2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

Landesbank Hessen-Thüringen Girozentrale

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,197	1,186	1,192	1,143	982	987	883
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	62	160	160	160	-849	53	53
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-296	-197	-77	-92	-667	-462	-332
4	**Profit or (-) loss for the year**	**184**	**329**	**418**	**373**	**-1,991**	**-254**	**-202**
5	Coverage ratio: non-performing exposure (%)	34.23%	32.46%	31.61%	30.84%	32.84%	32.42%	32.22%
6	Common Equity Tier 1 capital	8,882	9,177	9,428	9,607	6,595	6,345	5,922
7	Total Risk exposure amount (all transitional adjustments included)	60,542	60,821	61,024	61,089	64,105	65,596	65,357
8	**Common Equity Tier 1 ratio, %**	**14.67%**	**15.09%**	**15.45%**	**15.73%**	**10.29%**	**9.67%**	**9.06%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**14.41%**	**14.76%**	**15.19%**	**15.54%**	**9.64%**	**9.00%**	**8.56%**
10	Tier 1 capital	9,447	9,636	9,782	9,961	7,054	6,698	6,276
11	Total leverage ratio exposures	196,138	196,138	196,138	196,138	196,138	196,138	196,138
12	**Leverage ratio, %**	**4.82%**	**4.91%**	**4.99%**	**5.08%**	**3.60%**	**3.42%**	**3.20%**
13	**Fully loaded leverage ratio, %**	**4.63%**	**4.76%**	**4.91%**	**5.03%**	**3.33%**	**3.19%**	**3.04%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		0	0	0	0	0	0
15	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]		354	354	354	354	354	354
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]		0	0	0	0	0	0

[1] Conversions not considered for CET1 computation

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

17	**IFRS 9 transitional arrangements?**	Yes (dynamic only)

18	**New definition of default?**	No

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Landesbank Hessen-Thüringen Girozentrale	Central banks	0	0	24,048	0	0	0	115	0	24,047	0	0	0	0	0	-
2		Central governments	0	0	41,389	0	0	0	1,938	0	29,689	138	0	0	1	0	0.00%
3		Institutions	0	0	16,571	1	0	0	3,256	0	13,699	327	1	3	5	0	44.66%
4		Corporates	0	0	77,851	662	0	0	37,607	0	64,084	5,900	650	47	358	135	20.84%
5		Corporates - Of Which: Specialised Lending	0	0	34,976	390	0	0	17,840	0	30,166	2,054	382	18	130	57	15.03%
6		Corporates - Of Which: SME	0	0	4,124	57	0	0	1,962	0	3,528	521	57	3	9	8	14.61%
7		Retail	5,410	75	0	0	987	25	0	0	4,760	649	75	2	8	21	27.28%
8		Retail - Secured on real estate property	3,658	43	0	0	588	14	0	0	3,219	439	43	0	2	2	5.36%
9		Retail - Secured on real estate property - Of Which: SME	567	15	0	0	155	6	0	0	499	68	15	0	0	1	5.27%
10		Retail - Secured on real estate property - Of Which: non-SME	3,092	29	0	0	433	8	0	0	2,721	371	29	0	1	2	5.41%
11		Retail - Qualifying Revolving	514	4	0	0	34	1	0	0	452	62	4	0	0	3	69.19%
12		Retail - Other Retail	1,237	28	0	0	366	10	0	0	1,089	148	28	2	6	15	54.96%
13		Retail - Other Retail - Of Which: SME	222	13	0	0	81	5	0	0	196	27	13	1	3	7	52.29%
14		Retail - Other Retail - Of Which: non-SME	1,015	15	0	0	285	4	0	0	893	122	15	1	3	9	57.33%
15		Equity	0	0			0	0			0	0	0	0	0	0	-
16		Securitisation															
17		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
18		**IRB TOTAL**	**5,410**	**75**	**159,858**	**663**	**987**	**25**	**42,916**	**0**	**136,280**	**7,014**	**727**	**52**	**373**	**157**	**21.54%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	GERMANY	Central banks	0	0	23,084	0	0	0	0	0	23,084	0	0	0	0	0	-
20		Central governments	0	0	38,495	0	0	0	1,536	0	26,840	121	0	0	0	0	0.00%
21		Institutions	0	0	2,943	1	0	0	648	0	1,778	131	1	1	4	0	44.39%
22		Corporates	0	0	41,611	230	0	0	18,110	0	33,555	3,349	226	23	197	72	31.72%
23		Corporates - Of Which: Specialised Lending	0	0	10,300	30	0	0	4,963	0	8,583	679	30	4	43	7	22.09%
24		Corporates - Of Which: SME	0	0	3,694	55	0	0	1,683	0	3,216	441	55	3	5	8	14.81%
25		Retail	5,410	75	0	0	987	25	0	0	4,760	649	75	2	8	21	27.28%
26		Retail - Secured on real estate property	3,658	43	0	0	588	14	0	0	3,219	439	43	0	2	2	5.36%
27		Retail - Secured on real estate property - Of Which: SME	567	15	0	0	155	6	0	0	499	68	15	0	0	1	5.27%
28		Retail - Secured on real estate property - Of Which: non-SME	3,092	29	0	0	433	8	0	0	2,721	371	29	0	1	2	5.41%
29		Retail - Qualifying Revolving	514	4	0	0	34	1	0	0	452	62	4	0	0	3	69.19%
30		Retail - Other Retail	1,237	28	0	0	366	10	0	0	1,089	148	28	2	6	15	54.96%
31		Retail - Other Retail - Of Which: SME	222	13	0	0	81	5	0	0	196	27	13	1	3	7	52.29%
32		Retail - Other Retail - Of Which: non-SME	1,015	15	0	0	285	4	0	0	893	122	15	1	3	9	57.33%
33		Equity	0	0			0	0			0	0	0	0	0	0	-
34		Securitisation															
35		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
36		**IRB TOTAL**	**5,410**	**75**	**106,132**	**231**	**987**	**25**	**20,294**	**0**	**90,016**	**4,250**	**302**	**26**	**210**	**93**	**30.65%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	UNITED STATES	Central banks	0	0	937	0	0	0	112	0	937	0	0	0	0	0	-
38		Central governments	0	0	43	0	0	0	3	0	42	0	0	0	0	0	-
39		Institutions	0	0	1,046	0	0	0	280	0	931	16	0	0	0	0	-
40		Corporates	0	0	10,778	2	0	0	5,754	0	9,489	524	2	3	36	2	100.00%
41		Corporates - Of Which: Specialised Lending	0	0	8,641	0	0	0	4,349	0	7,829	244	0	2	18	0	-
42		Corporates - Of Which: SME	0	0	117	0	0	0	120	0	34	63	0	0	4	0	-
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
48		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		Equity	0	0			0	0			0	0	0	0	0	0	-
52		Securitisation															
53		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
54		**IRB TOTAL**	**0**	**0**	**12,803**	**2**	**0**	**0**	**6,150**	**0**	**11,399**	**540**	**2**	**4**	**36**	**2**	**100.00%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
56		Central governments	0	0	957	0	0	0	117	0	957	0	0	0	0	0	0.00%
57		Institutions	0	0	3,670	0	0	0	786	0	3,127	61	0	0	0	0	-
58		Corporates	0	0	4,935	148	0	0	2,579	0	4,073	359	148	4	20	31	20.85%
59		Corporates - Of Which: Specialised Lending	0	0	3,183	144	0	0	1,614	0	2,684	307	144	2	17	31	21.38%
60		Corporates - Of Which: SME	0	0	5	0	0	0	2	0	4	0	0	0	0	0	-
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
69		Equity	0	0			0	0			0	0	0	0	0	0	-
70		Securitisation															
71		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
72		**IRB TOTAL**	**0**	**0**	**9,562**	**148**	**0**	**0**	**3,481**	**0**	**8,157**	**420**	**148**	**4**	**20**	**31**	**20.85%**

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	UNITED KINGDOM	**Central banks**	0	0	24	0	0	0	3	0	24	0	0	0	0	0	-
74		**Central governments**	0	0	227	0	0	0	38	0	227	0	0	0	0	0	0.00%
75		**Institutions**	0	0	1,389	0	0	0	254	0	1,091	4	0	0	0	0	-
76		**Corporates**	0	0	5,287	68	0	0	2,714	0	4,276	400	68	2	26	5	8.11%
77		Corporates - Of Which: Specialised Lending	0	0	4,489	47	0	0	2,116	0	3,807	247	47	2	14	3	6.79%
78		Corporates - Of Which: SME	0	0	86	0	0	0	45	0	74	3	0	0	0	0	-
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
84		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		**Equity**	0	0			0	0			0	0	0	0	0	0	-
88		**Securitisation**															
89		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
90		**IRB TOTAL**	**0**	**0**	**6,927**	**68**	**0**	**0**	**3,008**	**0**	**5,618**	**404**	**68**	**2**	**26**	**5**	**8.11%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		**Central governments**	0	0	55	0	0	0	0	0	55	0	0	0	0	0	0.00%
93		**Institutions**	0	0	700	0	0	0	141	0	639	18	0	0	0	0	-
94		**Corporates**	0	0	2,204	0	0	0	958	0	1,923	45	0	2	1	0	-
95		Corporates - Of Which: Specialised Lending	0	0	1,271	0	0	0	601	0	1,180	0	0	2	0	0	-
96		Corporates - Of Which: SME	0	0	12	0	0	0	9	0	10	0	0	0	0	0	-
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
105		**Equity**	0	0			0	0			0	0	0	0	0	0	-
106		**Securitisation**															
107		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
108		**IRB TOTAL**	**0**	**0**	**2,960**	**0**	**0**	**0**	**1,099**	**0**	**2,618**	**63**	**0**	**2**	**1**	**0**	**0.00%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		**Central governments**	0	0	17	0	0	0	0	0	17	0	0	0	0	0	0.00%
111		**Institutions**	0	0	69	0	0	0	15	0	29	0	0	0	0	0	-
112		**Corporates**	0	0	2,469	2	0	0	1,392	0	1,970	168	2	5	9	2	100.00%
113		Corporates - Of Which: Specialised Lending	0	0	901	0	0	0	561	0	718	0	0	2	0	0	-
114		Corporates - Of Which: SME	0	0	136	0	0	0	56	0	121	11	0	0	0	0	-
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
120		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		**Equity**	0	0			0	0			0	0	0	0	0	0	-
124		**Securitisation**															
125		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
126		**IRB TOTAL**	**0**	**0**	**2,556**	**2**	**0**	**0**	**1,406**	**0**	**2,017**	**168**	**2**	**5**	**9**	**2**	**100.00%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	AUSTRIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		**Central governments**	0	0	1,170	0	0	0	138	0	1,170	0	0	0	0	0	0.00%
129		**Institutions**	0	0	277	0	0	0	52	0	216	0	0	0	0	0	-
130		**Corporates**	0	0	1,396	0	0	0	902	0	1,100	127	0	2	8	0	-
131		Corporates - Of Which: Specialised Lending	0	0	781	0	0	0	509	0	665	83	0	2	5	0	-
132		Corporates - Of Which: SME	0	0	4	0	0	0	2	0	1	0	0	0	0	0	-
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
138		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
141		**Equity**	0	0			0	0			0	0	0	0	0	0	-
142		**Securitisation**															
143		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
144		**IRB TOTAL**	**0**	**0**	**2,843**	**0**	**0**	**0**	**1,092**	**0**	**2,487**	**127**	**0**	**2**	**8**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		Central governments	0	0	13	0	0	0	0	0	13	0	0	0	0	0	0.00%
147		Institutions	0	0	1,567	0	0	0	223	0	1,443	22	0	0	0	0	-
148		Corporates	0	0	740	0	0	0	334	0	681	4	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending	0	0	513	0	0	0	254	0	484	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
159		Equity	0	0			0	0			0	0	0	0	0	0	-
160		Securitisation															
161		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
162		**IRB TOTAL**	**0**	**0**	**2,320**	**0**	**0**	**0**	**557**	**0**	**2,138**	**26**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	SWITZERLAND	Central banks	0	0	3	0	0	0	0	0	3	0	0	0	0	0	-
164		Central governments	0	0	29	0	0	0	0	0	29	0	0	0	0	0	-
165		Institutions	0	0	268	0	0	0	82	0	104	5	0	0	0	0	-
166		Corporates	0	0	887	0	0	0	393	0	722	25	0	0	1	0	-
167		Corporates - Of Which: Specialised Lending	0	0	86	0	0	0	45	0	51	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	52	0	0	0	32	0	51	1	0	0	0	0	-
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
174		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		Equity	0	0			0	0			0	0	0	0	0	0	-
178		Securitisation															
179		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
180		**IRB TOTAL**	**0**	**0**	**1,186**	**0**	**0**	**0**	**475**	**0**	**858**	**30**	**0**	**0**	**1**	**0**	**-**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
183		Institutions	0	0	1,506	0	0	0	156	0	1,471	25	0	0	0	0	-
184		Corporates	0	0	233	0	0	0	97	0	194	24	0	0	1	0	-
185		Corporates - Of Which: Specialised Lending	0	0	106	0	0	0	31	0	102	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
195		Equity	0	0			0	0			0	0	0	0	0	0	-
196		Securitisation															
197		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
198		**IRB TOTAL**	**0**	**0**	**1,739**	**0**	**0**	**0**	**253**	**0**	**1,664**	**50**	**0**	**0**	**1**	**0**	**-**

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	**Central banks**	24,047	0	0	0	0	0	40.10%	24,047	0	0	0	0	0	39.52%	24,047	0	0	0	0	0	39.66%
2		**Central governments**	29,688	136	3	1	2	1	39.84%	29,632	188	7	1	1	3	39.14%	29,583	234	10	1	1	4	39.36%
3		**Institutions**	13,211	810	7	1	20	3	41.19%	13,354	660	13	1	16	5	40.22%	13,333	676	18	1	13	7	39.49%
4		**Corporates**	58,313	11,372	949	20	384	216	22.73%	60,698	8,795	1,141	28	396	265	23.21%	60,999	8,265	1,370	28	426	324	23.65%
5		Corporates - Of Which: Specialised Lending	27,290	4,834	478	7	95	77	16.17%	28,320	3,725	557	7	71	91	16.30%	28,692	3,257	653	7	69	106	16.16%
6		Corporates - Of Which: SME	3,478	562	67	1	7	13	18.69%	3,501	533	73	2	6	15	20.85%	3,497	530	80	2	7	18	22.97%
7		**Retail**	3,850	1,522	113	6	64	33	29.26%	3,310	2,032	144	5	61	43	29.79%	2,926	2,385	174	4	51	52	30.11%
8		**Retail - Secured on real estate property**	2,612	1,021	69	3	33	8	12.19%	2,248	1,364	90	2	33	13	14.71%	1,989	1,603	110	2	27	18	16.22%
9		Retail - Secured on real estate property - Of Which: SME	389	168	24	2	10	4	15.33%	327	224	31	1	8	6	18.95%	285	259	37	1	7	8	21.17%
10		Retail - Secured on real estate property - Of Which: non-SME	2,223	853	45	1	23	5	10.52%	1,921	1,140	59	1	24	7	12.50%	1,704	1,344	72	1	20	10	13.67%
11		**Retail - Qualifying Revolving**	352	159	6	1	8	4	66.91%	293	217	8	1	4	5	66.08%	250	258	10	1	3	7	65.57%
12		**Retail - Other Retail**	885	342	38	3	24	20	53.83%	769	451	46	2	25	24	52.78%	687	524	54	2	21	28	51.96%
13		Retail - Other Retail - Of Which: SME	152	67	17	1	5	9	54.37%	127	89	20	1	5	11	55.37%	109	104	23	1	4	13	56.07%
14		Retail - Other Retail - Of Which: non-SME	733	276	21	1	19	11	53.38%	642	362	26	1	20	13	50.80%	578	421	31	1	17	15	48.96%
15		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		**Securitisation**																					
17		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		**IRB TOTAL**	**129,108**	**13,841**	**1,072**	**29**	**469**	**253**	**23.58%**	**131,041**	**11,676**	**1,305**	**36**	**474**	**316**	**24.19%**	**130,888**	**11,561**	**1,572**	**35**	**491**	**387**	**24.65%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	GERMANY	**Central banks**	23,083	0	0	0	0	0	40.10%	23,083	0	0	0	0	0	40.10%	23,083	0	0	0	0	0	40.10%
20		**Central governments**	26,958	0	2	1	0	1	40.00%	26,955	1	5	1	0	2	40.00%	26,952	2	7	1	0	3	40.00%
21		**Institutions**	1,365	542	2	0	18	1	47.25%	1,502	404	4	0	14	2	48.25%	1,500	404	5	0	11	2	47.34%
22		**Corporates**	30,758	5,965	406	11	267	118	29.00%	31,830	4,794	505	15	310	144	28.52%	31,723	4,789	617	15	342	176	28.47%
23		Corporates - Of Which: Specialised Lending	8,094	1,132	65	1	30	12	18.59%	8,124	1,083	85	1	30	15	17.71%	8,076	1,110	106	1	32	18	16.64%
24		Corporates - Of Which: SME	3,181	470	62	1	4	12	18.95%	3,201	445	66	1	3	14	21.15%	3,197	444	72	1	3	17	23.25%
25		**Retail**	3,850	1,522	113	6	64	33	29.26%	3,310	2,032	144	5	61	43	29.79%	2,926	2,385	174	4	51	52	30.11%
26		**Retail - Secured on real estate property**	2,612	1,021	69	3	33	8	12.19%	2,248	1,364	90	2	33	13	14.71%	1,989	1,603	110	2	27	18	16.22%
27		Retail - Secured on real estate property - Of Which: SME	389	168	24	2	10	4	15.33%	327	224	31	1	8	6	18.95%	285	259	37	1	7	8	21.17%
28		Retail - Secured on real estate property - Of Which: non-SME	2,223	853	45	1	23	5	10.52%	1,921	1,140	59	1	24	7	12.50%	1,704	1,344	72	1	20	10	13.67%
29		**Retail - Qualifying Revolving**	352	159	6	1	8	4	66.91%	293	217	8	1	4	5	66.08%	250	258	10	1	3	7	65.57%
30		**Retail - Other Retail**	885	342	38	3	24	20	53.83%	769	451	46	2	25	24	52.78%	687	524	54	2	21	28	51.96%
31		Retail - Other Retail - Of Which: SME	152	67	17	1	5	9	54.37%	127	89	20	1	5	11	55.37%	109	104	23	1	4	13	56.07%
32		Retail - Other Retail - Of Which: non-SME	733	276	21	1	19	11	53.38%	642	362	26	1	20	13	50.80%	578	421	31	1	17	15	48.96%
33		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		**Securitisation**																					
35		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		**IRB TOTAL**	**86,014**	**8,031**	**524**	**18**	**350**	**153**	**29.19%**	**86,680**	**7,232**	**657**	**21**	**385**	**191**	**28.99%**	**86,186**	**7,580**	**803**	**20**	**404**	**233**	**29.05%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	**Central banks**	937	0	0	0	0	0	40.10%	937	0	0	0	0	0	40.10%	937	0	0	0	0	0	40.10%
38		**Central governments**	42	0	0	0	0	0	40.10%	42	0	0	0	0	0	40.10%	42	0	0	0	0	0	40.10%
39		**Institutions**	930	17	0	0	0	0	41.70%	929	18	1	0	0	0	40.37%	928	19	1	0	0	0	40.45%
40		**Corporates**	7,731	2,253	32	1	29	9	27.02%	8,418	1,530	67	1	16	13	19.86%	8,735	1,182	98	1	15	18	18.65%
41		Corporates - Of Which: Specialised Lending	6,196	1,857	20	1	19	4	19.64%	6,822	1,204	47	0	9	6	13.46%	7,134	871	68	0	8	9	12.59%
42		Corporates - Of Which: SME	33	61	2	0	3	0	5.66%	33	60	3	0	2	0	7.06%	32	60	3	0	3	0	8.86%
43		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**9,640**	**2,269**	**32**	**1**	**29**	**9**	**27.10%**	**10,326**	**1,548**	**68**	**1**	**16**	**14**	**20.10%**	**10,642**	**1,201**	**99**	**1**	**15**	**19**	**18.86%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		**Central governments**	952	4	0	0	0	0	40.00%	938	18	1	0	0	0	40.00%	929	27	1	0	0	0	40.00%
57		**Institutions**	3,123	65	0	0	0	0	37.84%	3,120	68	1	0	0	0	36.74%	3,116	71	1	0	0	1	36.46%
58		**Corporates**	3,881	541	157	1	11	35	21.94%	3,961	455	163	2	8	37	22.59%	3,980	429	170	2	7	40	23.36%
59		Corporates - Of Which: Specialised Lending	2,594	390	150	1	8	33	21.70%	2,616	365	153	1	6	34	21.94%	2,642	336	157	1	4	35	22.22%
60		Corporates - Of Which: SME	4	0	0	0	0	0	50.54%	4	0	0	0	0	0	50.63%	4	0	0	0	0	0	50.68%
61		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**7,957**	**610**	**158**	**2**	**11**	**35**	**22.02%**	**8,019**	**541**	**164**	**2**	**8**	**37**	**22.74%**	**8,026**	**527**	**172**	**2**	**7**	**41**	**23.56%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks	24	0	0	0	0	0	40.00%	24	0	0	0	0	0	40.00%	24	0	0	0	0	0	40.00%
74		Central governments	215	11	0	0	0	0	40.00%	208	18	0	0	0	0	40.00%	203	23	0	0	0	0	40.00%
75		Institutions	1,089	6	0	0	0	0	21.08%	1,088	7	0	0	0	0	21.49%	1,087	9	1	0	0	0	21.58%
76		Corporates	4,055	606	83	1	21	10	12.66%	4,170	482	92	1	14	13	14.62%	4,219	425	100	1	12	16	15.94%
77		Corporates - Of Which: Specialised Lending	3,594	453	53	0	12	4	7.76%	3,691	352	57	0	5	5	8.33%	3,741	299	61	0	3	5	8.78%
78		Corporates - Of Which: SME	70	6	0	0	0	0	47.92%	71	5	0	0	0	0	48.03%	71	5	1	0	0	0	48.09%
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Securitisation																					
89		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		IRB TOTAL	**5,383**	**624**	**83**	**1**	**21**	**11**	**12.71%**	**5,490**	**508**	**92**	**1**	**14**	**14**	**14.72%**	**5,532**	**457**	**101**	**1**	**12**	**16**	**16.06%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Central governments	52	4	0	0	0	0	40.00%	51	4	0	0	0	0	40.00%	50	5	0	0	0	0	40.00%
93		Institutions	635	23	0	0	0	0	44.44%	637	20	0	0	0	0	43.79%	637	21	0	0	0	0	43.65%
94		Corporates	1,838	118	12	1	3	2	15.08%	1,844	107	17	1	2	3	17.12%	1,846	101	21	1	2	4	18.64%
95		Corporates - Of Which: Specialised Lending	1,136	41	3	1	1	1	40.90%	1,130	44	5	0	1	2	40.05%	1,135	38	7	0	1	3	38.84%
96		Corporates - Of Which: SME	9	1	0	0	0	0	47.83%	9	1	0	0	0	0	47.83%	9	1	0	0	0	0	47.83%
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		Securitisation																					
107		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		IRB TOTAL	**2,525**	**144**	**12**	**1**	**3**	**2**	**15.33%**	**2,533**	**131**	**17**	**1**	**2**	**3**	**17.45%**	**2,533**	**127**	**22**	**1**	**2**	**4**	**19.02%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Central governments	16	1	0	0	0	0	40.00%	16	1	0	0	0	0	40.00%	16	2	0	0	0	0	40.00%
111		Institutions	15	15	0	0	0	0	37.68%	28	1	0	0	0	0	35.11%	28	2	0	0	0	0	35.51%
112		Corporates	1,806	323	12	1	12	6	50.54%	1,870	254	17	2	11	8	48.13%	1,865	253	23	2	11	10	46.11%
113		Corporates - Of Which: Specialised Lending	623	92	3	0	2	1	39.85%	679	35	4	0	1	2	39.37%	681	31	6	0	1	2	37.74%
114		Corporates - Of Which: SME	119	12	0	0	0	0	46.65%	119	12	0	0	0	0	46.87%	119	12	1	0	0	0	46.99%
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		IRB TOTAL	**1,837**	**338**	**12**	**1**	**12**	**6**	**50.53%**	**1,914**	**257**	**17**	**2**	**11**	**8**	**48.10%**	**1,909**	**256**	**23**	**2**	**11**	**10**	**46.09%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	AUSTRIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	1,094	76	0	0	0	0	40.00%	1,049	121	0	0	0	0	40.00%	1,018	151	1	0	0	0	40.00%
129		Institutions	214	2	0	0	0	0	15.57%	214	2	0	0	0	0	15.26%	213	3	0	0	0	0	14.56%
130		Corporates	1,051	170	7	1	5	2	37.13%	1,128	89	11	3	3	4	36.90%	1,113	79	36	3	4	8	21.91%
131		Corporates - Of Which: Specialised Lending	646	98	4	1	3	1	30.46%	709	32	6	3	1	2	29.75%	693	25	29	3	2	5	16.53%
132		Corporates - Of Which: SME	1	0	0	0	0	0	54.55%	1	0	0	0	0	0	54.39%	1	0	0	0	0	0	54.23%
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Securitisation																					
143		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		IRB TOTAL	**2,359**	**248**	**7**	**1**	**5**	**3**	**36.94%**	**2,391**	**212**	**11**	**3**	**3**	**4**	**36.72%**	**2,344**	**234**	**36**	**3**	**4**	**8**	**22.17%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

Baseline Scenario

RowNum		(mln EUR, %)	16 31/12/2021 Stage 1 exposure	17 31/12/2021 Stage 2 exposure	18 31/12/2021 Stage 3 exposure	19 31/12/2021 Stock of provisions for Stage 1 exposure	20 31/12/2021 Stock of provisions for Stage 2 exposure	21 31/12/2021 Stock of provisions for Stage 3 exposure	22 31/12/2021 Coverage Ratio - Stage 3 exposure	23 31/12/2022 Stage 1 exposure	24 31/12/2022 Stage 2 exposure	25 31/12/2022 Stage 3 exposure	26 31/12/2022 Stock of provisions for Stage 1 exposure	27 31/12/2022 Stock of provisions for Stage 2 exposure	28 31/12/2022 Stock of provisions for Stage 3 exposure	29 31/12/2022 Coverage Ratio - Stage 3 exposure	30 31/12/2023 Stage 1 exposure	31 31/12/2023 Stage 2 exposure	32 31/12/2023 Stage 3 exposure	33 31/12/2023 Stock of provisions for Stage 1 exposure	34 31/12/2023 Stock of provisions for Stage 2 exposure	35 31/12/2023 Stock of provisions for Stage 3 exposure	36 31/12/2023 Coverage Ratio - Stage 3 exposure
145	SWEDEN	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	8	6	0	0	0	0	40.00%	5	8	0	0	0	0	40.00%	4	10	0	0	0	0	40.00%
147		**Institutions**	1,438	27	0	0	0	0	26.10%	1,436	29	0	0	0	0	24.06%	1,434	31	1	0	0	0	23.37%
148		**Corporates**	648	36	1	0	1	0	35.16%	643	42	1	0	1	0	34.80%	646	38	2	0	1	1	34.49%
149		Corporates - Of Which: Specialised Lending	472	11	1	0	1	0	30.83%	467	16	1	0	0	0	29.86%	472	10	1	0	0	0	29.40%
150		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**2,094**	**69**	**1**	**0**	**1**	**0**	**33.40%**	**2,084**	**79**	**2**	**0**	**1**	**1**	**32.40%**	**2,084**	**78**	**3**	**0**	**1**	**1**	**31.89%**

Baseline Scenario

RowNum		(mln EUR, %)	31/12/2021 Stage 1 exposure	31/12/2021 Stage 2 exposure	31/12/2021 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	31/12/2021 Stock of provisions for Stage 2 exposure	31/12/2021 Stock of provisions for Stage 3 exposure	31/12/2021 Coverage Ratio - Stage 3 exposure	31/12/2022 Stage 1 exposure	31/12/2022 Stage 2 exposure	31/12/2022 Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	31/12/2022 Stock of provisions for Stage 2 exposure	31/12/2022 Stock of provisions for Stage 3 exposure	31/12/2022 Coverage Ratio - Stage 3 exposure	31/12/2023 Stage 1 exposure	31/12/2023 Stage 2 exposure	31/12/2023 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	**Central banks**	3	0	0	0	0	0	40.10%	3	0	0	0	0	0	20.03%	3	0	0	0	0	0	20.03%
164		**Central governments**	29	0	0	0	0	0	40.10%	29	0	0	0	0	0	40.10%	29	0	0	0	0	0	40.10%
165		**Institutions**	101	8	0	0	0	0	27.97%	102	7	0	0	0	0	21.11%	102	7	0	0	0	0	21.54%
166		**Corporates**	669	76	2	0	2	0	22.67%	694	50	4	0	1	1	21.47%	694	48	5	0	1	1	22.17%
167		Corporates - Of Which: Specialised Lending	47	4	0	0	0	0	19.80%	47	4	0	0	0	0	19.71%	47	4	0	0	0	0	19.90%
168		Corporates - Of Which: SME	43	8	0	0	0	0	49.36%	46	5	0	0	0	0	49.40%	47	4	0	0	0	0	49.43%
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**802**	**84**	**2**	**0**	**2**	**0**	**22.76%**	**827**	**57**	**4**	**0**	**1**	**1**	**21.44%**	**827**	**56**	**6**	**0**	**1**	**1**	**22.13%**

Baseline Scenario

RowNum		(mln EUR, %)	31/12/2021 Stage 1 exposure	31/12/2021 Stage 2 exposure	31/12/2021 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	31/12/2021 Stock of provisions for Stage 2 exposure	31/12/2021 Stock of provisions for Stage 3 exposure	31/12/2021 Coverage Ratio - Stage 3 exposure	31/12/2022 Stage 1 exposure	31/12/2022 Stage 2 exposure	31/12/2022 Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	31/12/2022 Stock of provisions for Stage 2 exposure	31/12/2022 Stock of provisions for Stage 3 exposure	31/12/2022 Coverage Ratio - Stage 3 exposure	31/12/2023 Stage 1 exposure	31/12/2023 Stage 2 exposure	31/12/2023 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
181	CANADA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	1,469	27	0	0	0	0	15.60%	1,467	28	0	0	0	0	15.77%	1,466	30	1	0	0	0	15.94%
184		**Corporates**	193	25	0	0	1	0	19.86%	198	19	1	0	1	0	18.75%	199	17	1	0	1	0	17.42%
185		Corporates - Of Which: Specialised Lending	98	4	0	0	0	0	29.12%	99	3	0	0	0	0	29.08%	98	4	0	0	0	0	29.05%
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**1,661**	**52**	**1**	**0**	**1**	**0**	**18.47%**	**1,665**	**48**	**1**	**0**	**1**	**0**	**17.77%**	**1,665**	**47**	**2**	**0**	**1**	**0**	**16.96%**

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks	24,046	1	0	0	0	0	40.10%	24,045	2	0	0	0	0	39.51%	24,045	2	0	0	0	0	39.63%
2		Central governments	29,538	285	4	2	2	2	39.81%	29,408	410	9	2	2	4	39.21%	29,210	603	14	2	2	6	39.40%
3		Institutions	12,996	966	66	6	35	19	28.53%	13,070	864	94	4	31	28	29.66%	13,037	875	116	3	24	35	30.41%
4		Corporates	55,009	14,402	1,224	74	623	313	25.59%	55,765	13,072	1,797	85	865	492	27.37%	55,611	12,569	2,454	74	990	699	28.49%
5		Corporates - Of Which: Specialised Lending	25,650	6,348	604	41	213	121	20.07%	25,653	6,045	904	46	292	202	22.33%	25,753	5,591	1,258	39	327	297	23.62%
6		Corporates - Of Which: SME	3,441	592	74	3	13	16	20.95%	3,442	576	89	3	13	22	24.33%	3,429	573	105	3	13	28	27.12%
7		Retail	3,698	1,666	121	10	90	37	30.30%	3,028	2,287	170	10	91	53	31.30%	2,536	2,720	230	8	75	73	31.99%
8		Retail - Secured on real estate property	2,507	1,120	74	5	45	10	13.64%	2,052	1,542	107	5	46	18	16.95%	1,715	1,839	147	4	38	28	19.03%
9		Retail - Secured on real estate property - Of Which: SME	376	180	26	2	12	5	17.44%	303	242	37	2	11	8	22.15%	254	277	50	2	9	13	25.06%
10		Retail - Secured on real estate property - Of Which: non-SME	2,131	941	48	2	33	6	11.60%	1,750	1,300	70	2	35	10	14.21%	1,461	1,562	97	2	29	15	15.91%
11		Retail - Qualifying Revolving	340	171	7	1	10	5	68.01%	272	237	10	1	6	7	67.58%	225	280	13	1	5	9	67.31%
12		Retail - Other Retail	850	375	40	4	34	22	54.57%	703	509	53	4	38	28	53.69%	595	601	69	3	32	36	52.89%
13		Retail - Other Retail - Of Which: SME	147	71	18	2	8	10	55.59%	117	96	22	2	7	13	57.39%	97	111	28	1	6	16	58.73%
14		Retail - Other Retail - Of Which: non-SME	704	304	22	2	27	12	53.76%	586	413	30	2	31	15	50.96%	498	491	41	2	26	20	48.92%
15		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Securitisation																					
17		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		**IRB TOTAL**	**125,287**	**17,320**	**1,415**	**91**	**750**	**370**	**26.18%**	**125,316**	**16,634**	**2,071**	**101**	**989**	**577**	**27.85%**	**124,438**	**16,769**	**2,814**	**87**	**1,091**	**814**	**28.91%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	GERMANY	Central banks	23,083	0	0	0	0	0	40.10%	23,083	0	0	0	0	0	40.10%	23,083	0	0	0	0	0	40.10%
20		Central governments	26,957	1	3	1	0	1	40.00%	26,951	3	6	1	0	2	40.00%	26,945	6	10	1	0	4	40.00%
21		Institutions	1,278	617	14	1	31	5	36.09%	1,357	530	22	1	28	8	36.56%	1,360	521	29	1	20	11	36.89%
22		Corporates	29,666	6,906	558	38	356	173	31.06%	30,407	5,897	826	48	515	260	31.51%	30,088	5,909	1,132	42	604	363	32.02%
23		Corporates - Of Which: Specialised Lending	7,985	1,199	108	13	21	28	25.84%	7,962	1,137	193	18	21	50	25.89%	7,842	1,153	296	15	22	76	25.81%
24		Corporates - Of Which: SME	3,161	485	67	3	8	14	21.41%	3,169	466	77	3	8	19	25.15%	3,158	467	88	2	8	25	28.38%
25		Retail	3,698	1,666	121	10	90	37	30.30%	3,028	2,287	170	10	91	53	31.30%	2,536	2,720	230	8	75	73	31.99%
26		Retail - Secured on real estate property	2,507	1,120	74	5	45	10	13.64%	2,052	1,542	107	5	46	18	16.95%	1,715	1,839	147	4	38	28	19.03%
27		Retail - Secured on real estate property - Of Which: SME	376	180	26	2	12	5	17.44%	303	242	37	2	11	8	22.15%	254	277	50	2	9	13	25.06%
28		Retail - Secured on real estate property - Of Which: non-SME	2,131	941	48	2	33	6	11.60%	1,750	1,300	70	2	35	10	14.21%	1,461	1,562	97	2	29	15	15.91%
29		Retail - Qualifying Revolving	340	171	7	1	10	5	68.01%	272	237	10	1	6	7	67.58%	225	280	13	1	5	9	67.31%
30		Retail - Other Retail	850	375	40	4	34	22	54.57%	703	509	53	4	38	28	53.69%	595	601	69	3	32	36	52.89%
31		Retail - Other Retail - Of Which: SME	147	71	18	2	8	10	55.59%	117	96	22	2	7	13	57.39%	97	111	28	1	6	16	58.73%
32		Retail - Other Retail - Of Which: non-SME	704	304	22	2	27	12	53.76%	586	413	30	2	31	15	50.96%	498	491	41	2	26	20	48.92%
33		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Securitisation																					
35		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		**IRB TOTAL**	**84,682**	**9,190**	**696**	**50**	**477**	**216**	**31.07%**	**84,826**	**8,718**	**1,024**	**60**	**634**	**324**	**31.64%**	**84,012**	**9,156**	**1,401**	**51**	**699**	**451**	**32.17%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	Central banks	937	0	0	0	0	0	40.10%	937	0	0	0	0	0	40.10%	937	0	0	0	0	0	40.10%
38		Central governments	42	0	0	0	0	0	40.10%	42	0	0	0	0	0	40.10%	42	0	0	0	0	0	40.10%
39		Institutions	927	17	3	0	0	1	43.73%	925	18	4	0	0	2	43.22%	924	19	5	0	0	2	43.18%
40		Corporates	6,615	3,328	73	6	103	18	25.26%	7,091	2,732	193	6	139	44	22.72%	7,330	2,364	321	5	149	71	22.12%
41		Corporates - Of Which: Specialised Lending	5,242	2,778	52	5	86	11	21.92%	5,719	2,204	150	5	123	31	20.68%	5,969	1,853	251	4	135	51	20.28%
42		Corporates - Of Which: SME	31	62	3	0	4	0	6.00%	28	62	6	0	3	0	7.25%	26	61	10	0	3	1	8.11%
43		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Securitisation																					
53		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**8,521**	**3,345**	**76**	**6**	**103**	**20**	**26.05%**	**8,995**	**2,750**	**197**	**6**	**139**	**46**	**23.17%**	**9,233**	**2,383**	**326**	**5**	**149**	**73**	**22.44%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Central governments	944	12	1	0	0	0	40.00%	915	40	1	0	0	0	40.00%	847	108	2	0	0	1	40.00%
57		Institutions	3,109	67	12	1	0	5	37.91%	3,102	71	16	1	0	6	38.02%	3,096	73	19	1	0	7	38.06%
58		Corporates	3,640	773	167	5	65	39	23.50%	3,481	908	191	6	94	50	26.14%	3,476	881	223	5	122	64	28.86%
59		Corporates - Of Which: Specialised Lending	2,471	507	157	4	58	36	22.87%	2,320	641	173	4	84	43	24.65%	2,321	617	197	3	110	53	26.77%
60		Corporates - Of Which: SME	4	0	0	0	0	0	50.54%	4	0	0	0	0	0	50.65%	4	1	0	0	0	0	50.69%
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Securitisation																					
71		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**7,693**	**852**	**180**	**7**	**65**	**44**	**24.55%**	**7,498**	**1,018**	**208**	**7**	**94**	**57**	**27.14%**	**7,418**	**1,063**	**244**	**6**	**122**	**72**	**29.66%**

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks	23	1	0	0	0	0	40.00%	22	2	0	0	0	0	40.00%	22	2	0	0	0	0	40.00%
74		Central governments	195	31	0	0	0	0	40.00%	178	48	0	0	0	0	40.00%	159	67	1	0	0	0	40.00%
75		Institutions	1,076	13	6	0	0	1	20.31%	1,077	11	8	0	0	2	20.55%	1,076	11	9	0	0	2	20.69%
76		Corporates	3,904	746	94	4	21	15	15.75%	3,803	818	123	4	26	25	20.00%	3,821	764	158	3	24	35	22.33%
77		Corporates - Of Which: Specialised Lending	3,474	566	61	3	11	7	11.44%	3,372	650	79	4	17	12	15.14%	3,395	599	107	3	15	20	18.19%
78		Corporates - Of Which: SME	67	10	0	0	0	0	47.92%	64	11	1	0	0	0	48.08%	64	11	2	0	1	1	48.13%
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Securitisation																					
89		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**5,199**	**791**	**100**	**4**	**21**	**16**	**16.08%**	**5,081**	**878**	**131**	**4**	**26**	**26**	**20.11%**	**5,078**	**844**	**168**	**4**	**24**	**38**	**22.32%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Central governments	47	8	0	0	0	0	40.00%	49	6	0	0	0	0	40.00%	45	10	0	0	0	0	40.00%
93		Institutions	627	29	2	0	0	1	46.80%	632	23	2	0	0	1	46.60%	632	23	3	0	0	1	46.46%
94		Corporates	1,783	161	24	4	6	5	20.92%	1,727	199	42	3	6	11	24.90%	1,711	196	61	3	6	17	27.28%
95		Corporates - Of Which: Specialised Lending	1,103	67	9	3	2	4	45.12%	1,045	116	19	3	4	9	43.95%	1,038	110	32	3	4	14	42.79%
96		Corporates - Of Which: SME	8	2	0	0	0	0	47.83%	8	2	0	0	0	0	47.83%	8	2	1	0	0	0	47.83%
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		Securitisation																					
107		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**2,457**	**198**	**26**	**4**	**6**	**6**	**22.66%**	**2,409**	**228**	**45**	**4**	**6**	**12**	**26.05%**	**2,388**	**229**	**64**	**3**	**6**	**18**	**28.12%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Central governments	15	3	0	0	0	0	40.00%	16	2	0	0	0	0	40.00%	14	3	0	0	0	0	40.00%
111		Institutions	9	20	0	0	0	0	36.70%	24	5	0	0	0	0	36.55%	24	6	0	0	0	0	36.53%
112		Corporates	1,743	374	23	4	14	11	47.65%	1,732	367	41	6	17	19	45.85%	1,703	373	64	5	18	28	44.50%
113		Corporates - Of Which: Specialised Lending	603	107	8	3	3	4	44.55%	610	90	17	3	5	7	43.84%	594	95	29	2	5	12	42.43%
114		Corporates - Of Which: SME	117	14	0	0	0	0	46.65%	116	15	1	0	0	0	46.95%	115	16	1	0	0	1	47.06%
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**1,767**	**397**	**23**	**4**	**14**	**11**	**47.58%**	**1,772**	**374**	**42**	**6**	**17**	**19**	**45.80%**	**1,741**	**382**	**64**	**5**	**18**	**29**	**44.46%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	AUSTRIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	986	184	0	0	0	0	40.00%	900	270	1	0	0	0	40.00%	806	363	1	0	0	0	40.00%
129		Institutions	211	5	1	0	0	0	7.62%	209	6	2	0	0	0	8.35%	207	7	2	0	0	0	8.62%
130		Corporates	977	235	15	3	9	6	39.66%	981	217	30	3	10	12	39.57%	979	201	47	3	10	18	39.03%
131		Corporates - Of Which: Specialised Lending	622	115	10	3	3	4	35.99%	633	94	21	3	3	7	35.94%	627	88	33	3	3	12	35.30%
132		Corporates - Of Which: SME	1	0	0	0	0	0	54.67%	1	0	0	0	0	0	54.61%	1	0	0	0	0	0	54.56%
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Securitisation																					
143		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**2,174**	**424**	**16**	**3**	**9**	**6**	**37.17%**	**2,090**	**492**	**32**	**3**	**10**	**12**	**37.86%**	**1,992**	**571**	**51**	**3**	**10**	**19**	**37.78%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	SWEDEN	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	5	8	0	0	0	0	40.00%	0	13	0	0	0	0	40.00%	0	13	0	0	0	0	40.00%
147		**Institutions**	1,420	41	4	0	0	1	25.36%	1,423	37	5	0	0	1	25.38%	1,417	42	6	0	0	2	25.26%
148		**Corporates**	625	59	2	1	2	1	41.50%	583	98	5	1	4	2	41.58%	582	95	9	1	4	4	41.35%
149		Corporates - Of Which: Specialised Lending	458	25	1	1	1	1	39.55%	420	60	4	1	3	2	39.94%	423	54	7	1	2	3	39.75%
150		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**2,050**	**108**	**6**	**1**	**2**	**2**	**30.66%**	**2,005**	**149**	**10**	**1**	**4**	**3**	**33.04%**	**1,999**	**150**	**15**	**1**	**4**	**5**	**34.59%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
163	SWITZERLAND	**Central banks**	2	0	0	0	0	0	40.10%	3	0	0	0	0	0	20.03%	3	0	0	0	0	0	20.03%
164		**Central governments**	29	0	0	0	0	0	40.10%	29	0	0	0	0	0	40.10%	29	0	0	0	0	0	40.10%
165		**Institutions**	97	12	0	0	1	0	41.58%	99	10	1	0	0	0	28.72%	98	10	1	0	0	0	29.23%
166		**Corporates**	621	123	3	0	3	1	24.92%	620	120	7	0	4	2	25.51%	615	122	11	0	5	3	26.05%
167		Corporates - Of Which: Specialised Lending	47	4	0	0	0	0	16.72%	47	4	0	0	0	0	16.75%	46	4	1	0	0	0	16.80%
168		Corporates - Of Which: SME	37	15	0	0	1	0	49.36%	37	14	1	0	1	0	49.42%	38	12	1	0	1	1	49.44%
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**749**	**135**	**4**	**1**	**5**	**1**	**25.76%**	**751**	**130**	**7**	**0**	**5**	**2**	**25.77%**	**744**	**132**	**12**	**0**	**5**	**3**	**26.24%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
181	CANADA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	1,464	27	5	0	0	0	7.68%	1,462	28	6	0	0	0	7.82%	1,459	30	7	0	0	1	7.98%
184		**Corporates**	183	34	1	0	1	0	18.67%	184	32	2	0	1	0	17.10%	183	31	3	0	1	1	16.20%
185		Corporates - Of Which: Specialised Lending	98	4	0	0	0	0	29.12%	99	3	0	0	0	0	29.08%	98	4	0	0	0	0	29.06%
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**1,648**	**61**	**6**	**0**	**1**	**1**	**9.21%**	**1,645**	**60**	**8**	**0**	**1**	**1**	**10.03%**	**1,642**	**61**	**11**	**0**	**1**	**1**	**10.61%**

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Landesbank Hessen-Thüringen Girozentrale	Central banks	2,216	0	4	0	1,950	266	0	0	0	0	0.00%
2		Central governments	6	0	0	0	6	0	0	0	0	0	0.00%
3		Regional governments or local authorities	16,300	0	145	0	13,798	1,843	0	0	0	0	0.00%
4		Public sector entities	1,800	0	176	0	1,552	44	0	0	0	0	0.00%
5		Multilateral Development Banks	307	0	0	0	303	4	0	0	0	0	0.00%
6		International Organisations	320	0	0	0	299	21	0	0	0	0	0.00%
7		Institutions	12,904	0	282	0	8,844	369	0	0	0	0	0.00%
8		Corporates	1,591	27	1,498	27	2,040	86	158	0	0	137	86.72%
9		of which: SME	0	5	0	5	0	0	5	0	0	1	22.17%
10		Retail	207	3	153	3	184	23	15	0	1	12	78.50%
11		of which: SME	2	0	1	0	2	0	0	0	0	0	99.25%
12		Secured by mortgages on immovable property	1,850	0	650	0	1,639	211	0	0	0	0	0.00%
13		of which: SME	2	0	0	0	2	0	0	0	0	0	0.00%
14		Items associated with particularly high risk	694	0	1,042	0	653	50	6	1	3	5	86.92%
15		Covered bonds	348	0	3	0	306	42	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	1,054	0	62	0	927	126	0	0	0	0	0.00%
18		Equity	1,253	0	1,256	0	0	0	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	255	0	246	0	224	31	0	0	0	0	0.00%
21		Standardised Total	**41,105**	**30**	**5,518**	**31**	**32,726**	**3,117**	**178**	**2**	**5**	**153**	**85.97%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	GERMANY	Central banks	1,791	0	0	0	1,576	215	0	0	0	0	0.00%
23		Central governments	6	0	0	0	6	0	0	0	0	0	0.00%
24		Regional governments or local authorities	15,359	0	13	0	13,516	1,843	0	0	0	0	0.00%
25		Public sector entities	1,474	0	111	0	1,233	44	0	0	0	0	0.00%
26		Multilateral Development Banks	292	0	0	0	290	2	0	0	0	0	0.00%
27		International Organisations	216	0	0	0	194	21	0	0	0	0	0.00%
28		Institutions	11,257	0	183	0	8,084	266	0	0	0	0	0.00%
29		Corporates	1,076	5	1,000	5	888	79	5	0	0	1	22.54%
30		of which: SME	0	5	0	5	0	0	5	0	0	1	22.58%
31		Retail	191	3	142	3	171	21	15	0	1	11	78.29%
32		of which: SME	2	0	1	0	2	0	0	0	0	0	99.25%
33		Secured by mortgages on immovable property	1,782	0	625	0	1,579	203	0	0	0	0	0.00%
34		of which: SME	2	0	0	0	2	0	0	0	0	0	0.00%
35		Items associated with particularly high risk	416	0	625	0	366	50	0	1	3	0	0.00%
36		Covered bonds	335	0	0	0	295	40	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	1,000	0	28	0	880	120	0	0	0	0	0.00%
39		Equity	1,253	0	1,256	0	0	0	0	0	0	0	0.00%
40		Securitisation											
41		Other exposures	247	0	240	0	217	30	0	0	0	0	0.00%
42		Standardised Total	**36,696**	**8**	**4,223**	**9**	**29,296**	**2,935**	**20**	**1**	**5**	**13**	**63.54%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
46		Public sector entities	325	0	65	0	318	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	28	0	13	0	25	3	0	0	0	0	0.00%
50		Corporates	54	19	46	19	53	2	151	0	0	136	89.56%
51		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
52		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
55		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	278	0	417	0	287	0	6	0	0	5	86.92%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	11	0	6	0	10	1	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
63		Standardised Total	**696**	**19**	**547**	**19**	**692**	**7**	**157**	**0**	**0**	**140**	**89.46%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	FRANCE	Central banks	26	0	0	0	23	3	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	22	0	9	0	19	3	0	0	0	0	0.00%
71		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
72		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
74		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	5	0	2	0	4	1	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
84		Standardised Total	**53**	**0**	**11**	**0**	**47**	**6**	**0**	**0**	**0**	**0**	**0.00%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91		Institutions	1,506	0	47	0	636	87	0	0	0	0	0.00%
92		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
95		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103		Securitisation											
104		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**1,506**	**0**	**47**	**0**	**636**	**87**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112		Institutions	1	0	0	0	0	0	0	0	0	0	0.00%
113		Corporates	78	0	71	0	74	2	0	0	0	0	0.00%
114		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
116		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**80**	**0**	**72**	**0**	**75**	**2**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	15	0	0	0	13	2	0	0	0	0	0.00%
132		International Organisations	104	0	0	0	104	0	0	0	0	0	0.00%
133		Institutions	2	0	0	0	1	0	0	0	0	0	0.00%
134		Corporates	81	0	81	0	77	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
137		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	12	0	11	0	10	1	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**214**	**0**	**93**	**0**	**205**	**3**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	AUSTRIA	Central banks	36	0	0	0	32	4	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
155		Corporates	119	0	118	0	119	1	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
158		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	1	0	0	0	1	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**156**	**0**	**118**	**0**	**152**	**5**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	8	0	4	0	7	1	0	0	0	0	0.00%
176		Corporates	23	0	23	0	22	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	8	0	8	0	7	1	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
189		Standardised Total	**39**	**0**	**35**	**0**	**37**	**2**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	SWITZERLAND	Central banks	292	0	0	0	257	35	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
193		Public sector entities	1	0	0	0	1	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
196		Institutions	33	0	7	0	29	4	0	0	0	0	0.00%
197		Corporates	50	0	50	0	43	2	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199		Retail	14	0	11	0	13	2	0	0	0	0	0.00%
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	68	0	25	0	60	8	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
204		Covered bonds	13	0	3	0	12	2	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
208		Securitisation											
209		Other exposures	7	0	6	0	7	1	0	0	0	0	0.00%
210		Standardised Total	**478**	**0**	**101**	**0**	**420**	**53**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217		Institutions	21	0	7	0	18	3	0	0	0	0	0.00%
218		Corporates	56	0	56	0	57	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
229		Securitisation											
230		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
231		Standardised Total	**77**	**0**	**63**	**0**	**76**	**3**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks	1,950	265	1	0	0	0	40.10%	1,950	264	1	0	0	0	40.10%	1,951	264	2	0	0	1	40.10%
2		Central governments	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
3		Regional governments or local authorities	15,634	6	1	1	0	1	40.00%	15,627	11	3	0	0	1	40.00%	15,622	15	4	0	0	2	40.00%
4		Public sector entities	1,275	320	0	0	0	0	32.63%	1,443	151	2	0	0	0	24.26%	1,438	155	2	0	0	1	24.67%
5		Multilateral Development Banks	303	4	0	0	0	0	40.10%	303	5	0	0	0	0	41.96%	302	5	0	0	0	0	42.56%
6		International Organisations	298	22	0	0	0	0	40.10%	298	22	0	0	0	0	25.93%	297	22	0	0	0	0	26.88%
7		Institutions	8,768	443	2	0	0	1	35.61%	8,813	396	3	0	0	1	34.29%	8,812	396	5	0	0	2	33.90%
8		Corporates	1,982	140	161	3	4	138	85.36%	1,934	178	172	0	7	141	82.14%	1,895	211	178	0	7	142	79.80%
9		of which: SME	0	0	5	0	0	1	22.18%	0	0	5	0	0	1	22.18%	0	0	5	0	0	1	22.18%
10		Retail	184	23	15	0	0	12	78.20%	184	24	15	0	0	12	78.00%	183	24	15	0	0	12	77.89%
11		of which: SME	2	0	0	0	0	0	98.18%	2	0	0	0	0	0	97.64%	2	0	0	0	0	0	97.63%
12		Secured by mortgages on immovable property	1,637	212	1	0	0	0	4.18%	1,636	213	2	0	0	0	3.16%	1,634	214	2	0	0	0	2.66%
13		of which: SME	2	0	0	0	0	0	0.54%	1	0	0	0	0	0	0.67%	1	0	0	0	0	0	0.74%
14		Items associated with particularly high risk	651	50	8	0	0	6	72.14%	649	51	9	0	0	6	67.45%	648	51	9	0	0	6	66.04%
15		Covered bonds	306	42	0	0	0	0	40.10%	306	42	0	0	0	0	40.10%	306	42	0	0	0	0	40.10%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	927	127	0	0	0	0	40.10%	926	128	1	0	0	0	40.10%	925	128	1	0	0	0	40.10%
18		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	224	31	0	0	0	0	40.10%	224	31	0	0	0	0	40.10%	224	31	0	0	0	0	40.10%
21		**Standardised Total**	**34,146**	**1,686**	**190**	**5**	**5**	**157**	**82.63%**	**34,298**	**1,515**	**208**	**1**	**8**	**163**	**78.13%**	**34,242**	**1,559**	**220**	**1**	**8**	**165**	**75.16%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks	1,576	214	0	0	0	0	40.10%	1,576	214	1	0	0	0	40.10%	1,577	213	1	0	0	1	40.10%
23		Central governments	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
24		Regional governments or local authorities	15,352	5	1	1	0	1	40.00%	15,346	11	3	0	0	1	40.00%	15,341	14	4	0	0	2	40.00%
25		Public sector entities	957	320	0	0	0	0	31.86%	1,125	150	2	0	0	0	22.99%	1,121	154	2	0	0	0	22.96%
26		Multilateral Development Banks	289	2	0	0	0	0	40.10%	289	3	0	0	0	0	42.23%	289	3	0	0	0	0	42.92%
27		International Organisations	194	21	0	0	0	0	40.10%	194	22	0	0	0	0	31.06%	194	22	0	0	0	0	31.75%
28		Institutions	8,010	339	1	0	0	0	34.55%	8,056	292	3	0	0	1	33.02%	8,055	292	4	0	0	1	32.55%
29		Corporates	874	91	7	0	3	2	25.28%	867	97	9	0	3	2	24.61%	859	103	10	0	3	2	22.16%
30		of which: SME	0	0	5	0	0	1	22.59%	0	0	5	0	0	1	22.59%	0	0	5	0	0	1	22.59%
31		Retail	170	22	15	0	0	11	77.99%	170	22	15	0	0	12	77.81%	170	22	15	0	0	12	77.71%
32		of which: SME	2	0	0	0	0	0	98.18%	2	0	0	0	0	0	97.64%	2	0	0	0	0	0	97.63%
33		Secured by mortgages on immovable property	1,577	204	1	0	0	0	3.67%	1,576	205	2	0	0	0	2.48%	1,574	206	2	0	0	0	1.89%
34		of which: SME	2	0	0	0	0	0	0.54%	1	0	0	0	0	0	0.67%	1	0	0	0	0	0	0.74%
35		Items associated with particularly high risk	366	50	0	0	0	0	40.10%	366	50	0	0	0	0	40.10%	365	51	0	0	0	0	40.10%
36		Covered bonds	294	40	0	0	0	0	40.10%	294	41	0	0	0	0	40.10%	294	41	0	0	0	0	40.10%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	879	121	0	0	0	0	40.10%	879	121	1	0	0	0	40.10%	878	122	1	0	0	0	40.10%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	217	30	0	0	0	0	40.10%	217	30	0	0	0	0	40.10%	217	30	0	0	0	0	40.10%
42		**Standardised Total**	**30,764**	**1,460**	**27**	**1**	**4**	**15**	**55.06%**	**30,960**	**1,256**	**35**	**1**	**4**	**17**	**49.06%**	**30,938**	**1,272**	**41**	**1**	**4**	**19**	**45.49%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	317	0	0	0	0	0	40.10%	317	1	0	0	0	0	40.10%	317	1	0	0	0	0	40.10%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	25	3	0	0	0	0	40.10%	24	3	0	0	0	0	40.10%	24	3	0	0	0	0	40.10%
50		Corporates	49	6	152	3	0	136	89.49%	39	8	158	0	3	138	87.48%	37	11	158	0	3	138	87.26%
51		of which: SME	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.02%
52		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
53		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
55		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	285	0	8	0	0	6	72.71%	283	1	9	0	0	6	68.29%	283	1	9	0	0	6	67.22%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	10	1	0	0	0	0	40.10%	10	1	0	0	0	0	40.10%	10	1	0	0	0	0	40.10%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		**Standardised Total**	**685**	**11**	**159**	**3**	**0**	**141**	**88.66%**	**674**	**14**	**167**	**0**	**3**	**144**	**86.43%**	**670**	**17**	**168**	**0**	**3**	**144**	**86.14%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks	23	3	0	0	0	0	40.10%	23	3	0	0	0	0	40.10%	23	3	0	0	0	0	40.10%
65		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	19	3	0	0	0	0	40.10%	19	3	0	0	0	0	40.10%	19	3	0	0	0	0	40.10%
71		Corporates	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
72		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
74		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	4	1	0	0	0	0	40.10%	4	1	0	0	0	0	40.10%	4	1	0	0	0	0	40.10%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**47**	**6**	**0**	**0**	**0**	**0**	**40.10%**	**47**	**6**	**0**	**0**	**0**	**0**	**40.10%**	**47**	**6**	**0**	**0**	**0**	**0**	**40.10%**

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	635	87	0	0	0	0	40.10%	635	87	0	0	0	0	40.10%	634	88	1	0	0	0	40.10%
92		Corporates	0	0	0	0	0	0	14.56%	0	0	0	0	0	0	15.00%	0	0	0	0	0	0	14.72%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	12.10%	0	0	0	0	0	0	12.11%	0	0	0	0	0	0	12.20%
95	UNITED KINGDOM	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		Standardised Total	**636**	**87**	**0**	**0**	**0**	**0**	**39.99%**	**635**	**87**	**0**	**0**	**0**	**0**	**40.01%**	**635**	**88**	**1**	**0**	**0**	**0**	**40.04%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Corporates	66	9	0	0	0	0	25.56%	59	16	1	0	0	0	25.35%	53	21	1	0	0	0	25.29%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
116	NETHERLANDS	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		Standardised Total	**67**	**10**	**0**	**0**	**0**	**0**	**25.59%**	**60**	**16**	**1**	**0**	**0**	**0**	**25.38%**	**54**	**21**	**1**	**0**	**0**	**0**	**25.31%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	13	2	0	0	0	0	40.10%	13	2	0	0	0	0	40.10%	13	2	0	0	0	0	40.10%
132		International Organisations	104	0	0	0	0	0	40.10%	104	0	0	0	0	0	21.06%	104	0	0	0	0	0	21.05%
133		Institutions	1	0	0	0	0	0	45.13%	1	0	0	0	0	0	47.42%	1	0	0	0	0	0	48.34%
134		Corporates	67	10	0	0	0	0	3.32%	58	18	1	0	0	0	3.32%	51	24	2	0	0	0	3.32%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
137	LUXEMBOURG	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	10	1	0	0	0	0	40.10%	10	1	0	0	0	0	40.10%	10	1	0	0	0	0	40.10%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		Standardised Total	**195**	**13**	**0**	**0**	**0**	**0**	**6.26%**	**187**	**21**	**1**	**0**	**0**	**0**	**8.11%**	**179**	**28**	**2**	**0**	**0**	**0**	**5.96%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	32	4	0	0	0	0	40.10%	32	4	0	0	0	0	40.10%	32	4	0	0	0	0	40.10%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Corporates	115	4	0	0	0	0	1.56%	111	7	1	0	0	0	1.58%	108	10	1	0	0	0	2.23%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
158	AUSTRIA	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		Standardised Total	**147**	**9**	**0**	**0**	**0**	**0**	**2.54%**	**144**	**12**	**1**	**0**	**0**	**0**	**2.32%**	**141**	**15**	**2**	**0**	**0**	**0**	**2.91%**

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%
176		Corporates	17	5	0	0	0	0	40.10%	15	7	0	0	0	0	40.10%	13	9	0	0	0	0	40.10%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		**Standardised Total**	**31**	**7**	**0**	**0**	**0**	**0**	**40.10%**	**29**	**9**	**0**	**0**	**0**	**0**	**40.10%**	**27**	**11**	**0**	**0**	**0**	**0**	**40.10%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks	257	35	0	0	0	0	40.10%	257	35	0	0	0	0	40.10%	257	35	0	0	0	0	40.10%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	29	4	0	0	0	0	40.10%	29	4	0	0	0	0	40.10%	29	4	0	0	0	0	40.10%
197		Corporates	39	6	0	0	0	0	29.83%	36	9	0	0	0	0	29.55%	33	11	1	0	0	0	29.47%
198		of which: SME	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.02%
199		Retail	13	2	0	0	0	0	42.26%	13	2	0	0	0	0	42.14%	13	2	0	0	0	0	42.01%
200		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	60	8	0	0	0	0	27.42%	60	8	0	0	0	0	27.90%	60	8	0	0	0	0	28.44%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	12	2	0	0	0	0	40.10%	12	2	0	0	0	0	40.10%	12	2	0	0	0	0	40.10%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%
210		**Standardised Total**	**416**	**57**	**0**	**0**	**0**	**0**	**34.13%**	**413**	**60**	**1**	**0**	**0**	**0**	**33.32%**	**410**	**63**	**1**	**0**	**0**	**0**	**32.44%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	CANADA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	18	3	0	0	0	0	40.10%	18	3	0	0	0	0	40.10%	18	3	0	0	0	0	40.10%
218		Corporates	51	6	0	0	0	0	3.62%	46	10	0	0	0	0	3.60%	42	14	1	0	0	0	3.53%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		**Standardised Total**	**70**	**8**	**0**	**0**	**0**	**0**	**5.77%**	**65**	**13**	**0**	**0**	**0**	**0**	**5.04%**	**61**	**16**	**1**	**0**	**0**	**0**	**4.43%**

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks	1,950	265	1	0	0	0	40.10%	1,950	264	1	0	0	0	40.10%	1,951	264	2	0	0	1	40.10%
2		Central governments	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
3		Regional governments or local authorities	15,627	12	2	1	0	1	40.00%	15,622	15	4	1	0	1	40.00%	15,612	23	6	1	0	2	40.00%
4		Public sector entities	1,239	356	1	0	0	0	34.17%	1,269	324	3	0	0	1	29.29%	1,270	321	4	0	0	1	29.90%
5		Multilateral Development Banks	303	4	0	0	0	0	40.10%	302	5	0	0	0	0	43.59%	302	5	0	0	0	0	43.90%
6		International Organisations	298	22	0	0	0	0	40.10%	298	22	0	0	0	0	25.93%	297	22	0	0	0	0	26.81%
7		Institutions	6,784	2,421	9	1	4	3	31.76%	8,261	936	16	1	1	5	31.95%	8,316	877	20	1	2	7	32.05%
8		Corporates	1,954	164	166	4	4	139	83.87%	1,890	212	182	0	7	144	78.95%	1,844	248	192	0	8	145	75.44%
9		of which: SME	0	0	5	0	0	1	22.18%	0	0	5	0	0	1	22.20%	0	0	5	0	0	1	22.20%
10		Retail	184	23	15	0	0	12	78.03%	183	24	15	0	0	12	77.64%	183	24	15	0	0	12	77.53%
11		of which: SME	2	0	0	0	0	0	97.08%	1	0	1	0	0	0	95.34%	1	0	1	0	0	0	95.31%
12		Secured by mortgages on immovable property	1,637	212	2	0	0	0	13.76%	1,635	213	2	0	0	0	12.91%	1,633	214	3	0	0	0	12.85%
13		of which: SME	1	0	0	0	0	0	3.60%	1	0	0	0	0	0	5.34%	1	0	0	0	0	0	6.03%
14		Items associated with particularly high risk	648	50	10	1	0	7	64.07%	644	51	14	0	0	8	56.61%	643	51	15	0	0	8	55.21%
15		Covered bonds	306	42	0	0	0	0	40.10%	306	42	0	0	0	0	40.10%	306	42	0	0	0	0	40.10%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	927	127	0	0	0	0	40.10%	926	128	1	0	0	0	40.10%	925	128	1	0	0	0	40.10%
18		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	224	31	0	0	0	0	40.10%	224	31	0	0	0	0	40.10%	224	31	0	0	0	0	40.10%
21		**Standardised Total**	**32,086**	**3,729**	**205**	**8**	**9**	**162**	**78.76%**	**33,517**	**2,266**	**239**	**2**	**9**	**172**	**72.07%**	**33,511**	**2,251**	**259**	**2**	**10**	**177**	**68.20%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks	1,576	214	0	0	0	0	40.10%	1,576	214	1	0	0	0	40.10%	1,577	213	1	0	0	1	40.10%
23		Central governments	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
24		Regional governments or local authorities	15,345	12	2	1	0	1	40.00%	15,341	15	4	1	0	1	40.00%	15,331	23	6	1	0	2	40.00%
25		Public sector entities	920	355	1	0	0	0	33.97%	951	323	3	0	0	1	28.75%	953	320	4	0	0	1	29.19%
26		Multilateral Development Banks	289	2	0	0	0	0	40.10%	289	3	0	0	0	0	43.81%	289	3	0	0	0	0	44.13%
27		International Organisations	194	21	0	0	0	0	40.10%	194	22	0	0	0	0	31.06%	194	22	0	0	0	0	31.69%
28		Institutions	6,025	2,317	9	1	4	3	31.46%	7,504	832	15	1	1	5	31.62%	7,559	772	20	1	2	6	31.67%
29		Corporates	868	95	9	1	3	3	28.25%	857	101	14	0	3	4	28.41%	847	108	16	0	3	4	25.17%
30		of which: SME	0	0	5	0	0	1	22.60%	0	0	5	0	0	1	22.61%	0	0	5	0	0	1	22.61%
31		Retail	170	22	15	0	0	12	77.83%	170	22	15	0	0	12	77.46%	170	22	15	0	0	12	77.35%
32		of which: SME	2	0	0	0	0	0	97.08%	1	0	1	0	0	0	95.34%	1	0	1	0	0	0	95.31%
33		Secured by mortgages on immovable property	1,577	204	2	0	0	0	13.49%	1,575	205	2	0	0	0	12.55%	1,573	206	3	0	0	0	12.41%
34		of which: SME	1	0	0	0	0	0	3.60%	1	0	0	0	0	0	5.34%	1	0	0	0	0	0	6.03%
35		Items associated with particularly high risk	366	50	0	0	0	0	40.10%	366	50	0	0	0	0	40.10%	365	51	0	0	0	0	40.10%
36		Covered bonds	294	40	0	0	0	0	40.10%	294	41	0	0	0	0	40.10%	294	41	0	0	0	0	40.10%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	879	121	0	0	0	0	40.10%	879	121	1	0	0	0	40.10%	878	122	1	0	0	0	40.10%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	217	30	0	0	0	0	40.10%	217	30	0	0	0	0	40.10%	217	30	0	0	0	0	40.10%
42		**Standardised Total**	**28,729**	**3,484**	**38**	**3**	**8**	**19**	**48.54%**	**30,219**	**1,977**	**55**	**2**	**5**	**24**	**43.22%**	**30,252**	**1,932**	**67**	**2**	**6**	**27**	**40.51%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	317	0	0	0	0	0	40.10%	317	1	0	0	0	0	40.10%	317	1	0	0	0	0	40.10%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	25	3	0	0	0	0	40.10%	24	3	0	0	0	0	40.10%	24	3	0	0	0	0	40.10%
50		Corporates	47	8	152	3	0	136	89.42%	37	11	158	0	3	138	87.36%	34	13	159	0	3	138	87.03%
51		of which: SME	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.02%
52		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
53		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
55		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	282	0	10	1	0	7	64.40%	278	1	14	0	0	8	56.93%	277	1	14	0	0	8	55.64%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	10	1	0	0	0	0	40.10%	10	1	0	0	0	0	40.10%	10	1	0	0	0	0	40.10%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		**Standardised Total**	**681**	**13**	**162**	**4**	**0**	**142**	**87.84%**	**667**	**16**	**172**	**0**	**3**	**146**	**84.88%**	**663**	**19**	**173**	**0**	**3**	**146**	**84.40%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks	23	3	0	0	0	0	40.10%	23	3	0	0	0	0	40.10%	23	3	0	0	0	0	40.10%
65		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	19	3	0	0	0	0	40.10%	19	3	0	0	0	0	40.10%	19	3	0	0	0	0	40.10%
71		Corporates	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
72		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
74		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	4	1	0	0	0	0	40.10%	4	1	0	0	0	0	40.10%	4	1	0	0	0	0	40.10%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**47**	**6**	**0**	**0**	**0**	**0**	**40.10%**	**47**	**6**	**0**	**0**	**0**	**0**	**40.10%**	**47**	**6**	**0**	**0**	**0**	**0**	**40.10%**

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	635	87	0	0	0	0	40.10%	635	87	0	0	0	0	40.10%	634	88	1	0	0	0	40.10%
92		Corporates	0	0	0	0	0	0	13.00%	0	0	0	0	0	0	13.40%	0	0	0	0	0	0	13.22%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	12.10%	0	0	0	0	0	0	12.11%	0	0	0	0	0	0	12.14%
95		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**636**	**87**	**0**	**0**	**0**	**0**	**39.84%**	**635**	**87**	**0**	**0**	**0**	**0**	**39.86%**	**635**	**88**	**1**	**0**	**0**	**0**	**39.94%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Corporates	62	13	0	0	0	0	25.56%	54	20	1	0	0	0	25.36%	48	25	2	0	0	1	25.30%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**63**	**13**	**0**	**0**	**0**	**0**	**25.58%**	**55**	**20**	**1**	**0**	**0**	**0**	**25.37%**	**49**	**25**	**2**	**0**	**0**	**1**	**25.31%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	13	2	0	0	0	0	40.10%	13	2	0	0	0	0	40.10%	13	2	0	0	0	0	40.10%
132		International Organisations	104	0	0	0	0	0	40.10%	104	0	0	0	0	0	21.06%	104	0	0	0	0	0	21.03%
133		Institutions	1	0	0	0	0	0	46.66%	1	0	0	0	0	0	48.21%	1	0	0	0	0	0	48.83%
134		Corporates	62	14	0	0	0	0	3.32%	52	23	1	0	0	0	3.32%	45	29	3	0	0	0	3.32%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
137		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	10	1	0	0	0	0	40.10%	10	1	0	0	0	0	40.10%	10	1	0	0	0	0	40.10%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**191**	**18**	**1**	**0**	**0**	**0**	**4.77%**	**180**	**27**	**2**	**0**	**0**	**0**	**5.98%**	**173**	**33**	**3**	**0**	**0**	**0**	**4.92%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	AUSTRIA	Central banks	32	4	0	0	0	0	40.10%	32	4	0	0	0	0	40.10%	32	4	0	0	0	0	40.10%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Corporates	113	6	1	0	0	0	1.56%	104	14	2	0	0	0	1.48%	98	19	3	0	0	0	2.03%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
158		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**145**	**11**	**1**	**0**	**0**	**0**	**2.02%**	**136**	**18**	**2**	**0**	**0**	**0**	**1.80%**	**130**	**23**	**3**	**0**	**0**	**0**	**2.34%**

2021 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)

RowNum			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%
176		Corporates	15	7	0	0	0	0	40.10%	13	9	0	0	0	0	40.10%	11	11	1	0	0	0	40.10%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		**Standardised Total**	**29**	**9**	**0**	**0**	**0**	**0**	**40.10%**	**27**	**11**	**0**	**0**	**0**	**0**	**40.10%**	**25**	**13**	**1**	**0**	**0**	**0**	**40.10%**

RowNum			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks	257	35	0	0	0	0	40.10%	257	35	0	0	0	0	40.10%	257	35	0	0	0	0	40.10%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%	1	0	0	0	0	0	40.10%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	29	4	0	0	0	0	40.10%	29	4	0	0	0	0	40.10%	29	4	0	0	0	0	40.10%
197		Corporates	38	7	0	0	0	0	29.83%	34	11	1	0	0	0	29.56%	31	13	1	0	0	0	29.48%
198		of which: SME	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.02%
199		Retail	13	2	0	0	0	0	42.72%	13	2	0	0	0	0	42.67%	13	2	0	0	0	0	42.40%
200		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	60	8	0	0	0	0	29.70%	60	8	0	0	0	0	29.87%	60	8	0	0	0	0	30.70%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	12	2	0	0	0	0	40.10%	12	2	0	0	0	0	40.10%	12	2	0	0	0	0	40.10%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%
210		**Standardised Total**	**414**	**59**	**0**	**0**	**0**	**0**	**32.85%**	**410**	**62**	**1**	**0**	**0**	**0**	**32.10%**	**407**	**65**	**1**	**0**	**0**	**0**	**31.58%**

RowNum			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	CANADA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	18	3	0	0	0	0	40.10%	18	3	0	0	0	0	40.10%	18	3	0	0	0	0	40.10%
218		Corporates	48	9	0	0	0	0	3.62%	41	16	1	0	0	0	3.27%	35	20	2	0	0	0	3.14%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		**Standardised Total**	**67**	**11**	**0**	**0**	**0**	**0**	**4.61%**	**59**	**18**	**1**	**0**	**0**	**0**	**3.89%**	**53**	**23**	**2**	**0**	**0**	**0**	**3.58%**

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Landesbank Hessen-Thüringen Girozentrale	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	0	148	0	117	76	76	72	72	0	0	0	4	0	-
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	77	0	29	0	55	55	17	17	4	4	0	1	1	26.89%
8		Retail - Secured on real estate property														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	47	0	15	0	33	33	11	11	3	3	0	0	0	4.69%
11		Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL	54	148	19	117	119	119	80	80	3	3	0	5	1	42.29%

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	GERMANY	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0	148	0	117	76	76	72	72	0	0	0	4	0	-
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	77	0	29	0	55	55	17	17	4	4	0	1	1	26.89%
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	47	0	15	0	33	33	11	11	3	3	0	0	0	4.69%
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	54	148	19	117	119	119	80	80	3	3	0	5	1	42.29%

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	UNITED STATES	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	FRANCE	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
73	UNITED KINGDOM	Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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

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

Landesbank Hessen-Thüringen Girozentrale

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

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	AUSTRIA	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	SWEDEN	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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

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

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

Landesbank Hessen-Thüringen Girozentrale

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
1	Landesbank Hessen-Thüringen Girozentrale	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	0	22	0	18	1	1	33	14	0	0	0	1	0	-
5		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
7		Retail	16	0	2	0	15	12	1	1	0	0	0	0	0	5.57%
8		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		Retail - Other Retail	16	0	2	0	15	12	1	1	0	0	0	0	0	5.57%
13		Retail - Other Retail - Of Which: SME	16	0	2	0	15	12	1	1	0	0	0	0	0	5.57%
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		**IRB TOTAL**	**16**	**22**	**2**	**18**	**262**	**12**	**34**	**15**	**0**	**0**	**0**	**1**	**0**	**5.57%**

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
19	GERMANY	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0	22	0	18	1	1	33	14	0	0	0	1	0	-
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	16	0	2	0	15	12	1	1	0	0	0	0	0	5.57%
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		**IRB TOTAL**	**16**	**22**	**2**	**18**	**262**	**12**	**34**	**15**	**0**	**0**	**0**	**1**	**0**	5.57%

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
37	UNITED STATES	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
55	FRANCE	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
73	UNITED KINGDOM	Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020 Exposure values A-IRB (15)	Exposure values F-IRB (16)	Risk exposure amounts A-IRB (17)	Risk exposure amounts F-IRB (18)	Stage 1 exposure (19)	Stage 1 exposure, of which guaranteed amount (20)	Stage 2 exposure (21)	Stage 2 exposure, of which guaranteed amount (22)	Stage 3 exposure (23)	Stage 3 exposure, of which guaranteed amount (24)	Stock of provisions for Stage 1 exposure (25)	Stock of provisions for Stage 2 exposure (26)	Stock of provisions for Stage 3 exposure (27)	Coverage Ratio - Stage 3 exposure (28)
109	LUXEMBOURG	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	AUSTRIA	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Actual 31/12/2020 Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	SWEDEN	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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

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

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

Landesbank Hessen-Thüringen Girozentrale

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	119	26	2	0	0	0	0.00%	129	15	3	0	0	0	4.05%	128	15	4	0	0	0	4.85%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	46	50	6	0	0	0	0.00%	40	69	7	0	0	0	0.00%	36	82	8	0	0	0	0.00%
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	30	29	3	0	0	0	0.00%	27	40	3	0	0	0	0.00%	25	48	3	0	0	0	0.00%
11		Retail - Qualifying Revolving																					
12		Retail - Other Retail																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		Equity																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	165	76	8	0	0	0	0.00%	168	84	10	0	0	0	1.39%	164	97	12	0	0	0	1.80%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	GERMANY	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	119	26	2	0	0	0	0.00%	129	15	3	0	0	0	4.05%	128	15	4	0	0	0	4.85%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	46	50	6	0	0	0	0.00%	40	69	7	0	0	0	0.00%	36	82	8	0	0	0	0.00%
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	30	29	3	0	0	0	0.00%	27	40	3	0	0	0	0.00%	25	48	3	0	0	0	0.00%
29		Retail - Qualifying Revolving																					
30		Retail - Other Retail																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		Equity																					
34		Securitisation																					
35		Other non-credit obligation assets																					
36		IRB TOTAL	165	76	8	0	0	0	0.00%	168	84	10	0	0	0	1.39%	164	97	12	0	0	0	1.80%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																					
48		Retail - Other Retail																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		Equity																					
52		Securitisation																					
53		Other non-credit obligation assets																					
54		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																					
84		Retail - Other Retail																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		Equity																					
88		Securitisation																					
89		Other non-credit obligation assets																					
90		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	NETHERLANDS	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107		Other non-credit obligation assets																					
108		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	AUSTRIA	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	SWEDEN	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)																					
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	CANADA	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	1	0	33	26	0	0	0	1	0	8.71%	1	0	33	25	0	1	0	1	0	9.07%	1	0	33	25	0	1	0	1	0	10.10%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	15	0	1	0	0	0	0	0	0	5.38%	15	0	1	0	0	0	0	0	0	5.20%	15	0	1	0	0	0	0	0	0	5.04%
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	15	0	12	26	0	0	0	1	0	0.00%	13	0	13	25	1	1	0	0	0	12.21%	11	0	14	25	1	1	0	0	0	13.65%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	GERMANY	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	1	0	33	26	0	0	0	1	0	8.71%	1	0	33	25	0	1	0	1	0	9.07%	1	0	33	25	0	1	0	1	0	10.10%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	15	0	1	0	0	0	0	0	0	5.38%	15	0	1	0	0	0	0	0	0	5.20%	15	0	1	0	0	0	0	0	0	5.04%
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	15	0	12	26	0	0	0	1	0	0.00%	13	0	13	25	1	1	0	0	0	12.21%	11	0	14	25	1	1	0	0	0	13.65%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	FRANCE	Central banks																														
56		Central governments																														
57		Institutions																														
58		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

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

Landesbank Hessen-Thüringen Girozentrale

			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	AUSTRIA	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	SWEDEN	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

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

Landesbank Hessen-Thüringen Girozentrale

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	115	28	5	0	2	0	0.00%	123	15	9	0	1	1	13.66%	121	14	13	0	1	2	17.39%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	44	54	6	0	0	0	0.00%	37	76	8	0	0	0	0.00%	31	91	10	0	0	0	0.00%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	29	32	3	0	0	0	0.00%	25	44	4	0	0	0	0.00%	21	53	4	0	0	0	0.00%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**159**	**81**	**11**	**0**	**2**	**0**	**0.00%**	**160**	**91**	**17**	**0**	**1**	**1**	**7.39%**	**152**	**104**	**23**	**0**	**1**	**2**	**9.99%**

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	GERMANY	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	115	28	5	0	2	0	0.00%	123	15	9	0	1	1	13.66%	121	14	13	0	1	2	17.39%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	44	54	6	0	0	0	0.00%	37	76	8	0	0	0	0.00%	31	91	10	0	0	0	0.00%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	29	32	3	0	0	0	0.00%	25	44	4	0	0	0	0.00%	21	53	4	0	0	0	0.00%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**159**	**81**	**11**	**0**	**2**	**0**	0.00%	**160**	**91**	**17**	**0**	**1**	**1**	7.39%	**152**	**104**	**23**	**0**	**1**	**2**	9.99%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	FRANCE	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	NETHERLANDS	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Landesbank Hessen-Thüringen Girozentrale

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	AUSTRIA	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	SWEDEN	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	CANADA	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	1	0	33	25	0	1	0	1	0	27.05%	1	0	33	25	0	1	0	2	0	27.37%	1	0	33	24	0	2	0	2	0	27.56%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	15	0	1	0	0	0	0	0	0	5.38%	15	0	1	0	0	0	0	0	0	5.20%	15	0	1	0	0	0	0	0	0	5.04%
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	14	0	12	25	0	1	0	1	0	0.00%	12	0	14	25	1	1	0	1	0	14.04%	11	0	15	24	1	2	0	1	0	17.50%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	GERMANY	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	1	0	33	25	0	1	0	1	0	27.05%	1	0	33	25	0	1	0	2	0	27.37%	1	0	33	24	0	2	0	2	0	27.56%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	15	0	1	0	0	0	0	0	0	5.38%	15	0	1	0	0	0	0	0	0	5.20%	15	0	1	0	0	0	0	0	0	5.04%
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	14	0	12	25	0	1	0	1	0	0.00%	12	0	14	25	1	1	0	1	0	14.04%	11	0	15	24	1	2	0	1	0	17.50%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED STATES	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	NETHERLANDS	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	LUXEMBOURG	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	AUSTRIA	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	SWEDEN	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks																								
2		Central governments																								
3		Regional governments or local authorities																								
4		Public sector entities																								
5		Multilateral Development Banks																								
6		International Organisations																								
7		Institutions																								
8		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
9		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
11		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
12		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
13		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
14		Items associated with particularly high risk																								
15		Covered bonds																								
16		Claims on institutions and corporates with a ST credit assessment																								
17		Collective investments undertakings (CIU)																								
18		Equity																								
19		Securitisation																								
20		Other exposures																								
21		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	459	0	212	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																								
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks																								
23		Central governments																								
24		Regional governments or local authorities																								
25		Public sector entities																								
26		Multilateral Development Banks																								
27		International Organisations																								
28		Institutions																								
29		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
30		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
32		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
33		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
35		Items associated with particularly high risk																								
36		Covered bonds																								
37		Claims on institutions and corporates with a ST credit assessment																								
38		Collective investments undertakings (CIU)																								
39		Equity																								
40		Securitisation																								
41		Other exposures																								
42		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	459	0	212	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																								
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks																								
44		Central governments																								
45		Regional governments or local authorities																								
46		Public sector entities																								
47		Multilateral Development Banks																								
48		International Organisations																								
49		Institutions																								
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
51		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
53		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
54		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
56		Items associated with particularly high risk																								
57		Covered bonds																								
58		Claims on institutions and corporates with a ST credit assessment																								
59		Collective investments undertakings (CIU)																								
60		Equity																								
61		Securitisation																								
62		Other exposures																								
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																								
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks																								
65		Central governments																								
66		Regional governments or local authorities																								
67		Public sector entities																								
68		Multilateral Development Banks																								
69		International Organisations																								
70		Institutions																								
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
72		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
74		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
75		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
77		Items associated with particularly high risk																								
78		Covered bonds																								
79		Claims on institutions and corporates with a ST credit assessment																								
80		Collective investments undertakings (CIU)																								
81		Equity																								
82		Securitisation																								
83		Other exposures																								
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																								
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks																								
86		Central governments																								
87		Regional governments or local authorities																								
88		Public sector entities																								
89		Multilateral Development Banks																								
90		International Organisations																								
91		Institutions																								
92		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
93		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
95		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
96		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
98		Items associated with particularly high risk																								
99		Covered bonds																								
100		Claims on institutions and corporates with a ST credit assessment																								
101		Collective investments undertakings (CIU)																								
102		Equity																								
103		Securitisation																								
104		Other exposures																								
105		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	NETHERLANDS	Central banks																								
107		Central governments																								
108		Regional governments or local authorities																								
109		Public sector entities																								
110		Multilateral Development Banks																								
111		International Organisations																								
112		Institutions																								
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
117		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk																								
120		Covered bonds																								
121		Claims on institutions and corporates with a ST credit assessment																								
122		Collective investments undertakings (CIU)																								
123		Equity																								
124		Securitisation																								
125		Other exposures																								
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																								
128		Central governments																								
129		Regional governments or local authorities																								
130		Public sector entities																								
131		Multilateral Development Banks																								
132		International Organisations																								
133		Institutions																								
134		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
135		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
137		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
138		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
140		Items associated with particularly high risk																								
141		Covered bonds																								
142		Claims on institutions and corporates with a ST credit assessment																								
143		Collective investments undertakings (CIU)																								
144		Equity																								
145		Securitisation																								
146		Other exposures																								
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	AUSTRIA	Central banks																								
149		Central governments																								
150		Regional governments or local authorities																								
151		Public sector entities																								
152		Multilateral Development Banks																								
153		International Organisations																								
154		Institutions																								
155		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
156		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
158		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
159		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk																								
162		Covered bonds																								
163		Claims on institutions and corporates with a ST credit assessment																								
164		Collective investments undertakings (CIU)																								
165		Equity																								
166		Securitisation																								
167		Other exposures																								
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SWEDEN	Central banks																								
170		Central governments																								
171		Regional governments or local authorities																								
172		Public sector entities																								
173		Multilateral Development Banks																								
174		International Organisations																								
175		Institutions																								
176		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
179		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
180		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk																								
183		Covered bonds																								
184		Claims on institutions and corporates with a ST credit assessment																								
185		Collective investments undertakings (CIU)																								
186		Equity																								
187		Securitisation																								
188		Other exposures																								
189		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks																								
191		Central governments																								
192		Regional governments or local authorities																								
193		Public sector entities																								
194		Multilateral Development Banks																								
195		International Organisations																								
196		Institutions																								
197		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
200		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
201		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk																								
204		Covered bonds																								
205		Claims on institutions and corporates with a ST credit assessment																								
206		Collective investments undertakings (CIU)																								
207		Equity																								
208		Securitisation																								
209		Other exposures																								
210		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	CANADA	Central banks																								
212		Central governments																								
213		Regional governments or local authorities																								
214		Public sector entities																								
215		Multilateral Development Banks																								
216		International Organisations																								
217		Institutions																								
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
219		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
221		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
222		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
224		Items associated with particularly high risk																								
225		Covered bonds																								
226		Claims on institutions and corporates with a ST credit assessment																								
227		Collective investments undertakings (CIU)																								
228		Equity																								
229		Securitisation																								
230		Other exposures																								
231		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		of which: SME																					
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		of which: SME																					
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116	NETHERLANDS	of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137	LUXEMBOURG	of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158	AUSTRIA	of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179	SWEDEN	of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200	SWITZERLAND	of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221	CANADA	of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
9		of which: SME																														
10		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	195	0	17	0	0	0	0	0	0	0.00%	195	0	17	0	0	0	0	0	0	15.27%	196	0	16	0	0	0	0	0	0	18.30%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
30		of which: SME																														
31		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	195	0	17	0	0	0	0	0	0	0.00%	195	0	17	0	0	0	0	0	0	15.27%	196	0	16	0	0	0	0	0	0	18.30%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	NETHERLANDS	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	AUSTRIA	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158		of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SWEDEN	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179		of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200		of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	CANADA	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221		of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations	`																				
7		Institutions																					
8		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		of which: SME																					
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		of which: SME																					
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	NETHERLANDS	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	AUSTRIA	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SWEDEN	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	CANADA	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR, %)	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Landesbank Hessen-Thüringen Girozentrale	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
9		of which: SME																														
10		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	128	0	84	0	0	0	0	0	0	0.00%	137	0	75	0	0	0	0	0	0	20.44%	149	0	63	0	1	0	0	0	0	25.26%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
30		of which: SME																														
31		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	128	0	84	0	0	0	0	0	0	0.00%	137	0	75	0	0	0	0	0	0	20.44%	149	0	63	0	1	0	0	0	0	25.26%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED KINGDOM	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Landesbank Hessen-Thüringen Girozentrale

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	NETHERLANDS	of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	LUXEMBOURG	of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158	AUSTRIA	of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179	SWEDEN	of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200	SWITZERLAND	of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221	CANADA	of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Securitisations

Landesbank Hessen-Thüringen Girozentrale

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	2,772						
2		SEC-SA	1,957						
3		SEC-ERBA	0						
4		SEC-IAA	2,759						
5		**Total**	**7,488**						
6	REA	SEC-IRBA	488	581	710	733	647	1,122	1,205
7		SEC-SA	374	430	522	540	559	874	935
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	727	849	827	851	1,038	1,477	1,686
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**1,589**	**1,860**	**2,059**	**2,123**	**2,243**	**3,473**	**3,825**
12	Impairments	**Total banking book others than assessed at fair value**		**3**	**0**	**0**	**18**	**2**	**1**

2021 EU-wide Stress Test: Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	53,367	53,643	53,850	53,918	57,419	58,914	58,688
2	Risk exposure amount for securitisations and re-securitisations	1,589	1,860	2,059	2,123	2,243	3,473	3,825
3	Risk exposure amount other credit risk	51,778	51,783	51,791	51,795	55,176	55,441	54,863
4	Risk exposure amount for market risk	3,592	3,592	3,592	3,592	3,095	3,099	3,089
5	Risk exposure amount for operational risk	3,420	3,420	3,420	3,420	3,420	3,420	3,420
6	Other risk exposure amounts	159	159	159	159	159	159	159
7	**Total risk exposure amount**	**60,538**	**60,814**	**61,021**	**61,089**	**64,093**	**65,591**	**65,356**
8	**Total Risk exposure amount (transitional)**	**60,542**	**60,821**	**61,024**	**61,089**	**64,105**	**65,596**	**65,357**
9	**Total Risk exposure amount (fully loaded)**	**60,538**	**60,814**	**61,021**	**61,089**	**64,093**	**65,591**	**65,356**

2021 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	OWN FUNDS	A	**OWN FUNDS**		**11,536**	**11,831**	**11,581**	**11,761**	**9,249**	**8,498**	**8,076**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**8,882**	**9,177**	**9,428**	**9,607**	**6,595**	**6,345**	**5,922**
3		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
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		5,012	5,239	5,528	5,786	3,022	2,768	2,566
6		A.1.3	Accumulated other comprehensive income		248	248	248	248	-122	-122	-122
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		904	904	904	904	591	591	591
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-688	-688	-688	-688	-746	-746	-746
9		A.1.3.3	Other OCI contributions		32	32	32	32	32	32	32
10		A.1.4	Other Reserves		0	0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-248	-248	-248	-248	-334	-334	-334
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-150	-150	-150	-150	-237	-237	-237
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
16		A.1.7.3	Other adjustments		-98	-98	-98	-98	-98	-98	-98
17		A.1.8	(-) Intangible assets (including Goodwill)		-130	-105	-81	-57	-105	-81	-57
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-3	-3	-3	-3	-3	-3	-3
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-6	-6	-6	-6	-6	-6	-6
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-2	-20	-75	-2	-20	-121
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) 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
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-123	-148	-176
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30		A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		-97	-97	-97	-97	-97	-97	-97
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-158	-203	-212	-224	-420	-588	-652
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		225	290	303	320	599	840	932
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		68	87	91	96	180	252	280
38		A.1.23	Transitional adjustments		158	203	159	112	420	441	326
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		158	203	159	112	420	441	326
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		158	203	159	112	420	441	326
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**564**	**459**	**354**	**354**	**459**	**354**	**354**
49		A.2.1	Additional Tier 1 Capital instruments		354	354	354	354	354	354	354
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		211	105	0	0	105	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**9,447**	**9,636**	**9,782**	**9,961**	**7,054**	**6,698**	**6,276**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**2,089**	**2,194**	**1,800**	**1,800**	**2,194**	**1,800**	**1,800**
56		A.4.1	Tier 2 Capital instruments		1,800	1,800	1,800	1,800	1,800	1,800	1,800
57		A.4.2	Other Tier 2 Capital components and deductions		90	127	116	117	297	298	295
58		A.4.3	Tier 2 transitional adjustments		199	267	-116	-118	97	-299	-295
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-90	-128	-116	-118	-297	-299	-295
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		60,538	60,814	61,021	61,089	64,093	65,591	65,356
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		4	7	3	0	12	5	1
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		14.67%	15.09%	15.45%	15.73%	10.29%	9.67%	9.06%
65		C.2	Tier 1 Capital ratio		15.60%	15.84%	16.03%	16.31%	11.00%	10.21%	9.60%
66		C.3	Total Capital ratio		19.05%	19.45%	18.98%	19.25%	14.43%	12.96%	12.36%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,724	8,974	9,269	9,495	6,176	5,903	5,596
68		D.2	TIER 1 CAPITAL (fully loaded)		9,078	9,328	9,622	9,849	6,530	6,257	5,950
69		D.3	TOTAL CAPITAL (fully loaded)		10,968	11,255	11,538	11,766	8,627	8,356	8,045
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		14.41%	14.76%	15.19%	15.54%	9.64%	9.00%	8.56%
71		E.2	Tier 1 Capital ratio		15.00%	15.34%	15.77%	16.12%	10.19%	9.54%	9.10%
72		E.3	Total Capital ratio		18.12%	18.51%	18.91%	19.26%	13.46%	12.74%	12.31%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	354	354	354	354	354	354
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		196,138	196,138	196,138	196,138	196,138	196,138	196,138
77		H.2	Total leverage ratio exposures (fully loaded)		195,980	195,980	195,980	195,980	195,980	195,980	195,980
78		H.3	Leverage ratio (transitional)		4.82%	4.91%	4.99%	5.08%	3.60%	3.42%	3.20%
79		H.4	Leverage ratio (fully loaded)		4.63%	4.76%	4.91%	5.03%	3.33%	3.19%	3.04%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82		P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
83		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.26%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90		R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.01%	13.01%	13.01%	13.01%	13.01%	13.01%	13.01%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%

2021 EU-wide Stress Test: P&L

Landesbank Hessen-Thüringen Girozentrale

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Net interest income**	1,197	1,186	1,192	1,143	982	987	883
2	Interest income	3,329	3,153	2,942	2,742	3,087	2,850	2,559
3	Interest expense	-2,132	-1,968	-1,751	-1,598	-2,093	-1,850	-1,663
4	**Dividend income**	169	166	166	166	101	101	102
5	**Net fee and commission income**	436	431	431	431	367	371	376
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	62	160	160	160	-849	53	53
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-326		
8	**Other operating income not listed above, net**	3	47	47	47	106	45	45
9	**Total operating income, net**	1,866	1,990	1,996	1,948	381	1,558	1,459
10	**Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss**	-296	-197	-77	-92	-667	-462	-332
11	**Other income and expenses not listed above, net**	-1,342	-1,324	-1,323	-1,323	-1,705	-1,350	-1,330
12	**Profit or (-) loss before tax from continuing operations**	228	469	597	533	-1,991	-254	-202
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-44	-141	-179	-160	0	0	0
14	**Profit or (-) loss after tax from discontinued operations**	0						
15	**Profit or (-) loss for the year**	**184**	**329**	**418**	**373**	**-1,991**	**-254**	**-202**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	104	102	129	115	0	0	0
17	**Attributable to owners of the parent net of estimated dividends**	80	227	289	258	-1,991	-254	-202
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	33	33

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test

Major capital measures and realised losses

Landesbank Hessen-Thüringen Girozentrale

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

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

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