrale AdöR	Retail - Qualifying Revolving	540		0	0	51	1	0	0	540			7 1	1 79.7%
	Retail - Other Retail	1,062		0	0	349	6	0	0	1,067		24	4 1?	71.89
	Retail - Other Retail - Of Which: SME	197		0	0	83	0	0	0	199			5 0	30.6%
	Retail - Other Retail - Of Which: non-SME	865	19	0	0	265	6	0	0	868	19	19	9 1?	71.8%
	Equity									(	0		3 (	j -
	Securitisation													
	Other non-credit obligation assets										0		3 (	) -
	IRB TOTAL	5,025	49	117,090	567	1.053	22	34,042	- 0	93,452	544	407	7 234	42.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	(	31,525	0	0	0	971	0	25,37		1	(	-
	Institutions	0	(	2,891	0	0	0	649	0	2,059	9 0	1	(	-
	Corporates	0	(	36,224	345	0	0	15,037	0	30,970	286	192	126	44.2
	Corporates - Of Which: Specialised Lending	0	(	8,590	135	0	0	4,128	0	7,654	4 86	89	58	67.2
	Corporates - Of Which: SME	0	(	3,374	53	0	0	1,776	0	3,31	1 52	19	ġ	16.3
	Retail	5,025	49	9 0	0	1,053	22	0	0	5,025	9 49	55	25	50.3
	Retail - Secured on real estate property	3,423	29	9 0	0	654	16	0	0	3,42	3 29	24	10	34.3
	Retail - Secured on real estate property - Of Which: SME	534	(	0 0	0	184	0	0	0	534	4 0	7	(	25.4
Germany	Retail - Secured on real estate property - Of Which: non-SME	2,889	28	8 0	0	469	16	0	0	2,889	9 28	17	10	34.4
	Retail - Qualifying Revolving	540	- 1	2 0	0	51	1	0	0	541	2	7	1	79.7
	Retail - Other Retail	1,062	19	9 0	0	349	6	0	0	1,06	7 19	24	13	71.8
	Retail - Other Retail - Of Which: SME	197	(	0 0	0	83	0	0	0	199	9 0	5	(	30.6
	Retail - Other Retail - Of Which: non-SME	865	19	9 0	0	265	6	0	0	861	3 19	19	13	71.8
	Equity										0	0	(	-
	Securitisation													
	Other non-credit obligation assets										0	0	(	-
	TRR TOTAL	5.025	49	70.640	345	1.053	22	16.657	0	63.43	335	249	151	45.09

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-1	RB	A-:	IRB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	(	418	0	0	(	33	0	418		0	)	0 -
	Institutions	0	(	1,762	0	0	(	391	0	220		0	)	0 -
	Corporates	0	(	9,667	22	0	(	4,507	C	7,979		23	3	1 6.3%
	Corporates - Of Which: Specialised Lending	0	(	8,265	13	0	(	3,979	C	6,761	13	21	1	1 11.0%
	Corporates - Of Which: SME	0	(	0	0	0	(	0	C	0	0	0	)	0 -
	Retail	0		0	0	0	(	0	0	0	0	0	)	0 -
	Retail - Secured on real estate property	0		0	0	0	(	0	0	0	0	0	)	0 -
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	(	0	0	0	0	0	)	0 -
United States	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	(	0	0	0	0	0	)	0 -
	Retail - Qualifying Revolving	0		0	0	0	(	0	0	0	0	0	)	0 -
	Retail - Other Retail	0		0	0	0	(	0	0	0	0	0	)	0 -
	Retail - Other Retail - Of Which: SME	0		0	0	0	(	0	0	0	0	0	)	0 -
	Retail - Other Retail - Of Which: non-SME	0	(	0	0	0	(	0	0	0	0	0	)	0 -
	Equity									0	0	0	)	0 -
	Securitisation													
	Other non-credit obligation assets									0	0	0	)	0 -
	IRB TOTAL	0	0	11,846	22	0	0	4,932	0	8,617	22	23	1	1 6.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20:						
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-1	RB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	331	0	0	0	36	0	331	0	0	0	-
	Institutions	0	0	2,122	0	0	0	432	0	191	0	0	0	-
	Corporates	0	0	3,784	42	0	0	1,344	0	2,992	42	32	28	67.2%
	Corporates - Of Which: Specialised Lending	0	0	2,786	7	0	0	925	0	2,286	7	7	4	61.5%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
ornicea ruingaoini	Retail - Qualifying Revolving	0	(	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	(	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	) (	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	0	0	6,237	42	0	0	1,812	0	3,514	42	32	28	67.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-I	IRB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	(	1,384	0	0	0	216	0	535		0	0	( -
	Institutions	0	(	2,307	0	0	0	448	0	155		0	0	/-
	Corporates	0	(	3,751	0	0	0	1,872	0	3,385	0	14	. 0	100.0%
	Corporates - Of Which: Specialised Lending	0	(	3,096	0	0	0	1,616	0	2,945	0	12	. 0	/-
	Corporates - Of Which: SME	0	(	10	0	0	0	4	0	10	0	0	0	/-
	Retail	0	(	0	0	0	0	0	0	0	0	0	0	/-
	Retail - Secured on real estate property	0	(	0	0	0	0	0	0	0	0	0	0	4-
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	4-
France	Retail - Secured on real estate property - Of Which: non-SME	0	(	0	0	0	0	0	0	0	0	0	0	/-
	Retail - Qualifying Revolving	0	(	0	0	0	0	0	0	0	0	0	0	/-
	Retail - Other Retail	0	(	0	0	0	0	0	0	0	0	0	0	/-
	Retail - Other Retail - Of Which: SME	0	(	0	0	0	0	0	0	0	0	0	0	/-
	Retail - Other Retail - Of Which: non-SME	0	(	0	0	0	0	0	0	0	0	0	0	/-
	Equity									0	0	0	0	/-
	Securitisation													
	Other non-credit obligation assets									0	0	0		-
	IRB TOTAL	0	0	7,442	0	0	0	2,536	0	4,076	0	14	. 0	100.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	Fi	IRB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments			57	(	0	(	0	0	_	0 0	0	) (	-
	Institutions		)	973	(	0	(	187		41	0	C	) (	-
	Corporates	0	)	1,392		0		566		1,23		2	2	70.0
	Corporates - Of Which: Specialised Lending	0	)	716	(	0		303	0	69	5 0			-
	Corporates - Of Which: SME	0	)	12	(	0		6	0	10	0		) (	-
	Retail	0	)	0	(	0		0	0		0		) (	-
	Retail - Secured on real estate property	0	1	0	(	0	0	0	0		0	0	0	-
	Retail - Secured on real estate property - Of Which: SME			0		0		0	0	_	0 0	0	) (	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0	1	0	(	0	(	0	0	-	0 0	C	) (	-
	Retail - Qualifying Revolving	0	1	0	(	0	(	0	0	-	0 0	C	) (	-
	Retail - Other Retail	0	1	0	(	0	(	0	0	-	0 0	C	) (	-
	Retail - Other Retail - Of Which: SME	0	)	0	(	0	0	0	0		0		) (	-
	Retail - Other Retail - Of Which: non-SME	0	)	0	(	0	0	0	0		0		) (	-
	Equity										0 0		) (	-
	Securitisation													
	Other non-credit obligation assets										0 0	0	) (	-
	IRB TOTAL	0		2,422		0	0	754	0	1,278	3 0	2	2 0	70.09

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



Landesbank Hessen-Thüringen Girozentrale AdöR 31/12/2017 Of which: from non performing exposures Non-defaulted Defaulted Non-defaulted (mln EUR, %) 15 2,023 86.2% 3,677 3,336 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property
Retail - Secured on real estate property - Of Which: SME
Retail - Secured on real estate property - Of Which: non-SME
Retail - Qualifying Revolving
Retail - Other Retail
Other Retail - Of Which: SME
Retail - Other Retail - Of Which: non-SME Luxembourg 3,783 2,038

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-1	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	) (	2		0	0	0	0		0	(	) (	-
	Institutions	0	) (	785	(	0	0	199	0	17!	5 0	(	) (	-
	Corporates	0	) (	505	(	0	0	196	0	41.	0 0	(	) (	66.7%
	Corporates - Of Which: Specialised Lending	0	) (	24	(	0	0	9	0	10	0 0	(	) (	-
	Corporates - Of Which: SME	0	) (	0	(	0	0	0	0	-	0 0	(	) (	-
	Retail	0	) (	0	(	0	0	0	0	-	0 0	(	) (	-
	Retail - Secured on real estate property	0	) (	0	(	0	0	0	0	-	0 0	(	) (	-
	Retail - Secured on real estate property - Of Which: SME	0	) (	0	(	0	0	0	0	-	0 0	(	) (	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0	) (	0	(	0	0	0	0	-	0 0	(	) (	-
	Retail - Qualifying Revolving	0	) (	0	(	0	0	0	0		0	(	) (	-
	Retail - Other Retail	C	) (	0	(	0	0	0	0		0	(	) (	-
	Retail - Other Retail - Of Which: SME	C	) (	0	(	0	0	0	0		0 0	(	) (	-
	Retail - Other Retail - Of Which: non-SME	C	) (	0	(	0	0	0	0		0 0	(	) (	-
	Equity										0 0	(	) (	-
	Securitisation													
	Other non-credit obligation assets										0	(	) (	-
	TOR TOTAL		1	1 291				395	0	588	2 0			66 7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-1	RB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	(	) (	0	(	0	0	0	0	C	0	(	0	-
	Institutions	(	) (	0	(	0	0	0	0		0	(	0	-
	Corporates	(	) (	0	(	0	0	0	0	0	0	(	0	-
	Corporates - Of Which: Specialised Lending		) (	0	(	0	0	0	0	0	0	(	0	-
	Corporates - Of Which: SME		) (	0	(	0	0	0	0	0	0	(	0	-
	Retail	(	) (	0	(	0	0	0	0	0	0	(	0	-
	Retail - Secured on real estate property		) (	0	(	0	0	0	0	0	0	(	0	-
	Retail - Secured on real estate property - Of Which: SME		) (	0	(	0	0	0	0	0	0	(	0	-
Austria	Retail - Secured on real estate property - Of Which: non-SME		) (	0	(	0	0	0	0	0	0	(	0	-
	Retail - Qualifying Revolving	(	) (	0	(	0	0	0	0		0	(	0	-
	Retail - Other Retail	(	) (	0	(	0	0	0	0		0	(	0	-
	Retail - Other Retail - Of Which: SME	(	) (	0	(	0	0	0	0		0	(	0	-
	Retail - Other Retail - Of Which: non-SME	(	) (	0	(	0	0	0	0		0	(	0	-
	Equity										0	(	0	-
	Securitisation													
	Other non-credit obligation assets										0	(	0	-
	IRB TOTAL		0	0		0	0	0	0	0	Ō	· ·	0	-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



| Landesbank Hessen-Thüringen Girozentrale Adöx | Retailed | S1/12/2017 | S1/12/201

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-:	IRB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	(	0	(	0	0	0	C		0	C	0	-
	Institutions	0	(	1,511		0	0	164	0	29	0	0	0	-
	Corporates	0	(	151		0	0	66	0	147	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	(	103		0	0	33	0	99	0	0	0	-
	Corporates - Of Which: SME	0	(	0		0	0	0	0	0	0	0	0	-
	Retail	0	(	0		0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	(	0		0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	(	0		0	0	0	0	0	0	0	0	-
Canada	Retail - Secured on real estate property - Of Which: non-SME	0	(	0		0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	(	0		0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	(	0	(	0	0	0	0		0	0	0	-
	Retail - Other Retail - Of Which: SME	0	(	0	(	0	0	0	C		0	C	0	-
	Retail - Other Retail - Of Which: non-SME	0	(	0	(	0	0	0	C		0	C	0	-
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	0		1,662		0	0	230	0	176	0	0	0	-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								E	Baseline Scena	nrio						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	26,854	3	3	1	40.0%	26,851	5	4	2	40.1%	26,849	7	5	3	40.2%
	Institutions	3,373	3	7	2	47.7%	3,370	7	27	3	48.3%	3,366		24	5	47.9%
	Corporates	57,900	786	465	300	38.2%	57,592	1,094	641	379	34.6%	57,257		783	469	32.8%
	Corporates - Of Which: Specialised Lending	29,085	306	219	112	36.8%	28,942	450	296	147	32.8%	28,765		370	188	30.1%
	Corporates - Of Which: SME	3,315	70	51	35	49.7%	3,290	96	70	47	49.2%	3,260		86	61	48.5%
	Retail	4,996	82	76	36	43.8%	4,962	115	93	47	41.1%	4,929	149	101	59	39.6%
	Retail - Secured on real estate property	3,401	50	36	15	29.5%	3,379	72	47	20	27.7%	3,357	94	49	25	26.7%
Landesbank Hessen-Thüringen	Retail - Secured on real estate property - Of Which: SME	526	8	11	3	33.3%	518	16	14	5	33.8%	510	24	16	8	34.0%
	Retail - Secured on real estate property - Of Which: non-SME	2,875	42	26	12	28.8%	2,861	56	33	15	25.9%	2,847	70	33	17	24.3%
Girozentrale AdöR	Retail - Qualifying Revolving	537	5	8	3	69.7%	534	8	8	5	67.2%	531	11	11	7	66.1%
	Retail - Other Retail	1,058	27	32	18	65.8%	1,050	36	38	22	62.6%	1,041	44	41	27	60.5%
	Retail - Other Retail - Of Which: SME	195	4	7	2	61.1%	191	8	10	5	61.5%	187	11	12	7	61.7%
	Retail - Other Retail - Of Which: non-SME	863	23	25	15	66.6%	858	28	28	18	62.9%	854	33	29	20	60.1%
	Equity	0	0	0	0	-	0	0	0	0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL	93,123	874	551	338	38.7%	92,775	1,221	764	432	35.3%	92,401	1,596	913	536	33.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	25,375	2	2	1	40.0%	25,373	4	3	1	40.0%	25,372	6	3	2	40,0%
	Institutions	2,059		1	0	32.9%	2,058	2	2	1	33.1%	2,057	3	2	1	33.0%
	Corporates	30,775		266	190	39.6%	30,587	668	360	239		30,401	854	430	294	
	Corporates - Of Which: Specialised Lending	7,617		92	66	54.3%	7,575	164	102	77	46.6%	7,528	212	113	88	41.4%
	Corporates - Of Which: SME	3,294		50	34	49.5%	3,269	95	70	47	49.0%	3,239	125	85	61	48.4%
	Retail	4,996	82	76	36	43.8%	4,962	115	93	47	41.1%	4,929	149	101	59	39.6%
	Retail - Secured on real estate property	3,401		36	15	29.5%	3,379	72	47	20	27.7%	3,357	94	49	25	26.7%
	Retail - Secured on real estate property - Of Which: SME	526		11	3	33.3%	518	16	14	5	33.8%	510		16	8	34.0%
Germany	Retail - Secured on real estate property - Of Which: non-SME	2,875		26	12	28.8%	2,861	56	33	15	25.9%	2,847	70	33	17	7 24.3%
	Retail - Qualifying Revolving	537		8	3	69.7%	534	8	8	5	67.2%	531	11	11	7	66.1%
	Retail - Other Retail	1,058		32	18	65.8%	1,050	36	38	22	62.6%	1,041	44	41	27	60.5%
	Retail - Other Retail - Of Which: SME	195			2	61.1%	191	8	10	5	61.5%	187	11	12	7	61.7%
	Retail - Other Retail - Of Which: non-SME	863	23	25	15	66.6%	858	28	28	18	62.9%	854	33	29	20	60.1%
	Equity	0	0	0	0		0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	<u> </u>
	IRB TOTAL	63,205	565	345	227	40.2%	62,981	789	457	289	36.6%	62,758	1,011	536	356	35.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	417		(	0	40.0%	417	0	0	0	40.0%	417		0	0	40.09
	Institutions	220		(	0	35.2%	220	0	0	0	35.8%	220		0	0	36.19
	Corporates	7,958		32	. 7	16.3%	7,928	73	48	13	17.7%	7,889	112	64	20	18.29
	Corporates - Of Which: Specialised Lending	6,742	2 31	. 30	6	18.1%	6,715	58	44	11	18.4%	6,678	95	59	17	7 18.39
	Corporates - Of Which: SME		0	(	0		0	0	0	0	-	0	0	0	0	<i>j</i> -
	Retail		0		0		0	0	0	0	-	0	0	0	0	<i>j</i> -
	Retail - Secured on real estate property		0		0		0	0	0	0	-	0	0	0	0	<i>j</i> -
	Retail - Secured on real estate property - Of Which: SME	(	0	(	0		0	0	0	0	-	0	0	0	0	<i>j</i> -
United States	Retail - Secured on real estate property - Of Which: non-SME	(	0	(	0		0	0	0	0	-	0	0	0	0	<i>j</i> -
	Retail - Qualifying Revolving	(	0			-	0	0	0	0	-	0	0	0	0	j -
	Retail - Other Retail	(	0			-	0	0	0	0	-	0	0	0	0	j -
	Retail - Other Retail - Of Which: SME		0	(	0		0	0	0	0		0	0	0	0	j -
	Retail - Other Retail - Of Which: non-SME		0	(	0		0	0	0	0		0	0	0	0	j -
	Equity	(	0		0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0		0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	8,596	43	33	7	16.4%	8,566	73	49	13	17.8%	8,526	113	64	21	18.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)	331				40.0%	331		,		40.0%	330	0	•		40.00/
	Central banks and central governments Institutions	331 191	0		0	40.0%	190	0		0	40.0% 38.2%	190	0	0	U	40.0% 38.1%
		2,988	- 0			38.3% 63.4%	2,982	- 0	20	0	38.2% 58.9%	2,974	1	42		54.1%
	Corporates  Corporates - Of Which: Specialised Lending	2,988	46	34	29	48.9%	2,982	52	38	31	39.4%	2,974	90	42	32	32.7%
	Corporates - Or Which: Specialised Lending  Corporates - Of Which: SME	2,283	10		5	48.9%	2,2/9	14	- 11	3	39.4%	2,213	20	15	6	32./%
	Corporates - Or Which: SME  Retail	0	0		0		0	0		0	•	,	0	0	U	-
		0	0		0		0	0		0	•	,	0	0	U	-
	Retail - Secured on real estate property	U	U			•	U	U	U	U	•	,	U	U	U	
Hartend IV and an	Retail - Secured on real estate property - Of Which: SME	0	0		0		0	0		0	•		0	0		
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0	0		0		0	0		0	•		0	0		
	Retail - Qualifying Revolving	0	0		0		0	0	0	0	•		0	0	0	
	Retail - Other Retail	0	0		0		0	0	0	0	•		0	0	0	
	Retail - Other Retail - Of Which: SME	0	0		0		0	0	0	0	•		0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0		0		0	0	0	0	•		0	0	0	
	Equity	0	0		0		0	0	0	0	•		0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0		0		0	0		0	•	(	0	0	0	-
	IRB TOTAL	3,509	47	34	29	63.2%	3,503	53	38	31	58.7%	3,495	61	43	33	53.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	53:		(	) (	40.0%	535		0	0	40.0%	535		0	(	40.0%
	Institutions	15		(	) (	30.4%			0	0	30.4%	155		0	(	30.4%
	Corporates	3,37		24	4 6	40.8%	3,354		41	12	38.7%	3,333		58	19	37.1%
	Corporates - Of Which: Specialised Lending	2,93	13	23	3	40.3%	2,915	5 29	39	11	38.3%	2,895	50	55	18	36.6%
	Corporates - Of Which: SME	1	0	(	0	45.4%	10	0	0	0	45.4%	10	0	0	0	45.4%
	Retail		0	(	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property		0	(	0	-	(	0	0	0	) <del> </del> -	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0	(	0	-	(	0	0	0	1-	0	0	0		-
France	Retail - Secured on real estate property - Of Which: non-SME		0	(	) (	-	(	0	0	0	) -	0	0	0		-
	Retail - Qualifying Revolving		0	(	) (	-	(	0	0	0	-	0	0	0		-
	Retail - Other Retail		0	(	) (	-	(	0	0	0	) -	0	0	0		-
	Retail - Other Retail - Of Which: SME		0	(	) (	-	(	0	0	0	) -	0	0	0		-
	Retail - Other Retail - Of Which: non-SME		0	(	) (	-	(	0	0	0	) -	0	0	0		-
	Equity		0	(	) (	-	(	0	0	0	) -	0	0	0	(	-
	Securitisation			0 0												
	Other non-credit obligation assets		0	0 0 0	) (	-	(	0	0	0	) -	0	0	0	(	
	IRB TOTAL	4,061	14	24	1 6	40.7%	4,044	31	41	12	38.7%	4,023	53	59	20	37.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		1		1 0	-	0	0	0	0					) (	1 -
	Institutions	41	,		) 0	34.6%	46	0	0	0	34.6%	46	. 0		) (	34.6
	Corporates	1,230	1		3 1	34.6%	1.227	6	4	2	31.1%	1,223	10			3 29.2
	Corporates - Of Which: Specialised Lending	694			2 0	29.6%	692		3	1	28.3%	689		4	1 2	27.0
	Corporates - Of Which: SME	10	) (	) (	0	45.2%	10	0	0	0	45.2%	10	0	C	) (	45.2
	Retail	(	) (	) (	0		0	0	0	0	-	(	0	C	) (	-
	Retail - Secured on real estate property		) (	) (	0	-	0	0	0	0	-		0	C	) (	-
	Retail - Secured on real estate property - Of Which: SME	(	) (	0	0		0	0	0	0	-	(	0	C	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		) (	) (	0	-	0	0	0	0	-		0	C	) (	-
	Retail - Qualifying Revolving		) (	) (	0	-	0	0	0	0	-		0	C	) (	-
	Retail - Other Retail		) (	) (	0		0	0	0	0		(	0	C	0	-
	Retail - Other Retail - Of Which: SME		) (	) (	0		0	0	0	0		(	0	C	0	-
	Retail - Other Retail - Of Which: non-SME		) (	) (	0	-	0	0	0	0	-	0	0	C	0	-
	Equity		) (	) (	0	-	0	0	0	0	-	0	0	C	0	-
	Securitisation															
	Other non-credit obligation assets		0		0	-	0	0	0	0	-		0	C	0	-
	IRB TOTAL	1,275	3	3	3 1	34.6%	1,272	6	4	2	31.1%	1,268	10	5	3	29.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Landesban	k Hessen-T	hürinaen	Girozentrale	e AdöR										
									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments		5 0		0 (	40.0%		5 0		) (	40.0%	5	0	(	, 0	0 40.0%
	Institutions	3	1 0		0 (	27.4%	31	0 0		) (	27.4%	30	0	(	, 0	27.4%
	Corporates	3,31	9 49	5	1 34	4 68.0%	3,29	7 71	67	4:	57.7%	3,273	95	79	49	9 51.1%
	Corporates - Of Which: Specialised Lending	2,91	1 16	2	3 (	5 36.1%	2,89	1 36	38	13	35.2%	2,868	60	50	20	34.3%
	Corporates - Of Which: SME		0		0	0 -		0 0	(	)	-	0	0	(	J C	J -
	Retail		0		0	0 -	(	0 0	(	) (	) -	0	0	(	, c	J -
	Retail - Secured on real estate property		0 0		0 (	0 -	-	0 0		) (	-	0	0	(	) C	) -
	Retail - Secured on real estate property - Of Which: SME		0 0		0 (	0 -	-	0 0		) (	-	0	0	(	) C	) -
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME		0		0 (	0 -	-	0 0		) (	-	0	0	(	) (	-
	Retail - Qualifying Revolving		0		0 (	0 -	-	0 0		) (	-	0	0	(	) (	-
	Retail - Other Retail		0		0 (	0 -	-	0 0		) (	-	0	0	(	) (	-
	Retail - Other Retail - Of Which: SME		0		0 (	0 -	-	0 0		) (	-	0	0	(	) (	-
	Retail - Other Retail - Of Which: non-SME		0		0 (	0 -	-	0 0		) (	-	0	0	(	) (	-
	Equity		0		0	0 -		0 0	(	) (	ı -	0	0	(		
	Securitisation															
	Other non-credit obligation assets		0		0 (	0 -	-	0 0		) (	-	0	0	(	) (	-
	IRB TOTAL	3,35	1 49	5:	1 34	68.0%	3,333	3 71	67	41	57.7%	3,308	95	79	49	51.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0	(	(	40.0%	(	0	(	0	40.0%	0	0	C	0	40.0%
	Institutions	17		(	(	23.6%	175		(	0	27.4%	175			0	27.7%
	Corporates	41	2 1	1		48.9%	412	2 1	1	1	45.5%	411	2	2	1	1 44.0%
	Corporates - Of Which: Specialised Lending	1	0 0	(	(	11.0%	10	0	(	0	11.0%	10	0	C	0	11.0%
	Corporates - Of Which: SME		0 0	(	(	-	(	0	(	0	-	0	0	C	0	) -
	Retail		0 0	(	(	-	(	0	(	) (	) -	0	0	0	(	) - ·
	Retail - Secured on real estate property		0 0			-	(	0	(	0	-	0	0	0		
	Retail - Secured on real estate property - Of Which: SME		0 0			-	(	0	(	0	-	0	0	0		
Switzerland	Retail - Secured on real estate property - Of Which: non-SME		0 0			-	(	0	(	0	-	0	0	0		
	Retail - Qualifying Revolving		0 0			-	(	0	(	) (	) -	0	0	0	0	J -
	Retail - Other Retail		0 0	(		-	(	0	(	0	-	0	0		0	) -
	Retail - Other Retail - Of Which: SME		0 0	(		-	(	0	(	) (	ıl-	0	0			) -
	Retail - Other Retail - Of Which: non-SME		0 0	(		-	(	0	(	) (	) -	0	0			) -
	Equity		0 0	(		-	(	0	(	) (	ı -	0	0			J -
	Securitisation															
	Other non-credit obligation assets		0 0	(		-		0	(	) (	ıl-	0	0			) -
	IRB TOTAL	58	8 1	1		47.8%	587	1	1	1	44.6%	586	2	2	1	L 43.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments					,	,					,		0		
	Institutions		0 0		)	1.		) 0		0				0		1
	Corporates		0 0		)	) -		) 0				i i		0	ì	-
	Corporates - Of Which: Specialised Lending		0 0		)	i -		0 0	0	0			0	0		
	Corporates - Of Which: SME		0 (	) (	)	-	(	0	C	0	-	(	0	0	(	) -
	Retail		0 (	) (	) (	-	(	0	C	0		(	0	0	(	) -
	Retail - Secured on real estate property		0 (	) (	)	-		0	0	0	-	(	0	0	(	) -
	Retail - Secured on real estate property - Of Which: SME		0 (	) (	)	-		0	0	0	-	(	0	0	(	) -
Austria	Retail - Secured on real estate property - Of Which: non-SME		0 (	0	)	-	0	0	0	0		(	0	0	(	J -
	Retail - Qualifying Revolving		0 (	0	)	-	0	0	0	0		(	0	0	(	J -
	Retail - Other Retail		0 (	) (	) (	-	(	0	C	0	-	(	0	0	(	j -
	Retail - Other Retail - Of Which: SME		0 (	) (	) (	-	(	0	0	0	-	(	0	0	(	j -
	Retail - Other Retail - Of Which: non-SME		0 (	0	)	-	0	0	C	0	-	(	0	0	(	j -
	Equity		0 (	) (	) (	-	(	0	C	0	-	(	0	0	(	1 -
	Securitisation															
	Other non-credit obligation assets		0 (	) (	) (	-	(	0	C	0	-	(	0	0	(	J -
	IRB TOTAL		0		) (	) -	0	0	0	0	-		0	0		4-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Landesban	k Hessen-T	hüringen	Girozentrale	e AdöR			Baseline Scen	ario						
				31/12/2018					31/12/20					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 (	) (	) (	0 -		0 0		) (	-		0	0	(	<i>i</i> -
	Institutions		0 (	) (	) (	0 -		0 0		) (	-		0	0	(	<i>j</i> -
	Corporates		0 (	) (	) (	0 -		0 0		) (	-		0	0	(	) -
	Corporates - Of Which: Specialised Lending		0 (	) (	) (	0 -		0 0	(	) (	-		0	0	(	<i>j</i> -
	Corporates - Of Which: SME		0 (	) (	) (	0 -		0 0	(	) (	-		0	0	(	<i>j</i> -
	Retail		0 (	) (	) (	0 -		0 0		0	-		0	0	(	J -
	Retail - Secured on real estate property		0 (	) (	) (	0 -		0 0		0	-		0	0		<i>j</i> -
	Retail - Secured on real estate property - Of Which: SME		0 (	) (	) (	0 -		0 0		0	-		0	0		<i>j</i> -
Sweden	Retail - Secured on real estate property - Of Which: non-SME		0 (	) (	) (	0 -		0 0		) (	-		0 0	0		
	Retail - Qualifying Revolving		0 (	) (	) (	0 -		0 0		) (	-		0 0	0		
	Retail - Other Retail		0 (	) (	) (	0 -		0 0		) (	-		0 0	0		
	Retail - Other Retail - Of Which: SME		0 (	) (	) (	0 -		0 0		) (	-		0 0	0		
	Retail - Other Retail - Of Which: non-SME		0 (	) (	) (	0 -		0 0		) (	-		0 0	0		
	Equity		0 (	) (	) (	0 -		0 0		) (	-	1	0 0	0	(	
	Securitisation															
	Other non-credit obligation assets		0 (	) (	) (	0 -		0 0		) (	-	1	0 0	0	(	-
	IRB TOTAL		0 0	) (	) (	) -		0 0		0	-		0	0		-

1 Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0		) (	-		0 0	(	0	-	0	0	C	0	) -
	Institutions	2	9 0	(	) (	29.8%	21	9 0	(	0	29.8%	29	0	C	0	29.8%
	Corporates	14	7 0	(	) (	18.2%	14	6 1	(	0	17.2%	145	1	1		17.2%
	Corporates - Of Which: Specialised Lending	9	9 0	(	) (	26.1%	9	9 0	(	0	26.1%	98	1	C	0	26.1%
	Corporates - Of Which: SME		0 0	(	) (	-		0 0	(	0	-	(	0	C	0	) -
	Retail		0 0	(	) (	-		0 0	(	0	-	(	0	C	0	) -
	Retail - Secured on real estate property		0 0	(	) (	-		0 0	(	0	-	(	0	C	0	) -
	Retail - Secured on real estate property - Of Which: SME		0 0	(	) (	-		0 0	(	0	-	(	0	C	0	) -
Canada	Retail - Secured on real estate property - Of Which: non-SME		0 0	(	) (	-		0 0	(	0	-	(	0	C	0	) -
	Retail - Qualifying Revolving		0 0		) (	-		0 0	(	0	-	(	0	0	0	) -
	Retail - Other Retail		0 0		) (	-	•	0 0	(	0	-		0	0		) -
	Retail - Other Retail - Of Which: SME		0 0		) (	-	(	0 0	(	0	-		0	0		
	Retail - Other Retail - Of Which: non-SME		0 0		) (	-	(	0 0	(	0	-		0	0		
	Equity		0 0		) (	-	(	0 0	(	0	-		0	0		
	Securitisation															
	Other non-credit obligation assets		0 0		) (	-	1	0 0	(	) (	-	(	0		) (	1
	IRB TOTAL	170	5 0		) (	18.4%	17	5 1	0	0	17.4%	175	1	1		17.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenari	0						
				31/12/20:	.8				31/12/2019					31/12/202	.0	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	26,853	3	3	1	40.4%	26,850		5	2	40.7%	26,847	9	7	4	40.9%
	Institutions	3,371	5	8	3	47.1%	3,363		37	6	46.7%	3,357	19	37	9	46.9%
	Corporates	57,791	895	562	348	38.8%	57,196	1,490		533	35.8%	56,588	2,098	1,311	732	34.9%
	Corporates - Of Which: Specialised Lending	29,039	352	250	133	37.9%	28,811	580	423	202	34.8%	28,528	863	585	286	33.1%
	Corporates - Of Which: SME	3,304	82	69	42	51.5%	3,251	134	117	69	51.4%	3,199	186	156	95	51.2%
	Retail	4,991	87	93	39	45.0%	4,943		125	58	42.9%	4,895		141	78	42.5%
	Retail - Secured on real estate property	3,398	54	45	16	30.5%	3,366	85	63	25	29.1%	3,335		70	34	29.0%
Landesbank Hessen-Thüringen	Retail - Secured on real estate property - Of Which: SME	525	9	14	3	37.4%	513		19	8	38.0%	502		23	12	38.2%
	Retail - Secured on real estate property - Of Which: non-SME	2,873	44	31	13	29.1%	2,853		43	17	26.3%	2,832		47	22	25.6%
Girozentrale AdöR	Retail - Qualifying Revolving	536	5	9	4	73.9%	532		13	7	72.5%	528		15	9	71.9%
	Retail - Other Retail	1,057	28	39	19	67.3%	1,045		50	26	65.1%	1,032		56	34	64.6%
	Retail - Other Retail - Of Which: SME	194	4	9	3	68.3%	189		14	7	68.7%	184		17	11	69.0%
	Retail - Other Retail - Of Which: non-SME	863	24	29	16	67.1%	856	31	36	20	63.9%	848	38	39	24	62.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0		0	0	0	0		0	0	0	0	-
	IRB TOTAL	93,006	990	666	391	39.4%	92,353	1,644	1,124	599	36.5%	91,687	2,309	1,496	823	35.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenari	0						
				31/12/20:	18				31/12/2019	)				31/12/20	20	
	(define the	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	
	(min EUR, %)									_						
	Central banks and central governments Institutions	25,375	2	2	1	40.0%	25,373 2,055		3	2	40.0%	25,371 2,053	7	4	3	40.0% 35.3%
	Corporates	2,058 30,705	550	338	221	35.3% 40.2%	2,055		569	251	35.0% 36.7%	2,053	1.327	774	400	35.3%
	Corporates - Of Which: Specialised Lending	7,603	126	103	72	53.9%	7,534		135	331	46.6%	7,458	7,327	165	120	42,5%
	Corporates - Of Which: SME	3,282	81	69	42	51.4%	3,230		117	69	51.3%	3,178	186	155	95	51.2%
	Retail	4,991	87	93	39	45.0%	4,943		125	58	42.9%	4,895	183	141	78	42.5%
	Retail - Secured on real estate property	3,398	54	45	16	30.5%	3,366	85	63	25	29.1%	3,335	117	70	34	29.0%
	Retail - Secured on real estate property - Of Which: SME	525	9	14	3	37.4%	513	20	19	8	38.0%	502	31	23	12	38.2%
Germany	Retail - Secured on real estate property - Of Which: non-SME	2,873	44	31	13	29.1%	2,853	64	43	17	26.3%	2,832	85	47	22	25.6%
	Retail - Qualifying Revolving	536	5	9	4	73.9%	532	9	13	7	72.5%	528	13	15	9	71.9%
	Retail - Other Retail	1,057	28	39	19	67.3%	1,045	41	50	26	65.1%	1,032	53	56	34	64.6%
	Retail - Other Retail - Of Which: SME	194	4	9	3	68.3%	189	10	14	7	68.7%	184	15	17	11	69.0%
	Retail - Other Retail - Of Which: non-SME	863	24	29	16	67.1%	856	31	36	20	63.9%	848	38	39	24	62.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	63,129	641	434	262	40.8%	62,669	1,101	700	412	37.5%	62,246	1,524	924	563	36.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	dverse Scenar	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	417		0	0	40.0%	417	0	0	0	40.0%	417		0	(	40.0%
	Institutions	220		0	0	40.7%	220	0	0	0	40.2%	220		0	(	42.6%
	Corporates	7,949		39	11	21.3%	7,903	98	68	23	23.4%	7,840		98	39	24.1%
	Corporates - Of Which: Specialised Lending	6,734	39	35	9	23.2%	6,693	80	62	19	24.2%	6,635	138	90	34	24.4%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	Retail	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
United States	Retail - Secured on real estate property - Of Which: non-SME	C	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	l-	0	0	0		-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	C	0	0	0		0	0	0	0		0	0	0	(	
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	8,587	52	39	11	21.4%	8,540	98	68	23	23.5%	8,477	162	98	39	24.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	
	Central banks and central governments	221	0	0	0	40.0%	330	0	0	0	40.0%	330	,	0	0	40.0%
	Institutions	190	0	0	0	40.8%	189		1	1	40.7%	189		1	1	40.7%
	Corporates	2,986	48	35	30	62.2%	2.976		43	33	56.3%	2.962		52	36	50.5%
	Corporates - Of Which: Specialised Lending	2,282	11	9	5	47.0%	2,275		15	7	37.3%	2,264		22	9	31.7%
	Corporates - Of Which: SME	0	0	0	0		0	0	0	0		0	0	0	0	
	Retail	0	0	0	0		0	0	0	0		0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0		0	0	0	0		0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0		0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0		0	0	0	0		0	0	0	0	-
ornicoa rarigacini	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0		0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0		0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL	3,507	49	36	30	61.9%	3,496	60	44	33	55.8%	3,481	74	54	37	50.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	lverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	535		0	0	40.0%	535		0	0	40.0%	535		1	0	40.0%
	Institutions	155		0	0	37.5%	155		0	0	37.5%	155		0	0	37.5%
	Corporates	3,365		28	8	43.2%	3,340		62	18	41.2%	3,307		93	31	39.8%
	Corporates - Of Which: Specialised Lending	2,926	18	26	8	42.8%	2,902	43	60	17	40.8%	2,870	74	90	29	39.4%
	Corporates - Of Which: SME	10	0	0	0	46.6%	10	0	0	0	46.6%	10	0	0	0	46.6%
	Retail	(	0	0	0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Secured on real estate property	(	0	0	0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	(	0	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Qualifying Revolving		0	0	0		0	0	0	0		(	0	0	0	-
	Retail - Other Retail		0	0	0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	-	0	0	0	0	-	(	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	-	0	0	0	0	-	(	0	0	0	-
	Equity		0	0	0	-	0	0	0	0	-	(	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0	0	0	-	0	0	0	0	-	(	0	0	0	-
	IRB TOTAL	4,056	20	28	8	43.1%	4,030	45	63	19	41.2%	3,997	79	94	31	39.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	•				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	(	) (	0	0	-	0	0	0	0	-		0	0	(	-
	Institutions	46	5 0	0	0	37.2%	46	0	0	0	37.2%	46	5 0	0		37.2%
	Corporates	1,229	9 4	3	1	38.2%	1,223	9	6	3	35.6%	1,210	5 16	10		34.2%
	Corporates - Of Which: Specialised Lending	693	3 2	2	1	34.3%	690	5	4	2	33.3%	68!	5 10	6	3	32.5%
	Corporates - Of Which: SME	10	0	0	0	46.3%	10	0	0	0	46.3%	10	0	0	(	46.3%
	Retail		0	0	0	-	0	0	0	0	-	-	0	0	(	/- '
	Retail - Secured on real estate property		0	0	0	-	0	0	0	0	-	-	0	0		/- ·
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	_	0	0		/- I
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0	0	0	0	-	-	0	0	(	/- '
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0	-	-	0	0	(	/-
	Retail - Other Retail		0	0	0	-	0	0	0	0	-	-	0	0	(	/- '
	Retail - Other Retail - Of Which: SME		0	0	0		0	0	0	0	-		0	0		/i-
	Retail - Other Retail - Of Which: non-SME		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	C	-
	IRB TOTAL	1,274	4	3	1	38.2%	1,269	9	6	3	35.6%	1,262	16	10	6	34.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



Landesbank Hessen-Thüringen Girozentrale AdöR 31/12/2019 31/12/2020 Of which: from non performing exposures Stock of Provisions
Of which: from non performing exposures Performing exposure<sup>1</sup> Performing exposure<sup>1</sup> (mln EUR, %) 30.5% 65.8% 30 3,276 30.5% 30.5% 49.6% 3,311 55.0% 39.0% 3,234 122 92 rates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property
Retail - Secured on real estate property - Of Which: SME
Retail - Secured on real estate property - Of Which: non-SME
Retail - Qualifying Revolving
Retail - Other Retail
Retail - Other Retail - Of Which: SME
Retail - Other Retail - Of Which: non-SME Luxembourg 0 3,311 3,347 65.7% 55.0% 3,269

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	(	0	0	0	40.0%	0	C	0	0	40.0%	(	0	0	(	40.0%
	Institutions	175	0	0	0	28.9%	175		0	0	31.9%	175	5 0	0	(	31.9%
	Corporates	412	1	1	0	48.2%	411	2	1	1	46.0%	410	3	2	1	44.8%
	Corporates - Of Which: Specialised Lending	10	0	0	0	11.0%	10	C	0	0	11.0%	10	0	0	(	11.0%
	Corporates - Of Which: SME		0	0	0		0	0	0	0	-	(	) (	0		-
	Retail		0	0	0		0	0	0	0	-	(	) (	0		-
	Retail - Secured on real estate property	(	0	0	0	-	0	C	0		-	(	) (	0		-
	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	-	0	C	0		-	(	) (	0		-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0	0	0	-	(	) (	0		-
	Retail - Qualifying Revolving	(	0	0	0	-	0	C	0		-	(	) (	0		-
	Retail - Other Retail	(	0	0	0		0		0		-	(	) (	0	(	-
	Retail - Other Retail - Of Which: SME	(	0	0	0	-	0	C	0		-	(	) (	0		-
	Retail - Other Retail - Of Which: non-SME	(	0	0	0	-	0	0	0	0	-	(	) (	0		-
	Equity	(	0	0	0	-	0	0	0	0	-	(	) (	0		-
	Securitisation															
	Other non-credit obligation assets	(	0	0	0	-	0	0	0	0	-	(	) (	0		-
	IRB TOTAL	588	1	1	0	47.1%	587	2	2	1	44.9%	585	3	3	1	43.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	)18				31/12/201	9				31/12/20	)20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0	0	0		(	0	0	0		0	0	0	0	
	Institutions		0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Corporates		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending		0 0	0	0		(	0	0	0		0	0	0	0	-
	Corporates - Of Which: SME		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
Austria	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Equity		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	(	0	0	0	-	0	0	0	0	
	IRB TOTAL		0	0	0	-		0	0	0		0	0	0	0	

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Landeshan	k Hessen-	Thüringe	n Girozentra	le AdöR										
		Lanacoban		Titaliniqu	0 020	C 710011		A	dverse Scenar	o						
				31/12/20	18				31/12/201	)				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Institutions		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Corporates		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	(	0	0	0		0	0	0	0	-
	Corporates - Of Which: SME		0 0	0	0	-	(	0	0	0		C	0	0	0	-
	Retail		0 0	0	0	-	(	0	0	0	-	C	0	0	. 0	l-
	Retail - Secured on real estate property		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	(	0	0	0		C	0	0	0	-
Sweden	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Retail - Qualifying Revolving		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Retail - Other Retail		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Equity		0 0	0	0	-	(	0	0	0	-	C	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0		(	0	0	0		C	0	0	0	-
	IRB TOTAL		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments		0	0	0	-	0	(	0	0	-	-	0	0		J -
	Institutions	25	9 0	0	0	32.7%	29	(	0	0	32.7%	25	9 (	0		0 32.7%
	Corporates	146	5 0	0	0	18.9%	146	1	1	0	18.8%	14	5 2	1		0 18.9%
	Corporates - Of Which: Specialised Lending	99	9 0	0	0	27.4%	98		0	0	27.5%	91	3 1	1		0 27.5%
	Corporates - Of Which: SME		0	0	0	-	0	(	0	0	-	-	0	0		J -
	Retail		0	0	0	-	0	(	0	0	-	-	0	0		J -
	Retail - Secured on real estate property		0	0	0	-	0	(	0	0	-	-	0	0		J -
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	(	0	0	-	-	0	0		J -
Canada	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0	(	0	0	-	-	0	0		J -
	Retail - Qualifying Revolving		0	0	0	-	0	(	0	C	-		0	0		o -
	Retail - Other Retail		0	0	0	-	0	) (	0	0	-		0	0		J -
	Retail - Other Retail - Of Which: SME		0	0	0	-	0	(	0	0	-	-	0	0		J -
	Retail - Other Retail - Of Which: non-SME		0	0	0	-	0	(	0	0	-		0	0		J -
	Equity		0	0	0	-	0	(	0	0	-		0	0		J -
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	) (	0	0	-	-	0	0	-	J -
	IRB TOTAL	176	5 0	0	0	19.3%	175	1	1	0	19.2%	174	1 2	1		0 19.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	989	0	34	0	943	0	0	0	0.0%
	Regional governments or local authorities	10,402	0	17	0	10,402	0	0	0	0.0%
	Public sector entities	2,242	0	320	0	967	0	7	0	0.0%
	Multilateral Development Banks	183	0	0	0	20	0	0	0	0.0%
	International Organisations	551	0	0	0	212	0	0	0	0.0%
	Institutions	11,908	0	490	0	8,716	0	0	0	0.0%
	Corporates	1,707	63	1,544	72	1,915	196	144	131	66.7%
	of which: SME	0	29	1	0	0	0	0	0	0.0%
Landesbank Hessen-Thüringen	Retail	116	29	93	34	114	39	22	19	50.1%
	of which: SME	1.668	1	592	1	1.668	1	1	1	36.5%
Girozentrale AdöR	Secured by mortgages on immovable property of which: SME	1,008	0	38	0	1,668	0	0	0	0.0%
	or which: SME Items associated with particularly high risk	135	0	38 36	0	135	0	0	0	0.0%
	Covered bonds	332	0	30	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0.00	0	7	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	21	0	21	0	21	0	0	0	0.0%
	Equity	21		1.198	0	0	0	0	0	0.0%
	Securitisation			1,190		·	0	Ů		0.070
	Other exposures			257	0	0	0	0	0	0.0%
	Standardised Total	32.046	92		107	24,977	235	173	150	64.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
				26						
	Central governments or central banks	679	0		0	632	0	0	0	0.0%
	Regional governments or local authorities	6,965	0	12	0	6,965	0	0	0	0.0%
	Public sector entities	1,137	0	118	0	804	0	5	0	0.0%
	Multilateral Development Banks	14	0	0	0	14	0	0	0	0.0%
	International Organisations	142	0	0	0	142	0	0	0	0.0%
	Institutions	10,660	0	249	0	8,016	0	0	0	0.0%
	Corporates	1,317	7	954	8	1,401	8	8	1	13.9%
	of which: SME	0	0	1	0	0	0	0	0	0.0%
	Retail	115	29	92	34	113	38	22	19	50.1%
Germany	of which: SME	1	1	1	1	1	1	0	0	38.0%
Germany	Secured by mortgages on immovable property	1,132	0	402	0	1,132	0	0	0	0.0%
	of which: SME	91	0	26	0	91	0	0	0	0.0%
	Items associated with particularly high risk	8	0	13	0	0	0	0	0	0.0%
	Covered bonds	222	0	2	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	14	0	14	0	14	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Charles Carlos III	24 106	26	2 214	42	10 224	46	20	20	43.00/

Standardised To

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks	82	0	2	0	82	0	0	0	0.0
	Regional governments or local authorities	905	0	1	0	905	0	0	0	0.0
	Public sector entities	985	0	192	0	43	0	1	0	0.0
	Multilateral Development Banks	2	0	0	0	2	0	0	0	0.0
	International Organisations	18	0	0	0	18	0	0	0	0.0
	Institutions	182	0	31	0	182	0	0	0	0.0
	Corporates	230	27	443	28	218	154	131	127	82.3
	of which: SME	0	0	0	0	0	0	0	0	0.0
	Retail	0	0	0	0	0	0	0	0	25.0
United States	of which: SME	0	0	0	0	0	0	0	0	25.0
Utilited States	Secured by mortgages on immovable property	141	0	50	0	141	0	0	0	0.0
	of which: SME	11	0	3	0	11	0	0	0	0.0
	Items associated with particularly high risk	2	0	3	0	0	0	0	0	0.0
	Covered bonds	29	0	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	2	0	2	0	2	0	0	0	0.0
	Equity					0	0	0	0	0.0
	Securitisation									
	Other exposures					0	0	0	0	0.0
	Standardised Total	2,639	27	785	28	1,593	155	132	127	82.3



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)									
	Central governments or central banks	51	0	1	0	51	0	0	0	0.0%
	Regional governments or local authorities	570	0	1	0	570	0	0	0	0.0%
	Public sector entities	27	0	2	0	27	0	0	0	0.0%
	Multilateral Development Banks	1	0	0	0	1	0	0	0	0.0% 0.0%
	International Organisations	12	0	0	0	12	0	0	0	0.0%
	Institutions	632	0	123	0	122	0	0	0	0.0%
	Corporates	40	1	31	1	34	0	0	0	50.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	33.3%
United Kingdom	of which: SME	0	0	0	0	0	0	0	0	0.0%
Officea Kinguoffi	Secured by mortgages on immovable property	89	0	32	0	89	0	0	0	0.0%
	of which: SME	7	0	2	0	7	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	18	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,457	1	206	1	908	0	1	0	36.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	48	0	1	0	48	0	0	0	0.0%
	Regional governments or local authorities	530	0	1	0	530	0	0	0	0.0%
	Public sector entities	25	0	2	0	25	0	0	0	0.0%
	Multilateral Development Banks	1	0	0	0	1	0	0	0	0.0%
	International Organisations	11	0	0	0	11	0	0	0	0.0%
	Institutions	143	0	36	0	106	0	0	0	0.0%
	Corporates	2	0	2	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	100.0%
France	of which: SME	0	0	0	0	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	82	0	29	0	82	0	0	0	0.0%
	of which: SME	7	0	2	0	7	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	17	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	872	0	86	0	804	0	0	0	100.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	16	0	0	0	16	0	0	0	0.0%
	Regional governments or local authorities	177	0	0	0	177	0	0	0	0.0%
	Public sector entities	8	0	1	0	8	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	4	0	. 0	0	4	0	0	0	0.0%
	Institutions	36	0	6	0	36	0	0	0	0.0%
	Corporates	0	0	. 0	0	0	0	0	0	0.0%
	of which: SME	0	0	. 0	0	0	0	0	0	0.0%
	Retail	0	0	. 0	0	0	0	0	0	0.0%
Netherlands	of which: SME	0	0	. 0	0	0	0	0	0	0.0%
Neutenanas	Secured by mortgages on immovable property	28	0	10	0	28	0	0	0	0.0%
	of which: SME	2	0	. 1	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	. 0	0	0	0	0	0	0.0%
	Covered bonds	6	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	. 0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	. 0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	280	0	22	0	270	0	0	. 0	0.0%

Computed as defined in paragraphs 49 and 112 of the Methodological note)



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	12	0	0	0	12	0	0	0	0.0%
	Regional governments or local authorities	136	0	0	0	136	0	0	0	0.0%
	Public sector entities	6	0	1	0	6	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	3	0	0	0	3	0	0	0	0.0%
	Institutions	27	0	5	0	27	0	0	0	0.0% 0.0%
	Corporates	75	0	73	0	76	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Luxembourg	of which: SME	0	0	0	0	0	0	0	0	0.0%
Luxeribourg	Secured by mortgages on immovable property	21	0	8	0	21	0	0	0	0.0%
	of which: SME	2	0	0	0	2	0	0	0	0.0%
	Items associated with particularly high risk	3	0	4	0	0	0	0	0	0.0%
	Covered bonds	4	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	- 0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	292	0	94	0	283	0	1	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	11	0	0	0	11	0	0	0	0.0%
	Regional governments or local authorities	121	0	0	0	121	0	0	0	0.0%
	Public sector entities	6	0	1	0	6	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	2	0	0	0	2	0	0	0	0.0%
	Institutions	24	0	4	0	24	0	0	0	0.0%
	Corporates	0	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Switzerland	of which: SME	0	0	0	0	0	0	0	0	0.0%
Switzeriariu	Secured by mortgages on immovable property	19	0	7	0	19	0	0	0	0.0%
	of which: SME	2	0	0	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	4	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Chandradical Tabel	102		16		196				0.09/-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	8	0	0	0	8	0	0	0	0.0%
	Regional governments or local authorities	86	0	0	0	86	0	0	0	0.0%
	Public sector entities	4	0	0	0	4	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	2	0	0	0	2	0	0	0	0.0%
	Institutions	17	0	3	0	17	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Austria	of which: SME	0	0	0	0	0	0	0	0	0.0% 0.0%
Austria	Secured by mortgages on immovable property	13	0	5	0	13	0	0	0	0.0%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	3	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardicad Total	135	0	11	0	130		ı		0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	11	0	0	0	11	0	0	0	0.0%
	Regional governments or local authorities	125	0	0	0	125	0	0	0	0.0%
	Public sector entities	6	0	1	0	6	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	3	0	0	0	3	0	0	0	0.0%
	Institutions	25	0	4	0	25	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Canada	of which: SME	0	0	0	0	0	0	0	0	0.0%
Cariaua	Secured by mortgages on immovable property	19	0	7	0	19	0	0	0	0.0%
	of which: SME	2	0	0	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	4	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	197	0	16	0	189	0	0	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	943	0	0	0	40.0%	942	0	0	0	40.3%	942	0	0	0	40.5%
	Regional governments or local authorities	10,400	2	1	1	40.0%	10,399	3	3	1	40.3%	10,397	5	4	2	40.5%
	Public sector entities	967	0	7	0	27.4%	967	0	7	0	27.4%	966	0	7	0	27.4%
	Multilateral Development Banks	20	0	0	0	36.0%	20	0	0	0	37.1%	20	0	0	. 0	37.9%
	International Organisations	211	0	0	0	36.0%	211		0	0	37.1%	211	1	0	. 0	37.9%
	Institutions	8,715	1	1	0	31.6%	8,714	2	1	1	31.5%	8,713	3	2	1	31.5%
	Corporates	1,760	352	176	164		1,656	456	185	172	37.8%	1,573	539	193	180	33.5% 50.4%
	of which: SME	0	0	0	0	50.4%	0	0	0	0	50.4%	0	0	0	. 0	50.4%
Landachault Hassan Thibitis and	Retail	113	39	24	21	54.5%	112	40	24	22	54.4%	111	42	25	23	54.2%
Landesbank Hessen-Thüringen	of which: SME	1	1	1	1	39.8%	1	1	1	1	39.9%	1	1	1	1	40.0%
Girozentrale AdöR	Secured by mortgages on immovable property	1,659	9	1	0	5.5%	1,646	22	2	1	5.5%	1,626	42	3	2	40.0% 2 5.4% 0 6.2%
GII OZCITUTUIC AUGIN	of which: SME	134	1	0	0	6.1%	133	2	0	0	6.2%	131	3	0	. 0	6.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Collective investments undertakings (CIU)	21	0	0	0	36.0%	21	0	0	0	37.1%	21	0	0	. 0	37.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Standardised Total	24,810	403	211	187	46.3%	24,689	524	224	198	37.8%	24,580	633	235	209	

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	•						
				31/12/2018	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	63	2 (	0	0	40.0%	632	0	0	(	40.0%	632	0	0	0	40.0%
	Regional governments or local authorities	6,96	4 :	C	0	40.0%	6,964	1	1		40.0%	6,963	2	1	1	40.0%
	Public sector entities	80	4 (	5	0	27.4%	804	0	5		27.4%	804	0	5	0	27.4%
	Multilateral Development Banks	1	4 (	0	0	36.0%	14	0	0		37.1%	14	0	0	0	37.9%
	International Organisations	14	2 (	0	0	36.0%	141	0	0		37.1%	141	1	0	0	37.9%
	Institutions	8,01	6 1	0	0	27.8%	8,015	1	1	0	27.7%	8,014	2	1	1	27.6%
	Corporates	1,27	7 132	14	9	7.0%	1,189	220	14	10	4.5%	1,120	289	15	10	3.6%
	of which: SME		0 (	0	0	50.4%	0	0	0	0	50.4%	0	0	0	0	50.4%
	Retail	11	3	24	21	54.5%	112	40	24	22	54.4%	111	41	25	22	54.2%
Germany	of which: SME		1 :	1	1	41.6%	1	1	1	1	41.7%	1	1	1	1	41.8%
Germany	Secured by mortgages on immovable property	1,12	6 (	1	. 0	4.1%	1,117	15	1	1	4.1%	1,104	29	2	1	4.1%
	of which: SME	9	1 (	0	0	6.1%	90	1	0		6.1%	89	2	0	. 0	6.1%
	Items associated with particularly high risk		0 (	0	0	0.0%	0	0	0		0.0%	0	0	0	. 0	0.0%
	Covered bonds		0 (	0	0	0.0%	0	0	0		0.0%	0	0	0	. 0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 (	0	0	0.0%	0	0	0	C	0.0%	0	0	0	. 0	0.0%
	Collective investments undertakings (CIU)	1	4 (	0	0	36.0%	14	0	0		37.1%	14	0	0	0	37.9%
	Equity		0 (	0	0	0.0%	0	0	0	(	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 (	0	0	0.0%	0	0	0		0.0%	0	0	0	0	0.0%
	Standardicad Total	19 10	179	44	31	17 5%	19 002	277	47	33	11 9%	18 917	363	49	35	9.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ва	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	82	0	0	0	40.0%	82		0	0	40.0%			0	0	40.0%
	Regional governments or local authorities	905	0	0	0	40.0%	905	0	0	0	40.0%	905		0	0	40.0%
	Public sector entities	43	0	1	0	27.4%	43	0	1	0	27.4%	43	0	1	0	27.4%
	Multilateral Development Banks	2	0	0	0	36.0%	2	0	0	0	37.1%	2	0	0	0	37.9%
	International Organisations	18	0	0	0	36.0%	18	0	0	0	37.1%	18	0	0	0	37.9%
	Institutions	182	0	0	0	27.8%	182	0	0	0	27.7%	182		0	0	27.6%
	Corporates	217	155	132	127	82.1%	216	156	132	128		215	157	132	128	81.3%
	of which: SME	0	0	0	0	50.4%	0	0	0	0	50.4%		0	0	0	50.4%
	Retail	0	0	0	0	26.3%	0	0	0	0	26.3%	0	0	0	0	26.3%
United States	of which: SME	0	0	0	0	26.3%	0	0	0	0	26.3%	0	0	0	0	26.3%
Utilited States	Secured by mortgages on immovable property	140	1	0	0	10.6%	139	2	0	0	10.6%	137	4	1	0	10.6%
	of which: SME	11	0	0	0	6.1%	11	0	0	0	6.2%	11	0	0	0	6.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	0	0	36.0%	2	0	0	0	37.1%	2	0	0	0	37.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	1,591	156	133	128	81.7%	1,589	158	133	128	80.8%	1,586	162	134	129	79.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								В	aseline Scenario							
				31/12/2018	:				31/12/2019	1				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	51		0	0	40.0%	51	. 0	0	0	40.0%	51	0	0	0	40.0%
	Regional governments or local authorities	570		0	0	40.0%	570	0	0	0	40.0%	570	1	0	0	40.0%
	Public sector entities	27		0	0	27.4%	27	0	0	0	27.4%	27	0	0	0	27.4%
	Multilateral Development Banks			0	0	36.0%	1	. 0	0	0	37.1%	1	0	0	0	37.9%
	International Organisations	17		0	0	36.0%	12	2 0	0	0	37.1%	12	0	0	0	37.9% 37.9% 32.0%
	Institutions	127	(	0	0	32.1%	122	2 0	0	0	32.1%	122	0	0	0	32.0%
	Corporates	33	1	1	1	45.8%	32	2	1	. 1	45.7%	31	3	2	2	45.7%
	of which: SME	0		0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0		0	0	35.9%	0	0	0	0	35.9%	0	0	0	0	35.9%
United Kingdom	of which: SME			0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Officea Kingaom	Secured by mortgages on immovable property	88	0	0	0	6.8%	88	1	0	0	6.9%		2	0	0	6.9%
	of which: SME		0	0	0	6.1%	7	0	0	0	6.2%	7	0	0	0	6.2%
	Items associated with particularly high risk	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	(	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1		0	0	36.0%	1	. 0	0	0	37.1%	1	0	0	0	0.0% 37.9% 0.0%
	Equity			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	906	2	2	1	36.3%	904	4	2	. 2	34.0%	902	7	3	2	31.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	aseline Scenario							
				31/12/2018	3				31/12/2019	_				31/12/202	•	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	48			0	40.0%	48	U		0	40.0%			0	0	40.0%
	Regional governments or local authorities	530		0	0	40.0%	529	0		0	40.0%		1	0	0	40.0%
	Public sector entities	25	0	0	0	27.4%	25	0		0	27.4%	25	0	0	0	27.4%
	Multilateral Development Banks	1	. 0	0	0	36.0%	1	0		0	37.1%	1	0	0	0	37.9%
	International Organisations	11		0	0	36.0%	11	0		0	37.1%	11	0	0	0	37.9%
	Institutions	106	0	0	0	32.1%	106	0	(	0	32.1%	106	0	0	0	32.1%
	Corporates	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	100.0%	0	0		0	100.0%	0	0	0	0	100.0%
France	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%		0	0	0	0.0%
Figlice	Secured by mortgages on immovable property	82	. 0	0	0	6.8%	81	1		0	6.9%		2	0	0	6.9%
	of which: SME	7	0	0	0	6.1%	7	0		0	6.2%	6	0	0	0	6.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	. 0	0	0	36.0%	1	0		0	37.1%	1	0	0	0	37.9%
	Equity	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0		0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	804	1	1	. 0	21.0%	803	2	1	. 0	18.8%	801	3	1	1	16.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	0						
				31/12/2018					31/12/2019	•				31/12/202	0	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	16	. 0	0	0	40.0%	16	0	(	0	40.0%	16	0	0	0	40.0%
	Regional governments or local authorities	177	. 0	0	0	40.0%	177	0	0	0	40.0%	177	0	0	0	40.0%
	Public sector entities	8	0	0	0	27.4%	8	0	0	0	27.4%	8	0	0	0	27.4%
	Multilateral Development Banks	0	0	0	0	36.0%	0	0		0	37.1%	0	0	0	0	37.9%
	International Organisations	4	0	0	0	36.0%	4	0	(	0	37.1%	4	0	0	0	37.9%
	Institutions	36	0	0	0	32.1%	36	0	(	0	32.1%	36	0	0	0	32.1%
	Corporates	C	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
Netherlands	of which: SME	C	0	0	0	0.0%	0	0	(	0	0.0%			0	0	0.0%
Netricialius	Secured by mortgages on immovable property	28	0	0	0	10.6%	27	0	(	0	10.6%	27	1	0	0	10.4%
	of which: SME	2	. 0	0	0	6.1%	2	0	(	0	6.2%	2	0	0	0	6.2%
	Items associated with particularly high risk	C	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Covered bonds	C	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	C	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	C	0	0	0	36.0%	0	0		0	37.1%	0	0	0	0	37.9%
	Equity	0	0		0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	C	0		0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Standardised Total	269	0	0	0	16.2%	269	0		0	15.5%	269	1	0	0	14.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



Landesbank Hessen-Thüringen Girozentrale AdöR 31/12/2019 31/12/2020 Stock of from non performing exposures (mln EUR, %) 40.0% 40.0% 27.4% 37.9% 27.4% 36.0% 37.9% 37.9% 32.1% 39.5% 0.0% 0.0% 5.7% 6.2% 36.0% 32.1% 39.5% 37.19 Luxembourg 0.0% 0.0% 0.0% 37.9% Collective investments undertakings (CIU) 0.0% 0.0% 23.9% 0.0% 27.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	0						
				31/12/2018	3				31/12/2019	,				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	11		0	0	40.0%	11	0		0	40.0%	11	0	0	0	40.0%
	Regional governments or local authorities	121		0	0	40.0%	121	0	(	0	40.0%	121	0	0	0	40.0%
	Public sector entities	6	5 0	0	0	27.4%	6	0	(	0	27.4%	6	0	0	0	27.4%
	Multilateral Development Banks	(	) (		0	36.0%	0	0	(	0	37.1%	0	0	0	0	37.9%
	International Organisations		2 (	0	0	36.0%	2	0	0	0	37.1%	2	0	0	0	37.9%
	Institutions	24	1 (	0	0	32.1%	24	0	0	0	32.1%	24	0	0	0	32.1%
	Corporates	1		0	0	53.0%	1	0	0	0	53.0%	1	0	0	0	53.0%
	of which: SME	0	) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	39.0%	0	0	0	0	39.0%	0	0	0	0	39.0%
Switzerland	of which: SME		) (	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
Switzeriariu	Secured by mortgages on immovable property	19	9 0	0	0	6.6%	19	0	(	0	6.6%	19	0	0	0	6.6%
	of which: SME		2	0	0	6.1%	2	0	(	0	6.2%	1	0	0	0	6.2%
	Items associated with particularly high risk	(	) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(	) (		0	36.0%	0	0	(	0	37.1%	0	0	0	0	37.9%
	Equity	(	) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(	) (	0	0	0.0%	0	0	(	0	0.0%		0	0	0	0.0%
	Standardised Total	186	6 0	0	0	13.4%	186	0		0	12.7%	185	1	0	0	12.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	8	0	0	0	40.0%	8	0		0	40.0%	8	0	0	e	40.0% 40.0%
	Regional governments or local authorities	86	0	0	0	40.0%	86	0		0	40.0%	86	0	0	, e	40.0%
	Public sector entities	4	0	0	0	27.4%	4	. 0		0	27.4%	4	0	0	. 0	27.4%
	Multilateral Development Banks	0	0	0	0	36.0%	0	0		0	37.1%	0	0	0	. 0	37.9%
	International Organisations	2	0	0	0	36.0%	2	0		0	37.1%	2	0	0	/ 0	37.9%
	Institutions	17	0	0	0	32.1%	17	0		0	32.1%	17	0	0	. 0	32.1%
	Corporates	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	, e	0.0%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	. 0	0.0%
	Retail	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	. 0	0.0%
Austria	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	. 0	0.0%
Austria	Secured by mortgages on immovable property	13	0	0	0	6.6%	13	0		0	6.6%	13	0	0	. 0	6.6%
	of which: SME	1	0	0	0	6.1%	1	0		0	6.2%	1	0	0	. 0	6.2% 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	. 0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	. 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	. 0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	36.0%	0	0	(	0	37.1%	0	0	0	. 0	37.9%
	Equity	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	. 0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	. 0	0.0%
	Standardised Total	130	0	0	0	16.4%	130	0	0	0	15.2%	130	0	0	. 0	13.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



| Landesbank Hessen-Thüringen Girozentrale AdöR | Baseline Senario | Statut | Statut

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ва	aseline Scenario	•						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	11	. 0	0	0	40.0%	11	0		0	40.0%	11	0	0	0	40.0%
	Regional governments or local authorities	125	0	0	0	40.0%	125	0		0	40.0%	125	0	0	0	40.0%
	Public sector entities	6	0	0	0	27.4%	6	0		0	27.4%	6	0	0	0	27.4%
	Multilateral Development Banks	(	0	0	0	36.0%	0	0		0	37.1%	0	0	0	0	37.9%
	International Organisations		0	0	0	36.0%	3	0		0	37.1%	3	0	0	0	37.9%
	Institutions	25	0	0	0	32.1%	25	0		0	32.1%	25	0	0	0	32.1%
	Corporates	(	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	of which: SME	(	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Retail	(	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
Canada	of which: SME	(	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
Callada	Secured by mortgages on immovable property	19	0	0	0	6.6%	19	0		0	6.6%	19	0	0	0	6.6%
	of which: SME		. 0	0	0	6.1%	2	0		0	6.2%	2	0	0	0	6.2%
	Items associated with particularly high risk	(	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	- (	0	0	0	0.0%	0	0	- 0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	- (	0	0	0	36.0%	0	0	- 0	0	37.1%	0	0	0	0	37.9%
	Equity	(	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	0		0	0.0%		0	0	0	0.0%
	Standardised Total	189	0	0	0	12.8%	189	0	0	0	12.1%	189	1	0	0	11.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## **2018 EU-wide Stress Test: Credit risk STA** Landesbank Hessen-Thüringen Girozentrale AdöR

									Adverse Scena	-d-						
									Auverse scene	ano						
				31/12/201	В				31/12/201	9				31/12/202	0	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	942	0	0	0	40.0%	942	0	0	0	41.8%	942	1	0	0	42.8%
	Regional governments or local authorities	10,400	2	2	1	40.0%	10,398	4	4	2	41.8%	10,395	7	5	3	42.8%
	Public sector entities	967	0	7	0	30.5%	966	1	8	0	30.5%	966	1	8	0	30.5%
	Multilateral Development Banks	20	0	0	0	36.7%	20	0	0	0	38.0%	20	0	0	0	38.9% 38.9%
	International Organisations	211	0	0	0	36.7%	211	0	0	0	38.0%	211	1	0	0	38.9%
	Institutions	8,714	3	2	1	33.5%	8,709	7	4	2	33.1%	8,707	9	5	3	33.3%
	Corporates	1,720	392	185	172	43.9%	1,574	538	198	185	34.4%	1,484	628	208	195	31.1%
	of which: SME	0	0	0	0	55.0%	0	0	0	0	55.5%	0	0	0	0	55.6%
Landards of Danier Thillians	Retail	113	40	24	22	55.4%	112	41	25	23	55.4%	110	43	26	24	55.3%
Landesbank Hessen-Thüringen	of which: SME	1	1	1	1	40.4%	1	1	1	1	40.5%	1	1	1	1	40.8%
Girozentrale AdöR	Secured by mortgages on immovable property	1,655	12	4	2	13.4%	1,637	31	8	4	13.4%	1,609	59	12	8	13.5%
GII OZCITU die Adore	of which: SME	134	1	0	0	16.2%	132	2	1	0	16.2%	130	5	1	1	16.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	21	0	0	0	36.7%	21	0	0	0	38.0%	21	0	0	0	38.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	24,764	449	226	197	44.0%	24,590	622	247	216	34.8%	24,465	747	265	234	31.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	632		0	0	40.0%	632		0	0	40.0%	632		0	0	40.0%
	Regional governments or local authorities	6,964		1	0	40.0%	6,964		. 1	0	40.0%	6,963		1	1	40.0%
	Public sector entities	804	0	5	0	30.5%	804		. 5	0	30.5%	804		6	0	30.5%
	Multilateral Development Banks	14	0	0	0	36.7%	14		0	0	38.0%	14		0	0	38.9%
	International Organisations	142		0	0	36.7%	141		0	0	38.0%	141		0	0	38.9%
	Institutions	8,015		2	1	30.8%	8,012		2	2	30.8%	8,010		3	2	2 30.8% 4 3.8%
	Corporates	1,245	164	16	12	7.0%	1,120	288	17	13	4.4%	1,049	360	18	14	3.8%
	of which: SME	0	0	0	0	55.0%	0	0	0	0	55.5%	0	0	0	0	55.6%
	Retail	113	39	24	22	55.5%	111	40	25	22	55.4%	109	42	26	23	55.3%
Germany	of which: SME	1	1	1	1	42.3%	1	1	1	1	42.4%	1	1	1	1	42.6%
Octificity	Secured by mortgages on immovable property	1,124		3	1	13.9%	1,111		5	3	13.9%	1,092		8	6	13.9%
	of which: SME	91	1	0	0	16.2%	90	2	1	0	16.2%	88	3	1	1	16.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	14	0	0	0	36.7%	14	0	0	0	38.0%	14	0	0	0	38.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	19,066	214	51	35	16.5%	18,923	357	56	40	11.3%	18,828	452	62	46	10.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	8				31/12/201	.9				31/12/202	0	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	82	0	0	0	40.0%	82	0	0	0	40.0%	82	0	0	0	40.0%
	Regional governments or local authorities	905	0	0	0	40.0%	905	0	0	0	40.0%	905	0	0	0	40.0%
	Public sector entities	43	0	1	0	30.5%	43	0	1	0	30.5%	43	0	1	0	30.5%
	Multilateral Development Banks	2	0	0	0	36.7%	2	0	0	0	38.0%	2	0	0	0	38.9%
	International Organisations	18	0	0	0	36.7%	18	0	0	0	38.0%	18		0	0	38.9%
	Institutions	182		0	0	30.8%	182		0	0	30.8%	182		0	0	30.8%
	Corporates	217	155	132	127		215	157	132	128	81.5%	213	160	133	129	80.8%
	of which: SME	0	0	0	0	55.0%	0	0	0	0	55.0%	0	0	0	0	55.0%
	Retail	0	0	0	0	26.3%	0	0	0	0	26.3%	0	0	0	0	26.3%
United States	of which: SME	0	0	0	0	26.3%	0	0	0	0	26.3%	0	0	0	0	26.3%
Officed States	Secured by mortgages on immovable property	140	1	0	0	8.0%	138	3	0	0	8.0%	136	5	1	0	8.0%
	of which: SME	11	0	0	0	16.2%	11	0	0	0	16.3%	11	0	0	0	16.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	0	0	36.7%	2	0	0	0	38.0%	2	0	0	0	38.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	1,590	157	133	128	81.4%	1,587	160	134	128	80.1%	1,582	165	135	129	78.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	51	C	0	0	40.0%			0	0	40.0%			0	0	40.0
	Regional governments or local authorities	570	0	0	0	40.0%	570		0	0	40.0%			1	0	40.09
	Public sector entities	27	0	0	0	30.5%	27	0	0	0	30.5%	27	0	0	0	30.59
	Multilateral Development Banks	1	0	0	0	36.7%	1	0	0	0	38.0%	1	0	0	0	38.99
	International Organisations	12	0	0	0	36.7%	12	0	0	0	38.0%	12	0	0	0	38.99 38.99
	Institutions	122	0	0	0	35.2%	122	0	0	0	35.1%	122	1	0	0	35.39
	Corporates	32	2	1	1	47.0%	31	4	2	2	46.9%	30	5	2	2	46.69
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Retail	0	0	0	0	35.9%	0	0	0	0	35.9%	0	0	0	0	35.99
United Kingdom	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
Officea Kingaom	Secured by mortgages on immovable property	88	1	. 0	0	14.9%	87	2	0	0	14.9%	86	3	1	0	14.99
	of which: SME	7	0	0	0	16.2%	7	0	0	0	16.3%	7	0	0	0	16.39
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	1	0	0	0	36.7%	1	0	0	0	38.0%	1	0	0	0	38.99 0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Standardised Total	905	3	2	1	38.5%	902	7	3	2	37.0%	899	10	4	3	34.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposuresi
	Central governments or central banks	48		0	0	40.0%	48		0	0	40.0%	48		0	0	40.0%
	Regional governments or local authorities	530		0	0	40.0%	529		0	0	40.0%	529		1	0	40.0%
	Public sector entities	25	0	0	0	30.5%	25	0	0	0	30.5%	25	0	0	0	30.5% 38.9%
	Multilateral Development Banks	1	0	0	0	36.7%	1	0	0	0	38.0%	1	0	0	0	38.9%
	International Organisations	11	0	0	0	36.7%	11		0	0	38.0%	11	0	0	0	38.9% 35.8% 0 0.0%
	Institutions	106	0	0	0	35.2%	106	0	0	0	35.1%	106	1	0	0	35.8%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	0 100.0%
France	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Hance	Secured by mortgages on immovable property	82	1	0	0	14.9%	81	2	0	0	14.9%	80	3	1	0	14.9%
	of which: SME	7	0	0	0	16.2%	7	0	0	0	16.3%	6	0	0	0	16.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	0	0	36.7%	1	0	0	0	38.0%	1	0	0	0	38.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	803	1	1	0	24.8%	802	2	2	1	23.8%	800	4	2	1	22.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	16		0	0	40.0%	16	0	0	0	40.0%	16		0	0	40.0%
	Regional governments or local authorities	177	0	0	0	40.0%	177	0	0	0	40.0%	177	0	0	0	40.0%
	Public sector entities	8	0	0	0	30.5%	8	0	0	0	30.5%	8	0	0	0	30.5%
	Multilateral Development Banks	0	0	0	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.9%
	International Organisations	4	0	0	0	36.7%	4	0	0	0	38.0%	4	0	0	0	38.9%
	Institutions	36	0	0	0	35.2%	36	0	0	0	35.1%	35	0	0	0	35.8%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Netherlands	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Netricilarius	Secured by mortgages on immovable property	27	0	0	0	8.6%	27	1	0	0	8.6%	27	1	0	0	8.6%
	of which: SME	2	0	0	0	16.2%	2	0	0	0	16.3%	2	0	0	0	16.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	269	0	0	0	15.8%	269	1	0	0	16.0%	268	1	0	0	14.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



Landesbank Hessen-Thüringen Girozentrale AdöR 31/12/2019 Stock of from non performing (mln EUR, %) 40.0% 40.0% 30.5% 36.7% 36.7% 35.2% 43.0% 30.5% 38.0% 30.5% 38.0% 35.1% 43.0% 38.9% 35.8% 43.0% 0.0% 0.0% 9.0% 16.2% 0.0% 0.0% 36.7% 0.0% 0.0% 0.0% 9.1% 16.3% 0.0% 0.0% 0.0% 38.9% 0.0% 9.1% 16.3% Luxembourg Collective investments undertakings (CIU) 0.0% 0.0% 0.0% **30.7%** 0.0% **31.0%** 0.0% **31.0%** 

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	19				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	11	0	0	0	40.0%	11	. 0	0	0	40.0%	11	0	0	0	40.0%
	Regional governments or local authorities	121	0	0	0	40.0%	121	. 0	0	0	40.0%	121	0	0	0	40.0%
	Public sector entities	6	0	0	0	30.5%	6	0	0	0	30.5%		0	0	0	30.5% 38.9%
	Multilateral Development Banks	0	0	0	0	36.7%	0	0	0	0	38.0%		0	0	0	38.9%
	International Organisations	2	0	0	0	36.7%		. 0	0	0	38.0%	2	0	0	0	38.9% 35.8% 56.2%
	Institutions	24	0	0	0	35.2%	24	0	0	0	35.1%	24	0	0	0	35.8%
	Corporates	1	0	0	0	55.0%		. 0	0	0	56.2%		0	0	0	
	of which: SME	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Retail	0	0	0	0	40.5%	0	0	0	0	40.5%		0	0	0	40.5%
Switzerland	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
SWILZELIALIU	Secured by mortgages on immovable property	19	0	0	0	13.8%	19	0	0	0	13.8%		1	0	0	13.8%
	of which: SME	2	0	0	0	16.2%		. 0	0	0	16.3%		0	0	0	16.3%
	Items associated with particularly high risk	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0	0.0% 0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	36.7%		0	0	0	38.0%	0	0	0	0	38.9%
	Equity	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	186		- 0	0	20.2%	185	0	0	0	20.5%	185	1	0	0	19.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario					
				31/12/201	18				31/12/201	.9				31/12/2020	
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions perform exposur	Non performing
	Central governments or central banks	8	0	0	0	40.0%	8	0	0	0	40.0%	8	(	0	0 40.0%
	Regional governments or local authorities	86	0	0	0	40.0%	86	0	0	0	40.0%	86	(	0	0 40.0%
	Public sector entities	4	0	0	0	30.5%	4	0	0	0	30.5%			0	0 30.5%
	Multilateral Development Banks	0	0	0	0	36.7%	0	0	0	0	38.0%			0	0 38.9%
	International Organisations	2	0	0	0	36.7%	2	0	0	0	38.0%		C	0	0 38.9%
	Institutions	17	0	0	0	35.2%	17	0	0	0	35.1%	17	(	0	0 35.8%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	0 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0 0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0 0.0%
Austria	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0 0.0%
Austria	Secured by mortgages on immovable property	13	0	0	0	13.8%	13	0	0	0	13.8%	13		0	0 13.8%
	of which: SME	1	0	0	0	16.2%	1	0	0	0	16.3%		(	0	0 16.3% 0 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0 0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	36.7%	0	0	0	0	38.0%	0		0	0 38.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0 0.0%
	Securitisation														
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0	0.0%
	Standardised Total	130	0	0	0	21.5%	130	0	0	0	21.4%	129	1	0	0 20.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



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Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scen	ario						
				31/12/2018				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	1	1	0	0 40.0%	11		0	0	40.0%	11	(	0		40.0%
	Regional governments or local authorities	12	5	0	40.0%	125	C	0	0	40.0%	125	0	0	C	40.09
	Public sector entities		5	0	30.5%	6	C	0	0	30.5%	6	0	0	C	30.59
	Multilateral Development Banks		)	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.99
	International Organisations		3	0	36.7%	3	0	0	0	38.0%	3		0	0	38.99
	Institutions	2	5	0	35.2%	25	C	0	0	35.1%	25	0	0	C	35.89
	Corporates		)	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.09
	of which: SME		)	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.09
	Retail		)	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.09
Canada	of which: SME		)	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
Callaua	Secured by mortgages on immovable property	1	9	0	13.8%	19	0	0	0	13.8%	19	1	0	0	13.89
	of which: SME		2	0	16.2%	2	C	0	0	16.3%	2	0	0	C	16.3%
	Items associated with particularly high risk		)	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds		)	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment		)	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)		)	0	36.7%	0		0	0	38.0%	0		0		38.9%
	Equity		)	0	0.0%	0		0	0	0.0%	0		0		0.0%
	Securitisation														
	Other exposures		)	0	0.0%	0	0	0	0	0.0%	0		0		0.0%
	Standardised Total	189	) (	0	19.7%	189	0	0	0	20.0%	189	1	0	0	18.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



#### **2018 EU-wide Stress Test: Securitisations**

			Actual	Actual Restated Baseline Scenario Adver			Baseline Scenario			
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		1,149	1,147						
Exposure values	IRB		5,253	5,253						
	Total		6,402	6,400						
	STA		1,037	1,034	1,139	1,167	1,196	1,453	1,734	1,956
REA	IRB		1,383	1,368	1,401	1,395	1,389	1,681	1,868	1,974
	Total		2,420	2,402	2,540	2,562	2,584	3,134	3,602	3,930
Impairments	Total	Total banking book others than assessed at fair value	18	21	21	21	22	21	23	24



## **2018 EU-wide Stress Test: Risk exposure amounts**Landesbank Hessen-Thüringen Girozentrale AdöR

	Actual Restated Baseline scenario			)	Adverse scenario			
(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	42,635	42,892	43,599	43,868	43,976	50,259	54,562	50,706
Risk exposure amount for securitisations and re-securitisations	2,420	2,402	2,540	2,562	2,584	3,134	3,602	3,930
Risk exposure amount other credit risk	40,215	40,490	41,058	41,306	41,392	47,125	50,960	46,776
Risk exposure amount for market risk	3,544	3,544	3,544	3,544	3,544	4,168	4,250	4,151
Risk exposure amount for operational risk	3,642	3,642	3,642	3,642	3,642	3,642	3,642	3,642
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	49,822	50,079	50,785	51,055	51,163	58,070	62,454	58,498

#### 2018 EU-wide Stress Test: Capital

			Actual	Restated	Baseline Scenario					
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	10,847	11,249	11,251	11,188	11,006	9,982	9,423	8,625
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,673	8,065	8,098	8,156	8,262	6,796	6,295	5,826
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,947	3,947	3,947	3,947	3,947	3,947	3,947	3,947
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	4,137	4,246	4,319	4,377	4,483	3,329	2,828	2,360
	A.1.3	Accumulated other comprehensive income	-238	63	63	63	63	-250	-250	-250
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	192	493	493	493	493	48	48	48
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	-441	-441	-441	-441	-441	-310	-310	-310
	A.1.3.3	Other OCI contributions	11	11	11	11	11	11	11	11
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-153	-153	-153	-153	-153	-153	-153	-153
	A.1.8 A.1.9	(-) Intangible assets (including Goodwill)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs.	-67	-67	-67 -5	-67	-67	-67	-67 -5	-67
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLS.  (-) IRB shortfall of credit risk adjustments to expected losses.	-5	-5	-5	- 5	-5	-5	-5	-5
	A.1.11	(-) like shortual or credit risk adjustments to expected losses  (-) Defined benefit persion fund assets	-33	-2	-5	-5	-5	-5	-3	-5
	A.1.12	(-) Defined Deficit, person rund assess  (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
				-						
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		410						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17  Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		0	0	0	0	0	0	0
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	108	36	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2 A.1.22.3	Transitional adjustments due to additional minority interests (+/-)	0	-	-	0	0	0	0	0
	A.1.22.3 A.1.22.3.1	Adjustments due to IFRS 9 transitional arrangements  From the increased IFRS 9 ECL provisions net of EL		0	0	0	0		0	0
	A.1.22.3.1	From the increased LPRS 9 ELL provisions flec or EL  From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0		0
	A.1.22.4	Other transitional adjustments to CET1 Capital	108	36	n	0	0	0	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary	1	1	n	0	0	0	0	0
	A.1.22.4.2	differences  Of which: due to DTAs that rely on future profitability and arise from temporary differences and  CETI instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	CET1 instruments of financial sector entities where the institution has a significant investment  Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	61	0						
		(i) j	0.1							



#### 2018 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale AdöR

			Actual	Actual Restated Baseline Scenario		Adverse Scenario				
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	507	513	421	316	211	421	316	211
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	507	513	421	316	211	421	316	211
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,180	8,577	8,520	8,472	8,473	7,217	6,611	6,037
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,667	2,672	2,732	2,715	2,533	2,765	2,813	2,587
	A.4.1	Tier 2 Capital instruments	2,571	2,571	2,555	2,466	2,294	2,555	2,466	2,294
	A.4.2	Other Tier 2 Capital components and deductions	-5	-5	76	174	189	110	271	243
	A.4.3	Tier 2 transitional adjustments	100	106	100	75	50	100	75	50
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	384	384	309	232	154	309	232	154
	В	TOTAL RISK EXPOSURE AMOUNT	49,822	50,079	50,785	51,055	51,163	58,070	62,454	58,498
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	22	22	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	15.40%	16.10%	15.95%	15.98%	16.15%	11.70%	10.08%	9.96%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	16.42%	17.13%	16.78%	16.59%	16.56%	12.43%	10.58%	10.32%
	C.3	Total Capital ratio	21.77%	22.46%	22.15%	21.91%	21.51%	17.19%	15.09%	14.74%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,565	8,029	8,098	8,156	8,262	6,796	6,295	5,826
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	7,565	8,029	8,098	8,156	8,262	6,796	6,295	5,826
	D.3	TOTAL CAPITAL (fully loaded)	10,515	10,979	11,039	11,028	10,900	9,770	9,264	8,518
	E.1	Common Equity Tier 1 Capital ratio	15.19%	16.04%	15.95%	15.98%	16.15%	11.70%	10.08%	9.96%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	15.19%	16.04%	15.95%	15.98%	16.15%	11.70%	10.08%	9.96%
	E.3	Total Capital ratio	21.12%	21.93%	21.74%	21.60%	21.30%	16.82%	14.83%	14.56%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	167,618	167,893	167,893	167,893	167,893	167,893	167,893	167,893
	H.2	Total leverage ratio exposures (fully loaded)	167,600	167,875	167,875	167,875	167,875	167,875	167,875	167,875
	H.3	Leverage ratio (transitional)	4.88%	5.11%	5.07%	5.05%	5.05%	4.30%	3.94%	3.60%
	H.4	Leverage ratio (fully loaded)	4.51%	4.78%	4.82%	4.86%	4.92%	4.05%	3.75%	3.47%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	P.3	O-SII buffer	0.33%	0.33%	0.66%	1.00%	1.00%	0.66%	1.00%	1.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
requirements (70)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.61%	1.61%	2.57%	3.53%	3.53%	2.57%	3.53%	3.53%
(1) Conversions not considered for CET1 com			2.3176	2.0170	2.37%	5.5376	3.3370	2.37 76	3.3370	5.5570

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



## 2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020	
Net interest income	1,067	970	984	1,016	874	815	794	
Interest income	5,253	3,823	3,996	4,591	5,090	5,544	6,102	
Interest expense	-4,186	-2,853	-3,011	-3,575	-4,195	-4,693	-5,262	
Dividend income	51	51	51	51	26	26	26	
Net fee and commission income	353	353	353	353	282	282	282	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	164	149	149	149	-776	50	50	
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					345			
Other operating income not listed above, net	-7	-3	-3	-3	38	-3	-3	
Total operating income, net	1,628	1,520	1,534	1,566	789	1,171	1,149	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	27	-203	-248	-181	-333	-502	-413	
Other income and expenses not listed above, net	-1,241	-1,168	-1,168	-1,168	-1,373	-1,170	-1,204	
Profit or (-) loss before tax from continuing operations	414	149	118	216	-917	-501	-468	
Tax expenses or (-) income related to profit or loss from continuing operations	-136	-45	-35	-65	0	0	0	
Profit or (-) loss after tax from discontinued operations	0							
Profit or (-) loss for the year	278	104	83	151	-917	-501	-468	
Amount of dividends paid and minority interests after MDA-related adjustments	90	31	25	45	0	0	0	
Attributable to owners of the parent net of estimated dividends	187	73	58	106	-917	-501	-468	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes	



# 2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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
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

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



## **2018 EU-wide Stress Test**

## Information on performing and non-performing exposures<sup>1</sup>

	Actual									
	31/12/2017									
		Gross carrying a	nmount	Accumulated imp accumulated cha to credit risk and	Collaterals and financial					
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing			
		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures			
(mln EUR)	20.00			_	-					
Debt securities (including at amortised cost and fair value)	22,084	0	5	5	2	0	0			
Central banks	0	0	0	0	0	0	0			
General governments	7,164	0	0	0	2	0	0			
Credit institutions	14,119	0	0	0	0	0	0			
Other financial corporations	681	0	5	5	0	0	0			
Non-financial corporations	120	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	111,709	21	915	912	131	390	197			
Central banks	9,825	0	0	0	0	0	0			
General governments	18,911	0	0	0	4	0	0			
Credit institutions	10,975	0	0	0	1	0	0			
Other financial corporations	10,012	15	75	75	10	21	9			
Non-financial corporations	56,857	1	754	754	112	337	150			
Households	5,130	5	84 82		4	32	38			
DEBT INSTRUMENTS other than HFT	133,794	21	920	917	133	390	197			
OFF-BALANCE SHEET EXPOSURES	31,102		51	51	-12	-28	1			

<sup>&</sup>lt;sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>&</sup>lt;sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>&</sup>lt;sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



## **2018 EU-wide Stress Test**

## Information on performing and forborne exposures<sup>1</sup>

	Actual								
	31/12/2017								
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impair changes in fair value and provisions for ex forbearance measure	Collateral and financial guarantees received on exposures with forbearance					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0				
Central banks	0	0	0	0	0				
General governments	0	0	0	0	0				
Credit institutions	0	0	0	0	0				
Other financial corporations	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	1,012	662	304	297	173				
Central banks	0	0	0	0	0				
General governments	0	0	0	0	0				
Credit institutions	0	0	0	0	0				
Other financial corporations	61	61	14	14	9				
Non-financial corporations	931	589	286	279	152				
Households	19	12	5	5	12				
DEBT INSTRUMENTS other than HFT	1,012	662	304	297	173				
Loan commitments given	17	13	-10	-10	0				

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30