



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

Landesbank Hessen-Thüringen Girozentrale

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		4,204.19	3,438.04
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		250.27	-547.63
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-538.39	-985.83
Cumulative 3y: Profit or (-) loss for the year		1,197.30	-818.48
Coverage ratio - Default stock	35.29%	33.56%	38.79%
Common Equity Tier 1 capital	7,563.98	8,042.61	6,229.04
Total Risk exposure amount	54,859.47	55,779.71	61,655.87
Common Equity Tier 1 ratio, %	13.8%	14.4%	10.1%
Fully loaded Common Equity Tier 1 ratio, %	13.1%	14.4%	10.1%
Tier 1 capital	8,171.02	8,463.24	6,649.67
Total leverage ratio exposures	183,275.35	183,275.35	183,275.35
Leverage ratio, %	4.5%	4.6%	3.6%
Fully loaded leverage ratio, %	3.9%	4.4%	3.4%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			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 ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Landesbank Hessen-Thüringen Girozentrale	Central banks and central governments	0	0	28,201	1	0	0	1,535	0	0	0	4	0	7.0%
	Institutions	0	0	17,454	2	0	0	3,953	0	0	0	7	2	99.5%
	Corporates	0	0	66,442	1,908	0	0	30,664	0	0	0	279	602	32.7%
	Corporates - Of Which: Specialised Lending	0	0	33,598	1,166	0	0	16,405	0	0	0	193	364	30.7%
	Corporates - Of Which: SME	0	0	2,894	98	0	0	1,655	0	0	0	11	22	47.5%
	Retail	4,854	61	0	0	1,063	20	0	0	2	23	0	0	37.2%
	Retail - Secured on real estate property	3,336	39	0	0	694	15	0	0	1	8	0	0	19.9%
	Retail - Secured on real estate property - Of Which: SME	499	8	0	0	177	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	2,837	39	0	0	518	15	0	0	1	8	0	0	20.0%
	Retail - Qualifying Revolving	583	1	0	0	55	0	0	0	0	1	0	0	59.1%
	Retail - Other Retail	935	20	0	0	314	5	0	0	1	14	0	0	69.1%
	Retail - Other Retail - Of Which: SME	163	0	0	0	67	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	772	20	0	0	247	5	0	0	1	14	0	0	69.2%
	Equity	0	0	210	0	0	0	587	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	327	0	0	0	327	0	0	0	0	0	-	
IRB TOTAL	4,854	61	112,333	1,911	1,063	20	37,066	0	2	21	290	604	32.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Germany	Central banks and central governments	0	0	24,944	0	0	0	667	0	0	0	0	0	-
	Institutions	0	0	2,821	0	0	0	614	0	0	0	0	0	-
	Corporates	0	0	33,324	1,276	0	0	15,106	0	0	0	112	395	31.5%
	Corporates - Of Which: Specialised Lending	0	0	8,201	798	0	0	4,500	0	0	0	46	226	30.5%
	Corporates - Of Which: SME	0	0	2,021	45	0	0	1,180	0	0	0	8	18	39.2%
	Retail	4,854	61	0	0	1,063	20	0	2	23	0	0	0	37.2%
	Retail - Secured on real estate property	3,336	39	0	0	694	15	0	0	1	8	0	0	19.9%
	Retail - Secured on real estate property - Of Which: SME	499	8	0	0	177	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	2,837	39	0	0	518	15	0	0	1	8	0	0	20.0%
	Retail - Qualifying Revolving	583	1	0	0	55	0	0	0	0	1	0	0	59.1%
	Retail - Other Retail	935	20	0	0	314	5	0	0	1	14	0	0	69.1%
	Retail - Other Retail - Of Which: SME	163	0	0	0	67	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	772	20	0	0	247	5	0	0	1	14	0	0	69.2%
	Equity	0	0	168	0	0	0	536	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	327	0	0	0	327	0	0	0	0	0	-	
IRB TOTAL	4,854	61	61,187	1,276	1,063	20	17,290	0	2	23	112	395	31.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
United States	Central banks and central governments	0	0	954	0	0	0	105	0	0	0	1	0	-
	Institutions	0	0	2,188	0	0	0	493	0	0	0	2	0	-
	Corporates	0	0	10,286	36	0	0	5,108	0	0	0	56	44	5.4%
	Corporates - Of Which: Specialised Lending	0	0	8,992	35	0	0	4,350	0	0	0	53	3	5.2%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	13,299	36	0	0	5,706	0	0	0	60	44	5.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
France	Central banks and central governments	0	0	787	0	0	0	156	0	0	0	1	0	-
	Institutions	0	0	2,775	0	0	0	699	0	0	0	1	0	-
	Corporates	0	0	3,768	8	0	0	1,581	0	0	0	19	2	24.2%
	Corporates - Of Which: Specialised Lending	0	0	3,085	8	0	0	1,317	0	0	0	17	1	22.1%
	Corporates - Of Which: SME	0	0	74	1	0	0	42	0	0	0	0	0	35.3%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	7,276	8	0	0	2,435	0	0	0	21	2	24.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
United Kingdom	Central banks and central governments	0	0	600	0	0	0	55	0	0	0	0	0	0	0	-
	Institutions	0	0	2,014	0	0	0	548	0	0	0	0	0	0	0	-
	Corporates	0	0	4,082	0	0	0	1,487	0	0	0	0	0	0	17	36.6%
	Corporates - Of Which: Specialised Lending	0	0	3,161	0	0	0	1,072	0	0	0	0	0	0	13	0
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	6,696	0	0	0	2,090	0	0	0	0	17	0	36.6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Netherlands	Central banks and central governments	0	0	56	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	854	0	0	0	188	0	0	0	0	0	0	6	46.2%
	Corporates	0	0	1,926	63	0	0	776	0	0	0	0	0	0	29	46.3%
	Corporates - Of Which: Specialised Lending	0	0	1,091	62	0	0	467	0	0	0	0	0	0	28	46.3%
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	2,836	63	0	0	964	0	0	0	0	6	29	46.2%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Luxembourg	Central banks and central governments	0	0	32	0	0	0	5	0	0	0	0	0	0	0	-
	Institutions	0	0	55	0	0	0	9	0	0	0	0	0	0	0	-
	Corporates	0	0	2,844	185	0	0	1,371	0	0	0	0	0	10	34	32.8%
	Corporates - Of Which: Specialised Lending	0	0	2,306	0	0	0	1,164	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	2,931	185	0	0	1,385	0	0	0	0	10	34	32.8%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Switzerland	Central banks and central governments	0	0	25	0	0	0	15	0	0	0	0	0	0	0	-
	Institutions	0	0	1,084	0	0	0	288	0	0	0	0	0	1	0	-
	Corporates	0	0	476	2	0	0	189	0	0	0	0	0	2	0	7.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	1,586	2	0	0	492	0	0	0	0	3	0	7.6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m EUR, %)																
Spain	Central banks and central governments	0	0	0	535	0	0	0	225	0	0	0	0	0	0	-
	Institutions	0	0	0	238	0	0	0	81	0	0	0	0	0	0	-
	Corporates	0	0	0	565	194	0	0	523	0	0	0	7	7	48	38.8%
	Corporates - Of Which: Specialised Lending	0	0	0	425	113	0	0	467	0	0	0	6	37	37	32.8%
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	1,438	124	0	0	828	0	0	0	0	7	48	38.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m EUR, %)																
Canada	Central banks and central governments	0	0	0	14	0	0	0	1	0	0	0	0	0	0	-
	Institutions	0	0	0	1,367	0	0	0	380	0	0	0	0	0	0	-
	Corporates	0	0	0	141	0	0	0	66	0	0	0	1	1	0	36.6%
	Corporates - Of Which: Specialised Lending	0	0	0	101	0	0	0	32	0	0	0	1	0	0	-
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	1,522	0	0	0	246	0	0	0	0	1	0	36.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m EUR, %)																
Austria	Central banks and central governments	0	0	0	129	0	0	0	20	0	0	0	0	0	0	-
	Institutions	0	0	0	389	0	0	0	79	0	0	0	1	1	0	-
	Corporates	0	0	0	873	51	0	0	524	0	0	0	6	6	0	36.6%
	Corporates - Of Which: Specialised Lending	0	0	0	398	0	0	0	238	0	0	0	5	5	0	-
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	1,391	51	0	0	624	0	0	0	0	7	0	36.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Landesbank Hessen-Thüringen Girozentrale

Baseline Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mH EUR, %)									
Central banks and central governments	0.0%	5	31.8%	0.0%	7	31.7%	0.0%	8	31.7%
Institutions	0.1%	12	70.6%	0.1%	14	65.3%	0.1%	16	62.9%
Corporates	0.2%	1,075	35.3%	0.2%	1,172	34.5%	0.1%	1,271	34.4%
Corporates - Of Which: Specialised Lending	0.1%	637	31.7%	0.1%	676	30.8%	0.1%	714	30.4%
Corporates - Of Which: SME	0.5%	44	47.1%	0.5%	53	46.8%	0.5%	63	46.9%
Retail	0.4%	51	48.7%	0.4%	74	48.1%	0.5%	99	48.1%
Retail - Secured on real estate property	0.3%	26	37.1%	0.3%	37	36.7%	0.3%	51	36.8%
Retail - Secured on real estate property - Of Which: SME	0.2%	4	33.6%	0.2%	7	33.6%	0.2%	11	33.5%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	22	37.8%	0.2%	30	37.5%	0.3%	40	37.9%
Retail - Qualifying Revolving	0.4%	3	68.6%	0.5%	7	71.2%	0.6%	10	72.3%
Retail - Other Retail	0.2%	32	70.7%	0.8%	29	70.5%	0.8%	37	70.4%
Retail - Other Retail - Of Which: SME	1.4%	2	57.4%	1.3%	5	59.7%	1.4%	7	60.2%
Retail - Other Retail - Of Which: non-SME	0.5%	20	72.8%	0.7%	25	72.9%	0.7%	31	73.1%
Equity	0.9%	0	100.0%	0.9%	0	100.0%	0.9%	0	100.0%
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%
IRB TOTAL	0.2%	1,143	35.9%	0.1%	1,267	35.4%	0.1%	1,393	35.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Adverse Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mH EUR, %)									
Central banks and central governments	0.0%	7	43.0%	0.0%	11	44.5%	0.0%	14	45.0%
Institutions	0.1%	13	72.5%	0.1%	18	69.6%	0.1%	21	67.4%
Corporates	0.2%	1,237	39.8%	0.3%	1,453	40.2%	0.2%	1,637	41.6%
Corporates - Of Which: Specialised Lending	0.2%	742	37.0%	0.2%	867	38.1%	0.1%	981	40.4%
Corporates - Of Which: SME	0.2%	50	51.1%	0.7%	64	52.3%	0.6%	76	52.2%
Retail	0.4%	58	53.8%	0.6%	94	56.4%	0.8%	139	58.6%
Retail - Secured on real estate property	0.3%	29	40.9%	0.5%	48	42.7%	0.6%	71	44.6%
Retail - Secured on real estate property - Of Which: SME	0.2%	5	37.3%	0.0%	10	38.5%	1.2%	15	39.5%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	25	41.7%	0.3%	38	44.0%	0.5%	56	46.2%
Retail - Qualifying Revolving	0.5%	4	76.0%	0.7%	9	84.0%	1.0%	16	88.9%
Retail - Other Retail	0.8%	35	78.2%	1.1%	37	83.1%	1.4%	52	86.5%
Retail - Other Retail - Of Which: SME	1.7%	3	63.7%	1.9%	6	70.6%	2.3%	10	74.3%
Retail - Other Retail - Of Which: non-SME	0.6%	22	80.6%	1.0%	31	86.2%	1.2%	42	90.0%
Equity	0.9%	0	100.0%	0.9%	0	100.0%	0.9%	0	100.0%
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%
IRB TOTAL	0.2%	1,316	40.8%	0.2%	1,576	41.2%	0.2%	1,812	42.8%

Baseline Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mH EUR, %)									
Central banks and central governments	0.0%	0	25.6%	0.0%	0	26.7%	0.0%	0	27.0%
Institutions	0.0%	0	25.6%	0.0%	0	26.7%	0.0%	0	27.0%
Corporates	0.3%	670	37.1%	0.2%	737	36.4%	0.2%	808	36.6%
Corporates - Of Which: Specialised Lending	0.2%	315	32.5%	0.2%	329	31.7%	0.2%	346	31.5%
Corporates - Of Which: SME	0.5%	38	45.1%	0.5%	49	45.8%	0.5%	58	46.5%
Retail	0.4%	51	48.7%	0.4%	74	48.2%	0.5%	99	48.1%
Retail - Secured on real estate property	0.3%	26	37.1%	0.3%	37	36.7%	0.3%	51	36.8%
Retail - Secured on real estate property - Of Which: SME	0.2%	4	33.6%	0.2%	7	33.6%	0.2%	11	33.5%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	22	37.8%	0.2%	30	37.5%	0.3%	40	37.9%
Retail - Qualifying Revolving	0.4%	3	68.6%	0.5%	7	71.2%	0.6%	10	72.3%
Retail - Other Retail	0.2%	32	70.7%	0.8%	29	70.5%	0.8%	37	70.4%
Retail - Other Retail - Of Which: SME	1.4%	2	57.4%	1.3%	5	59.7%	1.4%	7	60.2%
Retail - Other Retail - Of Which: non-SME	0.5%	20	72.8%	0.7%	25	72.9%	0.7%	31	73.1%
Equity	0.9%	0	100.0%	0.9%	0	100.0%	0.9%	0	100.0%
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%
IRB TOTAL	0.2%	722	37.8%	0.2%	812	37.3%	0.2%	910	37.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Adverse Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mH EUR, %)									
Central banks and central governments	0.0%	1	23.7%	0.0%	1	24.5%	0.0%	1	25.2%
Institutions	0.0%	0	33.4%	0.0%	0	34.7%	0.0%	1	35.1%
Corporates	0.4%	802	42.9%	0.3%	948	43.7%	0.2%	1,080	45.7%
Corporates - Of Which: Specialised Lending	0.2%	392	40.0%	0.4%	459	42.3%	0.2%	529	46.6%
Corporates - Of Which: SME	0.7%	45	59.8%	0.7%	60	52.1%	0.6%	72	52.9%
Retail	0.4%	58	53.8%	0.6%	94	56.4%	0.8%	139	58.6%
Retail - Secured on real estate property	0.3%	29	40.9%	0.5%	48	42.7%	0.6%	71	44.6%
Retail - Secured on real estate property - Of Which: SME	0.2%	5	37.3%	0.0%	10	38.5%	1.2%	15	39.5%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	25	41.7%	0.3%	38	44.0%	0.5%	56	46.2%
Retail - Qualifying Revolving	0.5%	4	76.0%	0.7%	9	84.0%	1.0%	16	88.9%
Retail - Other Retail	0.8%	35	78.2%	1.1%	37	83.1%	1.4%	52	86.5%
Retail - Other Retail - Of Which: SME	1.7%	3	63.7%	1.9%	6	70.6%	2.3%	10	74.3%
Retail - Other Retail - Of Which: non-SME	0.6%	22	80.6%	1.0%	31	86.2%	1.2%	42	90.0%
Equity	0.9%	0	100.0%	0.9%	0	100.0%	0.9%	0	100.0%
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%
IRB TOTAL	0.3%	861	43.5%	0.3%	1,045	44.4%	0.2%	1,222	46.9%

Baseline Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mH EUR, %)									
Central banks and central governments	0.0%	1	84.2%	0.0%	3	88.8%	0.0%	3	89.4%
Institutions	0.0%	3	84.2%	0.0%	3	88.8%	0.0%	3	89.4%
Corporates	0.1%	70	11.1%	0.1%	78	13.4%	0.0%	83	14.1%
Corporates - Of Which: Specialised Lending	0.1%	65	10.6%	0.1%	72	13.0%	0.0%	77	13.6%
Corporates - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail	0	0	-	0	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	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	-	0	0	-	0	0	-
Retail - Qualifying Revolving	0	0	-	0	0	-	0	0	-
Retail - Other Retail	0	0	-	0	0	-	0	0	-
Retail - Other Retail - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	-	0	0	-	0	0	-
Equity	0.9%	0	100.0%	0.9%	0	100.0%	0.9%	0	100.0%
Other non-credit obligation assets	0	0	-	0	0	-	0	0	-
IRB TOTAL	0.1%	74	11.3%	0.1%	82	13.7%	0.0%	87	14.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Adverse Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mH EUR, %)									
Central banks and central governments	0.0%	1	60.7%	0.0%	1	60.7%	0.0%	1	60.7%
Institutions	0.1%	1	45.0%	0.1%	1	47.3%	0.1%	1	48.0%
Corporates	0.1%	74	12.6%	0.1%	95	18.1%	0.1%	111	20.9%
Corporates - Of Which: Specialised Lending	0.1%	69	12.0%	0.1%	88	17.6%	0.1%	102	20.5%
Corporates - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail	0	0	-	0	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	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	-	0	0	-	0	0	-
Retail - Qualifying Revolving	0	0	-	0	0	-	0	0	-
Retail - Other Retail	0	0	-	0	0	-	0	0	-
Retail - Other Retail - Of Which: SME	0	0	-	0	0	-	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	-	0	0	-	0	0	-
Equity	0.9%	0	100.0%	0.9%	0	100.0%	0.9%	0	100.0%
Other non-credit obligation assets	0	0	-	0	0	-	0	0	-
IRB TOTAL	0.1%	76	13.0%	0.1%	100	18.7%	0.1%	116	21.9%

Baseline Scenario									
31/12/2016			31/12/2017			31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mH EUR, %)									
Central banks and central governments	0.0%	1	56.1%	0.0%	1	59.0%	0.0%	1	60.7%
Institutions	0.1%	1	37.4%	0.1%	1	39.5%	0.1%	1	40.3%
Corporates	0.1%	27	44.8%	0.1%	32	43.6%	0.1%	36	43.4%
Corporates - Of Which: Specialised Lending	0.1%	24	44.4%	0.1%	28	43.3%	0.1%	32	42.8%
Corporates - Of Which: SME	0.1%	1	47.3%	0.1%	1	46.1%	0.1%	1	45.3%
Retail	0	0	-	0	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	-
Retail - Secured on real estate property - Of Which:									

**2016 EU-wide Stress Test:
Credit risk IRB**
Landesbank Hessen-Thüringen Girozentrale

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central banks and central governments	0.0%	0	39.5%	0.0%	0	41.5%	0.0%	0	42.1%
	Institutions	0.1%	0	34.3%	0.1%	0	36.3%	0.1%	0	37.1%
	Corporates	0.1%	21	23.6%	0.1%	25	25.4%	0.1%	28	25.6%
	Corporates - Of Which: Socialised Lending	0.0%	14	10.0%	0.0%	15	11.4%	0.0%	16	11.7%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	-	0.1%	21	23.7%	0.1%	25	25.6%	0.1%	29	25.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central banks and central governments	0.0%	0	41.4%	0.0%	0	43.5%	0.0%	0	44.2%
	Institutions	0.1%	0	43.2%	0.1%	0	45.4%	0.1%	1	46.1%
	Corporates	0.1%	22	24.1%	0.1%	28	27.0%	0.1%	33	26.4%
	Corporates - Of Which: Socialised Lending	0.0%	14	10.3%	0.1%	17	15.0%	0.1%	19	18.0%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	-	0.1%	22	24.4%	0.1%	29	27.2%	0.1%	34	29.7%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	0.0%	0	34.9%	0.0%	0	36.9%	0.0%	0	37.0%
	Institutions	0.1%	42	54.2%	0.1%	43	52.9%	0.1%	44	51.7%
	Corporates	0.1%	40	54.5%	0.1%	40	53.3%	0.1%	41	52.0%
	Corporates - Of Which: Socialised Lending	0	0	43.2%	0.0%	0	45.6%	0.0%	0	46.4%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	-	0.1%	42	54.2%	0.1%	43	52.9%	0.1%	44	51.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	0.0%	0	42.5%	0.0%	0	44.0%	0.0%	0	45.3%
	Institutions	0.1%	44	56.7%	0.1%	47	55.0%	0.1%	49	54.6%
	Corporates	0.1%	42	57.0%	0.1%	44	55.4%	0.1%	45	55.0%
	Corporates - Of Which: Socialised Lending	0.0%	0	48.1%	0.0%	0	50.0%	0.0%	0	51.5%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	-	0.1%	44	56.7%	0.1%	47	55.0%	0.1%	49	54.6%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central banks and central governments	0.0%	0	49.8%	0.0%	0	47.2%	0.0%	0	48.1%
	Institutions	0.0%	0	27.1%	0.0%	0	28.6%	0.0%	0	29.3%
	Corporates	0.1%	48	32.3%	0.1%	51	32.3%	0.1%	55	32.3%
	Corporates - Of Which: Socialised Lending	0.1%	11	28.0%	0.1%	14	30.0%	0.1%	18	30.6%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	-	0.1%	48	32.3%	0.1%	51	32.3%	0.1%	55	32.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central banks and central governments	0.0%	0	49.4%	0.0%	0	51.9%	0.0%	0	52.7%
	Institutions	0.0%	0	27.6%	0.0%	0	29.2%	0.0%	0	29.8%
	Corporates	0.2%	49	32.4%	0.2%	57	32.7%	0.1%	61	33.3%
	Corporates - Of Which: Socialised Lending	0.2%	12	30.1%	0.3%	19	32.4%	0.1%	23	34.3%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	-	0.2%	49	32.4%	0.2%	57	32.7%	0.1%	61	33.3%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central banks and central governments	0.0%	0	24.1%	0.0%	1	26.1%	0.0%	1	26.8%
	Institutions	0.1%	3	29.4%	0.1%	3	33.0%	0.1%	3	33.7%
	Corporates	0.1%	1	23.3%	0.1%	1	23.4%	0.1%	1	23.3%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	-	0.0%	3	29.3%	0.0%	4	32.7%	0.0%	4	33.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Landesbank Hessen-Thüringen Girozentrale

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central banks and central governments	0.1%	1	48.1%	0.1%	1	50.5%	0.1%	2	51.3%
	Institutions	0.1%	0	45.9%	0.1%	0	48.4%	0.1%	0	49.3%
	Corporates	0.8%	59	36.8%	0.6%	62	35.8%	0.5%	65	35.2%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	1.0%	47	31.4%	0.8%	50	30.8%	0.6%	52	30.4%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.5%	60	36.9%	0.4%	64	36.0%	0.3%	67	35.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central banks and central governments	0.4%	2	55.3%	0.4%	4	58.1%	0.4%	6	59.0%
	Institutions	0.2%	0	52.6%	0.2%	0	55.2%	0.2%	0	56.1%
	Corporates	0.9%	60	36.7%	0.9%	65	35.6%	0.8%	69	34.7%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	1.2%	48	31.4%	1.1%	52	30.7%	1.0%	56	30.2%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.7%	62	37.2%	0.7%	69	36.5%	0.6%	75	36.1%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central banks and central governments	0.0%	0	27.0%	0.0%	0	28.6%	0.0%	0	29.3%
	Institutions	0.1%	1	10.7%	0.0%	1	9.2%	0.0%	1	8.5%
	Corporates	0.0%	1	22.4%	0.0%	1	23.0%	0.0%	1	23.9%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	1	10.7%	0.0%	1	9.2%	0.0%	1	8.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central banks and central governments	0.0%	0	27.5%	0.0%	0	29.4%	0.0%	0	40.0%
	Institutions	0.1%	1	10.2%	0.1%	1	10.0%	0.1%	1	10.2%
	Corporates	0.0%	1	22.9%	0.1%	1	23.9%	0.1%	1	24.2%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	1	10.2%	0.1%	1	10.0%	0.1%	1	10.2%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central banks and central governments	0.0%	0	28.9%	0.0%	0	30.3%	0.0%	0	30.8%
	Institutions	0.0%	1	28.9%	0.0%	1	30.3%	0.0%	1	30.8%
	Corporates	0.3%	8	38.2%	0.2%	10	40.0%	0.2%	12	41.2%
	Corporates - Of Which: Specialised Lending	0.3%	4	35.0%	0.3%	5	36.1%	0.3%	6	37.1%
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	9	38.0%	0.2%	11	39.8%	0.2%	13	41.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central banks and central governments	0.0%	0	33.2%	0.0%	0	34.9%	0.0%	0	35.4%
	Institutions	0.0%	1	33.3%	0.0%	1	34.9%	0.0%	1	35.2%
	Corporates	0.4%	9	40.9%	0.4%	13	44.1%	0.2%	15	46.7%
	Corporates - Of Which: Specialised Lending	0.5%	5	36.9%	0.5%	7	40.0%	0.3%	9	42.8%
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.3%	10	40.8%	0.3%	13	43.9%	0.2%	16	46.5%

2016 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Landesbank Hessen-Thüringen Girozentrale	Central governments or central banks	1,382	0	38	0	0	0	0.0%
	Regional governments or local authorities	11,327	0	20	0	0	0	0.0%
	Public sector entities	1,991	0	205	0	9	0	0.0%
	Multilateral Development Banks	231	0	0	0	0	0	0.0%
	International Organisations	577	0	0	0	0	0	0.0%
	Institutions	16,859	0	778	0	1	0	0.0%
	Corporates	2,093	165	1,835	109	27	129	71.4%
	of which: SME	106	0	99	0	0	0	0.0%
	Retail	128	66	97	79	6	4	6.8%
	of which: SME	5	0	3	0	0	0	0.0%
	Secured by mortgages on immovable property	1,382	0	483	0	0	0	0.0%
	of which: SME	126	0	36	0	0	0	0.0%
	Items associated with particularly high risk	62	0	93	0	0	0	0.0%
	Covered bonds	186	0	19	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	918	0	996	0	0	0	0.0%
Securitisation								
Other exposures	368	0	365	0	0	0	0.0%	
Standardised Total	37,602	231	4,928	188	42	133	54.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	937	0	30	0	0	0	0.0%
	Regional governments or local authorities	7,477	0	13	0	0	0	0.0%
	Public sector entities	933	0	28	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	15,567	0	466	0	1	0	0.0%
	Corporates	1,466	0	1,191	6	6	2	0.0%
	of which: SME	106	0	99	0	0	0	0.0%
	Retail	126	64	96	77	5	4	6.8%
	of which: SME	5	0	3	0	0	0	0.0%
	Secured by mortgages on immovable property	1,381	0	483	0	0	0	0.0%
	of which: SME	126	0	36	0	0	0	0.0%
	Items associated with particularly high risk	23	0	35	0	0	0	0.0%
	Covered bonds	186	0	19	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	859	0	925	0	0	0	0.0%
Securitisation								
Other exposures	368	0	365	0	0	0	0.0%	
Standardised Total	29,324	64	3,651	82	12	6	10.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	843	0	163	0	8	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	120	0	23	0	0	0	0.0%
	Corporates	73	160	69	50	3	114	71.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	9.5%
	of which: SME	0	0	0	0	0	0	9.5%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	4	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	50	0	50	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,089	160	309	50	10	114	71.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	54	0	27	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	6.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	54	0	27	0	0	0	6.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	7	0	2	0	0	0	0.0%
	Corporates	83	6	55	1	3	5	93.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	5.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	9	0	21	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	100	6	78	1	3	5	89.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	147	0	56	0	0	0	0.0%
	Corporates	141	0	132	0	9	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	6.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	288	0	188	0	9	0	10.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	5	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	5	0	7	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	10	0	12	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	5.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1	0	0	0	0	0	5.9%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	15	0	3	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	6.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	15	0	3	0	0	0	6.3%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Canada	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Austria	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	4	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	9.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	4	0	4	0	0	0	9.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Landesbank Hessen-Thüringen Girozentrale	Central governments or central banks	0.0%	0	52.1%	0.0%	0	54.8%	0.0%	0	55.8%
	Regional governments or local authorities	0.1%	5	49.6%	0.1%	11	52.3%	0.1%	17	53.2%
	Public sector entities	0.0%	9	84.6%	0.0%	10	89.5%	0.0%	10	90.1%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	28.8%	0.0%	2	30.2%	0.0%	2	30.8%
	Corporates	0.0%	157	35.8%	0.0%	158	26.1%	0.0%	159	21.6%
	of which: SME	0.2%	0	43.2%	0.2%	1	48.2%	0.2%	1	49.6%
	Retail	0.2%	41	52.6%	0.2%	41	52.8%	0.3%	42	53.0%
	of which: SME	0.3%	0	45.2%	0.3%	0	45.6%	0.3%	0	45.8%
	Secured by mortgages on immovable property	0.0%	1	7.2%	0.0%	1	8.5%	0.0%	2	8.9%
	of which: SME	0.0%	0	8.4%	0.1%	0	10.5%	0.1%	0	11.0%
	Items associated with particularly high risk	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.9%	1	100.0%	0.9%	1	100.0%	0.9%	2	100.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%	
Standardised Total	0.0%	214	38.2%	0.0%	224	29.8%	0.0%	233	25.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Landesbank Hessen-Thüringen Girozentrale	Central governments or central banks	0.0%	0	57.6%	0.0%	0	60.5%	0.0%	0	61.4%
	Regional governments or local authorities	0.1%	7	55.7%	0.1%	15	58.5%	0.1%	22	59.6%
	Public sector entities	0.1%	10	94.6%	0.1%	11	96.3%	0.0%	12	97.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	38.6%	0.0%	3	45.2%	0.0%	4	42.5%
	Corporates	0.1%	157	28.0%	0.1%	162	20.5%	0.1%	171	18.1%
	of which: SME	0.3%	0	49.5%	0.3%	1	54.7%	0.3%	1	56.1%
	Retail	0.3%	45	59.2%	0.3%	45	59.3%	0.3%	46	59.3%
	of which: SME	0.3%	0	50.8%	0.3%	0	51.2%	0.3%	0	51.3%
	Secured by mortgages on immovable property	0.0%	1	8.1%	0.1%	2	10.5%	0.1%	3	11.4%
	of which: SME	0.1%	0	9.5%	0.1%	0	12.4%	0.1%	0	13.7%
	Items associated with particularly high risk	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.9%	1	100.0%	0.9%	1	100.0%	0.9%	2	100.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%	
Standardised Total	0.0%	222	32.4%	0.0%	240	25.9%	0.0%	260	23.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	52.1%	0.0%	0	54.8%	0.0%	0	55.8%
	Regional governments or local authorities	0.1%	5	49.6%	0.1%	11	52.3%	0.1%	17	53.2%
	Public sector entities	0.0%	0	-	0.0%	0	19.4%	0.0%	0	20.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	27.5%	0.0%	1	29.0%	0.0%	1	29.7%
	Corporates	0.0%	9	1.5%	0.0%	11	1.7%	0.0%	11	1.4%
	of which: SME	0.2%	0	43.2%	0.2%	1	48.2%	0.2%	1	49.6%
	Retail	0.2%	40	52.9%	0.2%	40	53.1%	0.3%	41	53.2%
	of which: SME	0.3%	0	45.3%	0.3%	0	45.7%	0.3%	0	46.0%
	Secured by mortgages on immovable property	0.0%	1	6.6%	0.0%	1	8.5%	0.0%	2	9.0%
	of which: SME	0.0%	0	8.4%	0.1%	0	10.5%	0.1%	0	11.0%
	Items associated with particularly high risk	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.6%	0	65.0%	0.6%	1	68.3%	0.6%	1	69.4%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%	
Standardised Total	0.0%	55	16.6%	0.0%	65	12.9%	0.0%	73	11.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	57.6%	0.0%	0	60.5%	0.0%	0	61.4%
	Regional governments or local authorities	0.1%	7	55.7%	0.1%	15	58.5%	0.1%	22	59.6%
	Public sector entities	0.0%	0	-	0.0%	0	22.3%	0.0%	0	23.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	37.8%	0.0%	2	39.5%	0.0%	2	40.1%
	Corporates	0.0%	9	1.1%	0.0%	12	1.3%	0.0%	12	1.2%
	of which: SME	0.3%	0	49.5%	0.3%	1	54.7%	0.3%	1	56.1%
	Retail	0.3%	44	59.6%	0.3%	45	59.6%	0.3%	45	59.6%
	of which: SME	0.3%	0	50.9%	0.3%	0	51.3%	0.3%	0	51.6%
	Secured by mortgages on immovable property	0.0%	1	7.4%	0.1%	2	10.1%	0.1%	3	11.4%
	of which: SME	0.1%	0	9.5%	0.1%	0	12.4%	0.1%	0	13.7%
	Items associated with particularly high risk	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.6%	0	65.0%	0.6%	1	68.3%	0.6%	1	69.4%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%	
Standardised Total	0.0%	62	13.7%	0.0%	75	11.0%	0.0%	86	10.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.0%	8	84.6%	0.0%	8	89.5%	0.0%	9	90.1%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	39.5%	0.1%	0	41.7%	0.1%	0	42.5%
	Corporates	0.1%	116	71.0%	0.1%	116	70.8%	0.1%	116	70.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	0	45.5%	0.2%	0	43.6%	0.2%	0	43.8%
	of which: SME	-	0	43.5%	-	0	43.7%	-	0	43.8%
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	1.2%	0.0%	0	1.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.9%	0	100.0%	0.9%	0	100.0%	0.9%	0	100.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.0%	0.0%	0	42.7%	
Standardised Total	0.1%	125	71.0%	0.0%	125	70.9%	0.0%	126	70.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.1%	9	94.6%	0.1%	10	96.3%	0.0%	10	97.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	45.2%	0.1%	0	47.4%	0.1%	0	48.3%
	Corporates	0.2%	116	70.9%	0.2%	116	70.8%	0.2%	117	70.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	0	49.7%	0.2%	0	49.7%	0.2%	0	49.7%
	of which: SME	-	0	49.7%	-	0	49.7%	-	0	49.7%
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	1.9%	0.0%	0	3.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.9%	0	100.0%	0.9%	0	100.0%	0.9%	0	100.0%	
Securitisation	-	-	-	-						

2016 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France									
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	49.6%	-	0	49.8%	-	0	49.9%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	0.1%	0	17.2%	0.1%	0	19.0%	0.1%	0	19.5%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.1%	0	49.4%	0.1%	0	49.2%	0.1%	0	49.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France									
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	54.6%	-	0	54.6%	-	0	54.6%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	0.1%	0	18.9%	0.1%	0	21.1%	0.1%	0	22.2%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.1%	0	54.3%	0.1%	0	54.0%	0.1%	0	53.8%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom									
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.2%	0.0%	0	47.6%	0.0%	0	48.5%
Corporates	0.1%	8	90.9%	0.1%	8	89.0%	0.1%	8	87.1%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	0.2%	0	32.8%	0.2%	0	33.2%	0.2%	0	33.4%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	0.1%	0	11.6%	0.1%	0	13.1%	0.1%	0	13.6%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	1.6%	0	100.0%	1.6%	0	100.0%	1.6%	0	100.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.1%	8	88.3%	0.1%	8	86.5%	0.1%	8	84.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom									
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.1%	0	50.5%	0.1%	0	53.1%	0.1%	0	53.9%
Corporates	0.2%	8	90.7%	0.2%	8	88.5%	0.2%	8	86.8%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	0.2%	0	37.5%	0.2%	0	38.0%	0.2%	0	38.2%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	0.1%	0	13.2%	0.1%	0	15.2%	0.1%	0	16.2%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	2.0%	0	100.0%	2.0%	0	100.0%	1.7%	0	100.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.2%	8	88.3%	0.2%	8	86.3%	0.2%	9	84.7%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands									
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	40.2%	0.0%	0	42.4%	0.0%	0	43.2%
Corporates	0.0%	9	5.6%	0.0%	9	3.8%	0.0%	9	3.5%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	47.6%	-	0	47.7%	-	0	47.8%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	0.0%	0	4.6%	0.0%	0	6.0%	0.0%	0	6.4%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	1.6%	0	100.0%	1.6%	0	100.0%	1.6%	0	100.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.0%	9	10.2%	0.0%	9	7.9%	0.0%	10	7.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands									
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.1%	0	45.7%	0.1%	0	48.0%	0.1%	0	48.8%
Corporates	0.0%	9	5.8%	0.0%	9	7.0%	0.0%	9	7.2%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	53.0%	-	0	53.0%	-	0	53.0%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	0.0%	0	5.1%	0.0%	0	7.2%	0.0%	0	8.3%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	2.0%	0	100.0%	2.0%	0	100.0%	1.7%	0	100.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.0%	9	11.7%	0.0%	10	12.2%	0.0%	10	12.4%

2016 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

	Baseline Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Luxembourg	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0.1%	0	46.5%	0.1%	0	49.0%	0.1%	0	49.8%
	Corporates	0.2%	0	26.3%	0.2%	0	25.1%	0.2%	0	25.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	1.5%	0.0%	0	1.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	0	27.0%	0.2%	0	25.8%	0.2%	0	26.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Luxembourg	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0.1%	0	50.8%	0.1%	0	53.3%	0.1%	0	54.3%
	Corporates	0.2%	0	26.3%	0.2%	0	25.1%	0.2%	0	25.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	2.1%	0.0%	0	3.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	0	27.2%	0.2%	0	26.0%	0.2%	0	26.3%	

	Baseline Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Switzerland	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0	-	0	-	0	-	0	-	
	Corporates	0	-	0	-	0	-	0	-	
	of which: SME	-	0	-	-	0	-	-	0	
	Retail	0.2%	0	35.2%	0.2%	0	35.7%	0.2%	0	35.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	4.1%	0.0%	0	5.5%	0.0%	0	5.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	35.1%	0.1%	0	35.5%	0.1%	0	35.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Switzerland	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0	-	0	-	0	-	0	-	
	Corporates	0	-	0	-	0	-	0	-	
	of which: SME	-	0	-	-	0	-	-	0	
	Retail	0.2%	0	39.9%	0.2%	0	40.4%	0.2%	0	40.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	4.7%	0.0%	0	6.6%	0.0%	0	7.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	39.8%	0.1%	0	40.1%	0.2%	0	40.3%	

	Baseline Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Spain	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0.1%	0	47.3%	0.1%	0	49.8%	0.1%	0	50.7%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	51.2%	0.1%	0	51.4%	0.1%	0	51.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Spain	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0.1%	0	51.4%	0.1%	0	53.9%	0.1%	0	55.0%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	55.4%	0.1%	0	55.6%	0.1%	0	55.8%	

2016 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	0	46.3%	0.2%	0	46.4%	0.2%	0	46.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	1.4%	0.0%	0	1.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	1.9%	0.0%	0	1.2%	0.0%	0	1.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	51.9%	0.3%	0	51.9%	0.3%	0	51.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	2.0%	0.0%	0	3.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	1.7%	0.0%	0	1.1%	0.0%	0	1.0%	

2016 EU-wide Stress Test: Securitisations

Landesbank Hessen-Thüringen Girozentrale

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	1,406						
	IRB	5,339						
	Total	6,744						
Risk exposure amounts	STA	1,160	1,372	1,390	1,403	1,720	2,063	2,328
	IRB	2,142	2,243	2,219	2,241	2,589	2,700	2,599
	Total	3,302	3,616	3,608	3,644	4,309	4,764	4,927
Impairments	Total banking book others than assessed at fair value	49	4	0	0	6	1	0

2016 EU-wide Stress Test: Sovereign

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables									
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		41	41	41	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	50	50	50	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		7	7	0	0	0	7	0	0	0	0	0	1	0	1	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		56	56	0	0	46	10	0	0	0	0	0	10	0	10	0
[5Y - 10Y]		73	73	0	0	19	54	0	0	0	0	0	73	0	73	0
[10Y - more]	431	431	0	0	0	431	0	0	0	0	0	0	0	0	0	
Tot	574	574	7	0	65	0	501	0	0	0	0	11	0	11	0	
[0 - 3M]	Germany	984	984	370	0	403	0	568	18	251	-9	0	0	0	0	
[3M - 1Y]		1,982	1,982	288	0	654	0	1,041	271	34	152	-36	0	0	0	
[1Y - 2Y]		3,129	3,129	1,738	0	460	0	931	826	58	562	-18	0	0	0	
[2Y - 3Y]		2,173	2,173	927	0	288	0	958	187	43	11	-1	0	0	0	
[3Y - 5Y]		3,613	3,613	1,409	0	1,304	0	900	3,627	555	881	-85	0	0	0	
[5Y - 10Y]		12,120	12,120	1,188	0	1,688	0	9,243	7,092	986	970	-63	0	0	0	
[10Y - more]	6,835	6,835	127	113	50	0	6,545	3,152	1,201	660	-161	0	0	0		
Tot	30,835	30,835	6,047	113	4,655	0	20,020	15,722	2,895	3,486	-373	0	0	0		
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	1	0	1		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot	0	0	0	0	0	0	0	0	0	0	0	1	0	1		

2016 EU-wide Stress Test: Sovereign

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015																		
		(min EUR)																		
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		45	45	45	0	0	0	0	0	0	0	0	0	73	0	73	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	52	52	45	0	7	0	0	0	0	0	0	0	0	73	0	73	0	0	0	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	0	0	1	0	0	0	0	0	0	0	2	0	2	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	1	1	0	0	1	0	0	0	0	0	0	0	2	0	2	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		63	63	17	0	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	63	63	17	0	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	119	0	119	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		112	112	56	0	56	0	0	0	0	0	0	0	20	0	20	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	112	112	56	0	56	0	0	0	0	0	0	0	139	1	139	0	80	0	0	
[0 - 3M]	Poland	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		7	7	7	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	16	16	9	0	7	0	0	0	0	0	0	0	25	0	25	0	0	0	0	

2016 EU-wide Stress Test: Sovereign

Landesbank Hessen-Thüringen Girozentrale

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables											
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		33,509	33,509	6,603	113	5,033	0	21,759	15,722	2,895	3,486	-373	358	2	941	-4	

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	46,567	48,280	47,438	47,488	55,285	58,036	53,078
Risk exposure amount for securitisations and re-securitisations	3,302	3,616	3,608	3,644	4,309	4,764	4,927
Risk exposure amount other credit risk	43,265	44,665	43,830	43,844	50,977	53,273	48,151
Risk exposure amount for market risk	4,589	4,589	4,589	4,589	4,809	4,895	4,875
Risk exposure amount for operational risk	3,703	3,703	3,703	3,703	3,703	3,703	3,703
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	54,859	56,572	55,730	55,780	63,797	66,635	61,656

2016 EU-wide Stress Test - P&L

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,427	1,403	1,409	1,392	1,190	1,152	1,096
Interest income	6,557	5,513	5,611	5,800	6,422	6,769	6,643
(Interest expense)	-5,130	-4,109	-4,202	-4,408	-5,232	-5,617	-5,547
Dividend income	45	45	45	45	45	45	45
Net fee and commission income	307	307	307	307	216	216	216
Gains or (-) losses on financial assets and liabilities held for trading, net	136	83	83	83	-936	63	63
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-31				263		
Other operating income not listed above, net	32	-4	-4	-4	-10	-4	-4
Total operating income, net	1,916	1,835	1,841	1,824	769	1,472	1,416
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-301	-267	-133	-137	-451	-279	-256
Other income and expenses not listed above, net	-1,065	-1,083	-1,083	-1,083	-1,245	-1,109	-1,127
Profit or (-) loss before tax from continuing operations	550	484	624	603	-926	85	34
(Tax expenses or (-) income related to profit or loss from continuing operations)	-167	-145	-187	-181	0	-8	-3
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	383	339	437	422	-926	77	31
Attributable to owners of the parent	386	339	437	422	-926	77	31
Amount of dividends paid	100	102	131	127	0	0	0
Attributable to owners of the parent net of estimated dividends	286	237	306	295	-926	77	31

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

2016 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	10,879	10,951	11,097	11,170	9,669	9,550	9,431
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,564	7,702	7,879	8,043	6,400	6,318	6,229
	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
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,770	4,007	4,312	4,607	2,844	2,921	2,951
	A.1.3	Accumulated other comprehensive income	-180	-180	-180	-180	-454	-454	-454
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	105	105	105	105	-36	-36	-36
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	98	98	98	98	-366	-366	-366
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-62	-62	-62	-62	-62	-62	-62
	A.1.8	(-) Intangible assets (including Goodwill)	-148	-148	-148	-148	-148	-148	-148
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2	-2	-2	-2	-2	-2	-2
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-132	-92	-108	-120	-47	-44	-4
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	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
	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
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	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
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	370	231	119	0	322	160	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-42	-42	-21	0	14	7	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-39	-39	-20	0	146	73	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	451	312	159	0	161	79	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	1	1	0	0	1	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	607	553	485	421	562	492	421	
A.2.1	Additional Tier 1 Capital instruments	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	
A.2.3	Other Additional Tier 1 Capital components and deductions	-1	-1	-1	-1	-1	-1	-1	
A.2.4	Additional Tier 1 transitional adjustments	608	554	486	421	563	493	421	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,171	8,255	8,364	8,463	6,963	6,810	6,650	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,708	2,697	2,733	2,707	2,706	2,740	2,781	
A.4.1	Tier 2 Capital instruments	2,690	2,629	2,631	2,612	2,629	2,631	2,612	
A.4.2	Other Tier 2 Capital components and deductions	-5	-5	-5	-5	-5	-5	69	
A.4.3	Tier 2 transitional adjustments	23	72	107	100	81	114	100	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	54,859	56,572	55,730	55,780	63,797	66,635	61,656
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.79%	13.61%	14.14%	14.42%	10.03%	9.48%	10.10%
	C.2	Tier 1 Capital ratio	14.89%	14.59%	15.01%	15.17%	10.91%	10.22%	10.79%
	C.3	Total Capital ratio	19.83%	19.36%	19.91%	20.03%	15.16%	14.33%	15.30%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	13.11%	13.20%	13.92%	14.42%	9.53%	9.24%	10.10%
	D.2	Tier 1 Capital ratio (2)	13.11%	13.20%	13.92%	14.42%	9.53%	9.24%	10.10%
	D.3	Total Capital ratio (3)	18.01%	17.84%	18.64%	19.09%	13.64%	13.18%	14.45%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	
	F	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 (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	183,275	183,275	183,275	183,275	183,275	183,275	183,275
	G.2	Total leverage ratio exposures (fully loaded)	183,096	183,096	183,096	183,096	183,096	183,096	183,096
G.3	Leverage ratio (transitional)	4.46%	4.50%	4.56%	4.62%	3.80%	3.72%	3.63%	
G.4	Leverage ratio (fully loaded)	3.93%	4.08%	4.24%	4.39%	3.32%	3.36%	3.40%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))] / (B-B.1)$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)] / (B-B.1)$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3] / (B-B.1)$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Landesbank Hessen-Thüringen Girozentrale

31/12/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	23,440	0	88	88	2	37	0
Central banks	0	0	0	0	0	0	0
General governments	7,945	0	0	0	1	0	0
Credit institutions	14,152	0	0	0	0	0	0
Other financial corporations	1,099	0	0	0	1	0	0
Non-financial corporations	244	0	88	88	0	37	0
Loans and advances(including at amortised cost and fair value)	112,732	33	2,392	2,385	356	748	516
Central banks	1,832	0	0	0	0	0	0
General governments	20,525	0	2	2	7	2	0
Credit institutions	17,049	0	3	3	1	1	2
Other financial corporations	11,615	0	482	482	15	88	123
Non-financial corporations	56,111	30	1,763	1,757	328	613	348
Households	5,600	3	141	140	5	44	44
DEBT INSTRUMENTS other than HFT	136,171	33	2,480	2,473	358	785	516
OFF-BALANCE SHEET EXPOSURES	29,054		89	88	9	35	1

¹ 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

² Insitutions 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)

³ Insitutions 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)

2016 EU-wide Stress Test

Information on forbore exposures¹

Landesbank Hessen-Thüringen Girozentrale

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance 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)	2,332	1,756	532	516	372
Central banks	0	0	0	0	0
General governments	2	2	2	2	0
Credit institutions	0	0	0	0	0
Other financial corporations	338	294	53	49	94
Non-financial corporations	1,947	1,426	470	458	263
Households	45	35	7	7	15
DEBT INSTRUMENTS other than HFT	2,332	1,756	532	516	372
Loan commitments given	39	22	3	3	0

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