2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Landesbank Hessen-Thüringen Girozentrale

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

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

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

eba European Banking Authority

2025 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
			Restated														
			31/12/2024*														
			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	31,106	0	0	0	231	0	31,106	0	0	0	0	0	-
2		Central governments	0	0	2,855	0	0	0	1,493	0	3,109	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	25,840	0	0	0	10	0	21,370	18	0	0	0	0	-
4		Public sector entities	0	0	525	0	0	0	141	0	332	48	0	0	1	0	-
5		Institutions			13,081	0			2,488	0	11,603	156	0	4	1	0	-
6		Corporates	0	0	61,188	3,560	0	0	24,301	0	24,381	35,066	3,518	19	325	1,018	28.93%
7		Corporates - Of Which: Specialised Lending	0	0	27,309	1,413	0	0	12,350	0	8,969	17,544	1,403	11	220	377	26.89%
8		Corporates - Of Which: SME general corporates	0	0	4,209	79	0	0	1,428	0	829	3,366	78	1	5	30	38.85%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	5,181	43			1,046	51			4,858	323	43	4	8	8	18.95%
11		Retail - Secured by residential estate property	3,341	28			621	34			3,154	187	28	1	1	1	3.15%
12		Retail - Qualifying Revolving	754	2			70	2			706	48	2	0	0	1	32.48%
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	1,087	13			355	15			998	88	13	3	7	7	51.33%
15		Retail - Other Retail - Of Which: SME	226	8			111	12			196	31	8	2	2	4	43.70%
16		Retail - Other Retail - Of Which: non-SME	861	4			244	3			803	58	4	1	5	3	65.48%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	5,181	43	134,595	3,560	1,046	51	28,663	0	96,758	35,612	3,561	28	334	1,026	28.81%

* Restated 31/12/2024:

			Restated														
			31/12/2024*														
			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							
22	GERMANY	Central banks	0	0	29,212	0	0	0	0	0	29,212	0	0	0	0	0	-
23		Central governments	0	0	2,166	0	0	0	1,365	0	2,439	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	25,823	0	0	0	1	0	21,370	0	0	0	0	0	-
25		Public sector entities	0	0	50	0	0	0	13	0	45	0	0	0	0	0	-
26		Institutions			2,843	0			442	0	2,408	74	0	0	0	0	-
27		Corporates	0	0	32,072	1,163	0	0	10,380	0	14,254	17,347	1,157	9	120	457	39.49%
28		Corporates - Of Which: Specialised Lending	0	0	4,452	0	0	0	1,533	0	1,503	2,782	0	2	29	0	-
29		Corporates - Of Which: SME general corporates	0	0	4,041	79	0	0	1,336	0	777	3,250	78	1	4	30	38.87%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	5,181	43			1,046	51			4,858	323	43	4	8	8	18.95%
32		Retail - Secured by residential estate property	3,341	28			621	34			3,154	187	28	1	1	1	3.15%
33		Retail - Qualifying Revolving	754	2			70	2			706	48	2	0	0	1	32.48%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	1,087	13			355	15			998	88	13	3	7	7	51.33%
36		Retail - Other Retail - Of Which: SME	226	8			111	12			196	31	8	2	2	4	43.70%
37		Retail - Other Retail - Of Which: non-SME	861	4			244	3			803	58	4	1	5	3	65.48%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	5,181	43	92,165	1,163	1,046	51	12,201	0	74,585	17,744	1,201	13	128	465	38.75%

			Restated														
			31/12/2024*														
			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							
43	UNITED STATES	Central banks	0	0	1,893	0	0	0	231	0	1,893	0	0	0	0	0	-
44		Central governments	0	0	55	0	0	0	7	0	44	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			347	0			92	0	314	0	0	0	0	0	-
48		Corporates	0	0	9,200	824	0	0	5,294	0	2,862	5,905	815	3	117	184	22.54%
49		Corporates - Of Which: Specialised Lending	0	0	8,676	820	0	0	4,969	0	2,630	5,608	811	3	116	184	22.65%
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	0	0			0	0			0	0	0	0	0	0	-
53		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	0	0	11,496	824	0	0	5,623	0	5,112	5,905	815	3	117	184	22.54%

			Restated														
			31/12/2024*														
			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							
64	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	325	0	0	0	62	0	321	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	7	0	0	0	2	0	0	7	0	0	0	0	-
67		Public sector entities	0	0	120	0	0	0	39	0	67	13	0	0	0	0	-
68		Institutions			3,515	0			617	0	3,141	74	0	1	0	0	-
69		Corporates	0	0	3,640	356	0	0	1,805	0	1,198	2,342	355	1	25	88	24.74%
70		Corporates - Of Which: Specialised Lending	0	0	2,592	343	0	0	1,189	0	708	1,868	342	1	23	85	24.77%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	0	0			0	0			0	0	0	0	0	0	-
74		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	0	0	7,607	356	0	0	2,525	0	4,727	2,437	355	2	25	88	24.74%

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2025 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
			Restated 31/12/2024*														
			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							
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	93	0	0	0	20	0	86	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			222	0			94	0	28	0	0	0	0	0	-
90		Corporates	0	0	2,582	16	0	0	988	0	1,695	689	16	1	4	6	33.88%
91		Corporates - Of Which: Specialised Lending	0	0	2,249	16	0	0	862	0	1,495	647	16	1	4	6	33.88%
92		Corporates - Of Which: SME	0	0	2	0	0	0	1	0	0	2	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	0	0			0	0			0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		TOTAL	0	0	2,897	16	0	0	1,102	0	1,809	689	16	1	4	6	33.88%

RowNum		(mln EUR, %)	Restated 31/12/2024*														
			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							
106	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			19	0			4	0	19	0	0	0	0	0	-
111		Corporates	0	0	3,544	1,006	0	0	1,596	0	886	2,571	979	1	27	194	19.81%
112		Corporates - Of Which: Specialised Lending	0	0	2,156	63	0	0	864	0	315	1,840	63	1	22	18	28.56%
113		Corporates - Of Which: SME general corporates	0	0	76	0	0	0	35	0	13	63	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0			0	0			0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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		TOTAL	0	0	3,563	1,006	0	0	1,600	0	905	2,571	979	1	27	194	19.81%

RowNum		(mln EUR, %)	Restated 31/12/2024*														
			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	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			430	0			67	0	402	0	0	0	0	0	-
132		Corporates	0	0	2,150	0	0	0	846	0	697	1,314	0	1	5	0	0.00%
133		Corporates - Of Which: Specialised Lending	0	0	1,338	0	0	0	518	0	454	866	0	0	3	0	-
134		Corporates - Of Which: SME general corporates	0	0	39	0	0	0	17	0	34	4	0	0	0	0	0.00%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	0	0			0	0			0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		TOTAL	0	0	2,580	0	0	0	913	0	1,099	1,314	0	1	5	0	0.00%

RowNum		(mln EUR, %)	Restated 31/12/2024*														
			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							
148	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	116	0	0	0	18	0	116	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	0	0	124	0	0	0	27	0	63	31	0	0	0	0	-
152		Institutions			651	0			91	0	595	0	0	0	0	0	-
153		Corporates	0	0	800	8	0	0	308	0	340	413	8	0	2	2	31.39%
154		Corporates - Of Which: Specialised Lending	0	0	457	0	0	0	164	0	174	281	0	0	2	0	-
155		Corporates - Of Which: SME general corporates	0	0	10	0	0	0	10	0	0	10	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0			0	0			0	0	0	0	0	0	-
158		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
159		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
162		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168		TOTAL	0	0	1,691	8	0	0	445	0	1,113	444	8	0	2	2	31.39%

2025 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
			Restated														
			31/12/2024*														
			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							
169	SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	22	0	0	0	0	0	22	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	155	0	0	0	28	0	80	0	0	0	0	0	-
173		Institutions			1,001	0			173	0	1,001	0	0	0	0	0	-
174		Corporates	0	0	682	0	0	0	261	0	128	554	0	0	2	0	-
175		Corporates - Of Which: Specialised Lending	0	0	558	0	0	0	199	0	61	492	0	0	2	0	-
176		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	0	0			0	0			0	0	0	0	0	0	-
179		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
180		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
183		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
184		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		TOTAL	**0**	**0**	**1,860**	**0**	**0**	**0**	**461**	**0**	1,231	554	0	0	2	0	-

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			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							
190	BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Central governments	0	0	15	0	0	0	2	0	15	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	0	0	77	0	0	0	34	0	77	4	0	0	1	0	-
194		Institutions			257	0			23	0	242	0	0	0	0	0	-
195		Corporates	0	0	644	0	0	0	226	0	279	354	0	0	1	0	-
196		Corporates - Of Which: Specialised Lending	0	0	441	0	0	0	149	0	146	291	0	0	1	0	-
197		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0			0	0			0	0	0	0	0	0	-
200		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
201		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
203		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
204		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	0	0			0	0			0	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
210		TOTAL	**0**	**0**	**993**	**0**	**0**	**0**	**285**	**0**	612	358	0	0	1	0	-

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			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							
211	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		Institutions			1,324	0			351	0	1,315	0	0	0	0	0	-
216		Corporates	0	0	42	0	0	0	9	0	40	0	0	0	0	0	-
217		Corporates - Of Which: Specialised Lending	0	0	42	0	0	0	9	0	40	0	0	0	0	0	-
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0			0	0			0	0	0	0	0	0	-
221		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
222		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
224		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
225		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	0	0			0	0			0	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
231		TOTAL	**0**	**0**	**1,365**	**0**	**0**	**0**	**359**	**0**	1,355	0	0	0	0	0	-

2025 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	31,106	0	0	0	0	0	-	31,106	0	0	0	0	0	-	31,106	0	0	0	0	0	-
2		Central governments	3,023	85	1	0	1	1	53.04%	2,975	132	2	0	1	1	52.75%	2,934	172	3	0	1	2	52.27%
3		Regional governments or local authorities	20,911	475	2	1	0	1	40.02%	20,563	821	4	1	1	2	40.02%	20,251	1,131	6	1	1	2	40.03%
4		Public sector entities	283	96	0	0	1	0	32.50%	266	113	1	0	2	0	32.32%	253	125	2	0	2	1	32.17%
5		Institutions	11,214	540	5	1	3	2	44.63%	11,045	704	10	1	3	4	44.41%	10,900	843	16	1	4	7	44.07%
6		Corporates	31,507	27,289	4,168	29	455	1,172	28.10%	31,415	26,842	4,708	28	395	1,303	27.67%	31,005	26,744	5,216	27	461	1,436	27.53%
7		Corporates - Of Which: Specialised Lending	14,083	11,925	1,908	17	278	471	24.68%	14,592	11,034	2,291	16	232	548	23.92%	14,881	10,415	2,621	16	191	619	23.61%
8		Corporates - Of Which: SME general corporates	1,243	2,925	105	1	37	51	48.61%	1,321	2,815	136	2	58	62	45.50%	1,340	2,758	175	1	61	75	43.02%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	4,212	939	74	10	73	34	46.74%	3,672	1,450	102	9	78	48	46.61%	3,238	1,857	130	8	70	61	46.57%
11		Retail - Secured by residential estate property	2,733	588	48	5	43	17	35.56%	2,380	922	67	4	47	24	35.49%	2,096	1,188	85	4	42	30	35.47%
12		Retail - Qualifying Revolving	615	136	6	2	6	4	64.12%	538	209	9	1	6	6	64.00%	476	268	12	1	5	8	63.94%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	865	215	20	4	24	14	68.73%	754	319	27	3	25	18	68.63%	665	401	33	3	23	23	68.61%
15		Retail - Other Retail - Of Which: SME	167	55	12	2	5	8	68.02%	145	74	16	2	5	11	67.89%	127	87	20	1	5	14	67.85%
16		Retail - Other Retail - Of Which: non-SME	697	160	7	2	19	5	69.91%	609	246	10	1	20	7	69.80%	538	314	13	1	18	9	69.77%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	102,257	29,424	4,250	41	534	1,209	28.46%	101,042	30,061	4,828	39	480	1,358	28.13%	99,687	30,871	5,373	37	538	1,508	28.07%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	29,212	0	0	0	0	0	-	29,212	0	0	0	0	0	-	29,212	0	0	0	0	0	-
23		Central governments	2,386	53	0	0	0	0	40.00%	2,346	92	0	0	0	0	40.00%	2,311	128	1	0	0	0	40.00%
24		Regional governments or local authorities	20,904	464	2	1	0	1	40.00%	20,557	809	4	1	1	1	40.00%	20,245	1,119	6	1	1	2	40.00%
25		Public sector entities	32	13	0	0	0	0	20.70%	27	17	0	0	0	0	20.70%	24	20	0	0	0	0	20.70%
26		Institutions	2,393	89	0	0	0	0	26.33%	2,353	129	1	0	0	0	26.30%	2,320	161	1	0	0	0	26.27%
27		Corporates	17,632	13,847	1,278	15	119	515	40.32%	16,913	14,433	1,412	14	158	570	40.39%	16,134	15,059	1,565	14	260	633	40.48%
28		Corporates - Of Which: Specialised Lending	2,915	1,350	20	6	21	12	57.76%	2,776	1,466	43	5	19	25	57.01%	2,635	1,580	70	5	18	39	56.33%
29		Corporates - Of Which: SME general corporates	1,192	2,814	100	1	32	49	49.26%	1,264	2,717	125	1	52	58	46.73%	1,279	2,669	157	1	55	70	44.45%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	4,212	939	74	10	73	34	46.74%	3,672	1,450	102	9	78	48	46.61%	3,238	1,857	130	8	70	61	46.57%
32		Retail - Secured by residential estate property	2,733	588	48	5	43	17	35.56%	2,380	922	67	4	47	24	35.49%	2,096	1,188	85	4	42	30	35.47%
33		Retail - Qualifying Revolving	615	136	6	2	6	4	64.12%	538	209	9	1	6	6	64.00%	476	268	12	1	5	8	63.94%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	865	215	20	4	24	14	68.73%	754	319	27	3	25	18	68.63%	665	401	33	3	23	23	68.61%
36		Retail - Other Retail - Of Which: SME	167	55	12	2	5	8	68.02%	145	74	16	2	5	11	67.89%	127	87	20	1	5	14	67.85%
37		Retail - Other Retail - Of Which: non-SME	697	160	7	2	19	5	69.91%	609	246	10	1	20	7	69.80%	538	314	13	1	18	9	69.77%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	76,771	15,405	1,354	26	192	551	40.67%	75,080	16,931	1,519	24	236	620	40.80%	73,484	18,344	1,702	22	331	697	40.94%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	1,893	0	0	0	0	0	-	1,893	0	0	0	0	0	-	1,893	0	0	0	0	0	-
44		Central governments	43	1	0	0	0	0	41.70%	42	1	0	0	0	0	41.73%	41	2	0	0	0	0	41.77%
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	308	6	0	0	0	0	44.05%	302	12	0	0	0	0	44.06%	300	14	0	0	0	0	44.06%
48		Corporates	3,507	4,943	1,131	2	152	233	20.64%	3,743	4,493	1,345	2	124	266	19.79%	3,934	4,132	1,515	2	97	293	19.31%
49		Corporates - Of Which: Specialised Lending	3,284	4,643	1,122	2	149	231	20.55%	3,526	4,194	1,329	2	121	262	19.68%	3,725	3,834	1,490	2	93	286	19.17%
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	40.88%	0	0	0	0	0	0	40.87%	0	0	0	0	0	0	40.87%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	5,751	4,950	1,131	2	152	234	20.64%	5,980	4,507	1,345	2	124	266	19.80%	6,167	4,149	1,515	2	97	293	19.32%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	319	1	0	0	0	0	40.00%	318	3	0	0	0	0	40.00%	316	4	0	0	0	0	40.00%
66		Regional governments or local authorities	7	1	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%
67		Public sector entities	60	20	0	0	0	0	35.70%	58	22	0	0	0	0	35.70%	55	25	0	0	0	0	35.70%
68		Institutions	3,034	181	0	0	0	0	29.76%	2,999	215	1	0	0	0	29.66%	2,957	257	1	0	0	0	29.52%
69		Corporates	1,442	2,045	408	1	36	97	23.84%	1,551	1,897	448	1	34	105	23.46%	1,603	1,807	486	1	31	113	23.19%
70		Corporates - Of Which: Specialised Lending	1,000	1,529	389	1	33	93	23.81%	1,114	1,383	421	1	29	98	23.37%	1,183	1,285	451	1	25	104	23.03%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	4,862	2,247	409	1	37	97	23.85%	4,932	2,137	449	1	34	105	23.48%	4,937	2,094	488	1	32	113	23.22%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	84	1	0	0	0	0	55.51%	83	3	0	0	0	0	50.23%	82	4	0	0	0	0	47.96%
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	27	1	0	0	0	0	41.31%	27	1	0	0	0	0	41.31%	26	2	0	0	0	0	41.31%
90		Corporates	1,629	735	36	1	68	9	25.16%	1,629	715	57	1	9	13	22.47%	1,621	704	76	1	10	16	21.53%
91		Corporates - Of Which: Specialised Lending	1,450	674	35	1	8	9	24.89%	1,450	655	54	1	8	12	21.99%	1,444	643	72	1	9	15	20.91%
92		Corporates - Of Which: SME	0	2	0	0	0	0	40.89%	0	2	0	0	0	0	40.88%	0	2	0	0	0	0	40.87%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	1,741	737	36	1	68	9	25.17%	1,739	719	57	1	9	13	22.48%	1,728	710	76	1	10	16	21.55%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	18	1	0	0	0	0	36.37%	18	1	0	0	0	0	36.37%	18	1	0	0	0	0	36.37%
111		Corporates	2,052	1,366	1,015	5	20	208	20.52%	2,056	1,331	1,049	5	16	223	21.24%	2,031	1,323	1,082	4	14	237	21.93%
112		Corporates - Of Which: Specialised Lending	1,302	831	85	4	16	29	33.75%	1,301	812	104	4	11	39	37.79%	1,284	809	124	4	9	51	40.69%
113		Corporates - Of Which: SME general corporates	14	61	1	0	1	0	39.94%	20	52	4	0	3	1	30.44%	24	46	7	0	3	2	28.77%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	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		TOTAL	2,071	1,368	1,015	5	20	208	20.52%	2,074	1,332	1,049	5	16	223	21.24%	2,049	1,324	1,082	4	14	237	21.93%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	381	20	0	0	0	0	16.71%	379	22	0	0	0	0	16.61%	373	28	0	0	0	0	16.56%
132		Corporates	1,171	821	19	1	6	3	15.98%	1,173	800	38	1	6	7	17.37%	1,163	791	57	1	6	11	18.63%
133		Corporates - Of Which: Specialised Lending	918	385	18	1	5	2	13.34%	919	366	35	1	4	5	14.58%	911	358	51	1	4	8	15.88%
134		Corporates - Of Which: SME general corporates	33	5	0	0	0	0	29.15%	32	6	0	0	0	0	27.89%	32	6	1	0	0	0	27.39%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	1,552	841	20	1	6	3	15.98%	1,552	823	38	1	6	7	17.37%	1,536	820	57	1	6	11	18.62%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	114	1	0	0	0	0	40.00%	113	3	0	0	0	0	40.00%	112	4	0	0	0	0	40.00%
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	61	34	0	0	0	0	30.70%	58	36	0	0	0	0	30.70%	57	37	0	0	0	0	30.70%
152		Institutions	555	40	0	0	0	0	18.50%	553	41	0	0	0	0	18.49%	545	49	0	0	0	0	18.48%
153		Corporates	487	260	14	0	4	3	24.00%	491	250	20	0	4	4	21.17%	491	243	26	0	3	5	19.83%
154		Corporates - Of Which: Specialised Lending	331	120	4	0	4	1	14.30%	340	107	8	0	3	1	14.33%	345	98	12	0	3	2	14.39%
155		Corporates - Of Which: SME general corporates	1	7	1	0	0	0	5.83%	1	6	2	0	0	0	5.82%	1	5	3	0	0	0	5.81%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	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	-
158		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	1,216	335	14	0	4	3	24.00%	1,215	330	20	0	4	4	21.23%	1,204	333	27	0	4	5	19.95%

2025 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	5	17	0	0	0	0	40.00%	4	18	0	0	0	0	40.00%	4	18	0	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	64	16	0	0	0	0	20.70%	60	21	0	0	0	0	20.70%	57	23	0	0	0	0	20.70%
173		Institutions	981	20	0	0	0	0	23.09%	967	34	0	0	0	0	23.02%	958	43	0	0	0	0	22.89%
174		Corporates	286	391	5	0	4	1	15.62%	334	339	9	0	3	1	15.39%	358	310	14	0	3	2	15.26%
175		Corporates - Of Which: Specialised Lending	217	332	4	0	3	1	17.64%	264	281	7	0	3	1	17.69%	289	253	11	0	3	2	17.88%
176		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178	SWEDEN	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
184		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	1,337	443	5	0	4	1	15.78%	1,364	411	10	0	4	1	15.58%	1,376	393	15	0	3	2	15.46%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	12	3	0	0	0	0	40.00%	9	6	0	0	0	0	40.00%	8	7	0	0	0	0	40.00%
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	66	14	0	0	1	0	35.70%	63	17	0	0	1	0	35.70%	60	20	1	0	1	0	35.70%
194		Institutions	229	13	0	0	0	0	9.30%	220	22	0	0	0	0	9.30%	218	23	0	0	0	0	9.27%
195		Corporates	307	322	4	0	2	1	17.88%	329	296	7	0	2	1	17.99%	341	281	10	0	2	2	18.01%
196		Corporates - Of Which: Specialised Lending	185	249	3	0	2	1	17.02%	207	224	6	0	2	1	17.01%	222	206	9	0	1	2	16.89%
197		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
199	BELGIUM	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
201		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	614	352	4	0	3	1	18.92%	622	341	7	0	3	1	19.14%	628	331	11	0	3	2	19.32%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	1,258	57	0	0	0	0	7.01%	1,234	81	0	0	0	0	7.01%	1,220	95	0	0	0	0	7.01%
216		Corporates	33	7	0	0	0	0	24.91%	32	8	0	0	0	0	24.91%	31	9	0	0	0	0	24.90%
217		Corporates - Of Which: Specialised Lending	33	7	0	0	0	0	24.91%	32	8	0	0	0	0	24.91%	31	9	0	0	0	0	24.90%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220	CANADA	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
222		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	1,291	64	0	0	0	0	11.12%	1,267	89	0	0	0	0	12.73%	1,250	104	1	0	0	0	13.40%

2025 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																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	31,106	0	0	0	0	0	-	31,106	0	0	0	0	0	-	31,106	0	0	0	0	0	-
2		Central governments	2,693	415	1	0	1	1	52.70%	2,514	593	2	0	1	1	52.25%	2,391	714	4	0	1	2	53.62%
3		Regional governments or local authorities	18,097	3,289	2	1	2	1	40.03%	16,765	4,619	4	1	3	2	40.03%	15,833	5,547	7	1	3	3	40.03%
4		Public sector entities	254	125	1	0	2	0	32.06%	207	171	2	0	3	1	31.74%	186	190	4	0	4	1	31.76%
5		Institutions	6,690	5,048	20	4	18	8	38.07%	6,102	5,611	46	3	15	17	36.84%	6,465	5,226	67	2	11	24	36.04%
6		Corporates	29,608	28,656	4,702	84	695	1,562	33.21%	26,357	30,749	5,859	52	797	1,923	32.82%	25,226	30,915	6,824	45	1,043	2,223	32.58%
7		Corporates - Of Which: Specialised Lending	13,116	12,462	2,338	54	456	697	29.83%	11,556	13,197	3,164	34	547	935	29.56%	11,302	12,758	3,857	30	516	1,134	29.40%
8		Corporates - Of Which: SME general corporates	1,204	2,949	120	4	46	57	47.84%	1,153	2,935	186	3	77	81	43.73%	1,161	2,874	237	2	155	100	41.95%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	3,985	1,157	83	19	115	41	49.34%	2,971	2,120	133	11	149	66	49.24%	2,448	2,604	173	8	114	85	49.23%
11		Retail - Secured by residential estate property	2,585	730	54	9	67	20	37.55%	1,927	1,355	87	5	87	33	37.49%	1,585	1,671	112	4	68	42	37.49%
12		Retail - Qualifying Revolving	583	166	7	3	9	5	67.79%	438	306	12	2	11	8	67.73%	363	376	17	1	7	11	67.73%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	816	261	22	6	39	16	72.51%	606	460	34	4	50	25	72.41%	499	557	43	3	39	31	72.41%
15		Retail - Other Retail - Of Which: SME	157	64	14	3	8	10	71.69%	114	100	20	2	10	14	71.51%	93	116	25	2	7	18	71.48%
16		Retail - Other Retail - Of Which: non-SME	659	197	8	3	31	6	73.83%	492	360	14	2	40	10	73.71%	406	442	18	1	31	13	73.71%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	92,432	38,691	4,808	107	833	1,612	33.52%	86,021	43,863	6,047	66	968	2,009	33.23%	83,656	45,196	7,079	57	1,176	2,339	33.04%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	29,212	0	0	0	0	0	-	29,212	0	0	0	0	0	-	29,212	0	0	0	0	0	-
23		Central governments	2,065	374	0	0	0	0	40.00%	1,913	526	0	0	0	0	40.00%	1,807	632	1	0	0	0	40.00%
24		Regional governments or local authorities	18,091	3,277	2	1	2	1	40.00%	16,760	4,606	4	1	3	2	40.00%	15,829	5,534	7	1	3	3	40.00%
25		Public sector entities	27	18	0	0	0	0	20.70%	20	24	0	0	0	0	20.70%	17	27	0	0	0	0	20.70%
26		Institutions	1,391	1,090	2	0	2	0	23.02%	1,238	1,240	5	0	2	1	22.65%	1,301	1,174	7	0	1	2	22.38%
27		Corporates	16,880	14,523	1,353	41	179	601	44.42%	15,235	15,877	1,644	24	261	733	44.59%	14,304	16,567	1,886	21	536	842	44.63%
28		Corporates - Of Which: Specialised Lending	2,887	1,366	32	16	42	21	65.83%	2,684	1,515	86	10	49	57	66.41%	2,524	1,630	131	8	50	86	65.28%
29		Corporates - Of Which: SME general corporates	1,156	2,838	111	4	41	54	48.70%	1,105	2,835	166	3	70	75	45.06%	1,113	2,783	210	2	149	91	43.41%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	3,985	1,157	83	19	115	41	49.34%	2,971	2,120	133	11	149	66	49.24%	2,448	2,604	173	8	114	85	49.23%
32		Retail - Secured by residential estate property	2,585	730	54	9	67	20	37.55%	1,927	1,355	87	5	87	33	37.49%	1,585	1,671	112	4	68	42	37.49%
33		Retail - Qualifying Revolving	583	166	7	3	9	5	67.79%	438	306	12	2	11	8	67.73%	363	376	17	1	7	11	67.73%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	816	261	22	6	39	16	72.51%	606	460	34	4	50	25	72.41%	499	557	43	3	39	31	72.41%
36		Retail - Other Retail - Of Which: SME	157	64	14	3	8	10	71.69%	114	100	20	2	10	14	71.51%	93	116	25	2	7	18	71.48%
37		Retail - Other Retail - Of Which: non-SME	659	197	8	3	31	6	73.83%	492	360	14	2	40	10	73.71%	406	442	18	1	31	13	73.71%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	71,651	20,439	1,440	60	299	643	44.66%	67,349	24,394	1,787	35	415	802	44.87%	64,918	26,538	2,074	30	654	931	44.92%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	1,893	0	0	0	0	0	-	1,893	0	0	0	0	0	-	1,893	0	0	0	0	0	-
44		Central governments	43	1	0	0	0	0	41.70%	42	1	0	0	0	0	41.73%	41	2	0	0	0	0	41.77%
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	211	103	0	0	0	0	44.05%	181	133	1	0	0	0	44.05%	201	112	1	0	0	0	44.04%
48		Corporates	2,990	5,130	1,461	8	225	388	26.56%	2,479	5,221	1,882	4	234	484	25.70%	2,759	4,655	2,168	4	181	549	25.34%
49		Corporates - Of Which: Specialised Lending	2,825	4,783	1,441	7	221	384	26.64%	2,339	4,861	1,848	4	230	476	25.76%	2,619	4,308	2,123	4	177	539	25.39%
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	40.88%	0	0	0	0	0	0	40.87%	0	0	0	0	0	0	40.87%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	5,136	5,234	1,462	8	225	388	26.56%	4,594	5,355	1,883	4	234	484	25.70%	4,894	4,770	2,169	4	181	550	25.34%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	316	4	0	0	0	0	40.00%	311	9	0	0	0	0	40.00%	308	13	0	0	0	0	40.00%
66		Regional governments or local authorities	6	1	0	0	0	0	40.00%	5	2	0	0	0	0	40.00%	4	3	0	0	0	0	40.00%
67		Public sector entities	54	26	0	0	0	0	35.70%	46	33	0	0	0	0	35.70%	41	38	1	0	1	0	35.70%
68		Institutions	1,824	1,388	3	0	5	1	30.32%	1,686	1,522	7	0	5	2	30.33%	1,796	1,409	10	0	3	3	30.30%
69		Corporates	1,316	2,146	433	4	63	117	26.91%	1,144	2,228	523	3	80	141	26.90%	1,066	2,219	610	2	89	164	26.89%
70		Corporates - Of Which: Specialised Lending	919	1,589	410	3	57	111	27.00%	801	1,633	484	2	72	130	26.93%	745	1,618	556	2	78	149	26.87%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	3,517	3,565	436	4	68	118	26.94%	3,193	3,795	530	3	86	143	26.95%	3,216	3,682	621	2	93	167	26.96%

2025 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																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	84	1	0	0	0	0	55.51%	83	3	0	0	0	0	50.23%	82	4	0	0	0	0	49.19%
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	20	8	0	0	0	0	41.31%	19	8	0	0	0	0	41.31%	20	8	0	0	0	0	41.31%
90		Corporates	1,596	759	46	2	87	13	29.15%	1,516	797	87	2	19	22	25.68%	1,458	812	131	1	21	32	24.52%
91		Corporates - Of Which: Specialised Lending	1,428	687	44	2	14	13	29.00%	1,362	715	83	2	18	21	25.31%	1,310	726	124	1	20	30	24.08%
92		Corporates - Of Which: SME	0	2	0	0	0	0	40.89%	0	2	0	0	0	0	40.88%	0	2	0	0	0	0	40.87%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	1,701	768	46	2	87	13	29.16%	1,618	809	87	2	20	22	25.71%	1,560	824	131	2	21	32	24.55%

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																				
			31/12/2025							31/12/2026							31/12/2027						
106	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	12	7	0	0	0	0	36.37%	12	7	0	0	0	0	36.37%	12	7	0	0	0	0	36.37%
111		Corporates	1,980	1,421	1,034	15	33	301	29.14%	1,819	1,503	1,113	9	41	341	30.65%	1,731	1,526	1,179	8	40	372	31.56%
112		Corporates - Of Which: Specialised Lending	1,259	861	97	13	28	43	44.20%	1,144	926	148	7	33	74	50.33%	1,077	947	194	6	33	99	51.38%
113		Corporates - Of Which: SME general corporates	13	62	1	0	1	0	39.32%	15	55	6	0	3	2	29.10%	17	49	9	0	3	3	28.12%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	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		TOTAL	1,992	1,428	1,034	15	33	301	29.14%	1,831	1,510	1,113	9	41	341	30.65%	1,743	1,533	1,179	8	40	372	31.56%

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																				
			31/12/2025							31/12/2026							31/12/2027						
127	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	198	203	0	0	0	0	18.24%	186	214	1	0	0	0	18.26%	194	206	2	0	0	0	18.13%
132		Corporates	1,127	856	28	4	12	8	27.25%	1,031	912	68	3	19	20	29.48%	972	934	106	2	22	32	29.99%
133		Corporates - Of Which: Specialised Lending	880	414	26	4	9	6	25.25%	794	465	61	3	15	17	27.49%	738	487	94	2	19	26	28.14%
134		Corporates - Of Which: SME general corporates	32	6	0	0	0	0	28.21%	30	7	1	0	0	0	27.27%	28	9	1	0	0	0	27.00%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	1,325	1,059	29	5	12	8	27.13%	1,217	1,126	69	3	19	20	29.33%	1,166	1,140	107	2	22	32	29.82%

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																				
			31/12/2025							31/12/2026							31/12/2027						
148	AUSTRIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	111	5	0	0	0	0	40.00%	97	19	0	0	0	0	40.00%	88	27	0	0	0	0	40.00%
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	53	41	0	0	0	0	30.70%	45	50	0	0	0	0	30.70%	40	54	1	0	1	0	30.70%
152		Institutions	297	297	1	0	1	0	18.52%	301	292	2	0	1	0	18.55%	326	265	3	0	1	1	18.57%
153		Corporates	456	287	17	1	7	4	25.41%	379	348	33	1	10	8	23.45%	346	364	50	0	12	12	22.95%
154		Corporates - Of Which: Specialised Lending	311	138	7	1	6	1	22.45%	252	185	18	0	9	4	22.50%	228	197	31	0	11	7	22.55%
155		Corporates - Of Which: SME general corporates	1	8	1	0	0	0	5.82%	1	6	3	0	0	0	5.81%	0	5	5	0	0	0	5.81%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	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	-
158		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	917	630	18	1	8	5	25.15%	821	708	36	1	12	8	23.26%	801	710	54	0	13	12	22.80%

2025 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																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	0	0	0	0	0	-	0	0	0	0	0	0	-
170	SWEDEN	Central governments	5	17	0	0	0	0	40.00%	3	18	0	0	0	0	40.00%	2	19	0	0	0	0	40.00%
171	SWEDEN	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172	SWEDEN	Public sector entities	57	23	0	0	0	0	20.70%	46	34	0	0	0	0	20.70%	43	37	0	0	0	0	20.70%
173	SWEDEN	Institutions	660	341	1	0	1	0	23.55%	588	411	2	0	1	0	23.27%	609	389	2	0	0	1	23.13%
174	SWEDEN	Corporates	249	424	8	0	6	2	19.90%	209	453	21	0	10	4	19.94%	190	455	36	0	12	7	20.33%
175	SWEDEN	Corporates - Of Which: Specialised Lending	185	362	6	0	5	1	22.95%	151	385	17	0	9	4	22.79%	136	386	30	0	11	7	22.76%
176	SWEDEN	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177	SWEDEN	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178	SWEDEN	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179	SWEDEN	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180	SWEDEN	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
181	SWEDEN	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182	SWEDEN	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183	SWEDEN	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
184	SWEDEN	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185	SWEDEN	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186	SWEDEN	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187	SWEDEN	Securitisation																					
188	SWEDEN	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189	SWEDEN	TOTAL	971	805	9	0	7	2	20.19%	846	916	22	0	11	5	20.19%	845	901	39	0	12	8	20.51%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191	BELGIUM	Central governments	9	6	0	0	0	0	40.00%	5	10	0	0	0	0	40.00%	3	12	0	0	0	0	40.00%
192	BELGIUM	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193	BELGIUM	Public sector entities	63	18	0	0	1	0	35.70%	50	30	1	0	2	0	35.70%	45	34	2	0	2	1	35.70%
194	BELGIUM	Institutions	134	108	0	0	0	0	9.25%	111	131	0	0	0	0	9.31%	130	111	1	0	0	0	9.41%
195	BELGIUM	Corporates	281	345	6	0	3	1	24.58%	247	370	15	0	5	4	24.45%	226	380	26	0	7	6	24.20%
196	BELGIUM	Corporates - Of Which: Specialised Lending	170	262	5	0	3	1	24.06%	154	270	14	0	5	3	23.79%	145	269	24	0	6	6	23.49%
197	BELGIUM	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198	BELGIUM	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
199	BELGIUM	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200	BELGIUM	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
201	BELGIUM	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
202	BELGIUM	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203	BELGIUM	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
204	BELGIUM	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
205	BELGIUM	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	-
206	BELGIUM	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207	BELGIUM	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208	BELGIUM	Securitisation																					
209	BELGIUM	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210	BELGIUM	TOTAL	487	477	6	0	4	2	24.76%	412	541	17	0	7	4	24.70%	403	538	29	0	9	7	24.50%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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	0	0	0	0	0	-	0	0	0	0	0	0	-
212	CANADA	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213	CANADA	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214	CANADA	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215	CANADA	Institutions	701	614	1	0	0	0	7.01%	651	662	2	0	0	0	7.01%	691	621	4	0	0	0	7.01%
216	CANADA	Corporates	33	7	0	0	0	0	24.90%	32	8	0	0	0	0	24.90%	31	9	0	0	0	0	24.90%
217	CANADA	Corporates - Of Which: Specialised Lending	33	7	0	0	0	0	24.90%	32	8	0	0	0	0	24.90%	31	9	0	0	0	0	24.90%
218	CANADA	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219	CANADA	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220	CANADA	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221	CANADA	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
222	CANADA	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
223	CANADA	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224	CANADA	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
225	CANADA	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
226	CANADA	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	-
227	CANADA	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228	CANADA	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229	CANADA	Securitisation																					
230	CANADA	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231	CANADA	TOTAL	734	620	1	0	0	0	7.90%	683	670	3	0	0	0	8.35%	721	630	4	0	0	0	8.67%

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

eba European Banking Authority

2025 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
			Restated										
			31/12/2024*										
			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**	0	0	0	0	0	0	0	0	0	0	0.00%
2		**Central governments**	2,728	0	10	0	2,722	0	0	0	0	0	0.00%
3		**Regional governments or local authorities**	15,672	0	388	0	15,181	51	0	0	0	0	0.00%
4		**Public sector entities**	2,260	0	117	0	2,567	1	0	0	0	0	0.00%
5		**Multilateral Development Banks**	201	0	0	0	117	84	0	0	0	0	0.00%
6		**International Organisations**	1,005	0	0	0	1,005	0	0	0	0	0	0.00%
7		**Institutions**	15,541	0	1,134	0	12,787	177	0	1	0	0	0.00%
8		**Corporates**	5,367	76	4,833	99	3,027	1,766	98	4	30	71	72.94%
9		of which: Other - SME	1,130	3	1,046	2	146	984	36	0	14	34	92.94%
10		of which: Specialised Lending	1,225	0	1,523	0	770	426	0	3	9	0	0.00%
11		**Retail**	557	5	464	4	364	192	9	0	3	5	57.55%
12		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
13		**Secured by mortgages on immovable property and ADC exposures**	1,826	68	827	71	917	911	321	0	1	249	77.48%
14		of which: Residential immovable property	1,453	8	420	11	572	880	8	0	1	0	3.35%
15		of which: Commercial immovable property	374	60	408	60	345	31	313	0	0	249	79.46%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
17		**Subordinated debt exposures**	1	0	2	0	0	0	0	0	0	0	0.00%
18		**Covered bonds**	377	0	5	0	377	0	0	0	0	0	0.00%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	132	0	52	0	0	0	0	0	0	0	0.00%
21		**Equity**	1,658	0	2,507	0	0	27	0	0	0	0	0.00%
22		**Securitisation**											
23		**Other exposures**	78	0	77	0	8	70	0	0	0	0	0.00%
24		**TOTAL**	**47,404**	**149**	**10,415**	**173**	**39,072**	**3,279**	**428**	**6**	**35**	**325**	**76.03%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			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							
25	GERMANY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
26		**Central governments**	2,305	0	0	0	2,299	0	0	0	0	0	0.00%
27		**Regional governments or local authorities**	13,993	0	10	0	13,993	0	0	0	0	0	0.00%
28		**Public sector entities**	2,259	0	116	0	2,128	1	0	0	0	0	0.00%
29		**Multilateral Development Banks**	13	0	0	0	13	0	0	0	0	0	0.00%
30		**International Organisations**	327	0	0	0	327	0	0	0	0	0	0.00%
31		**Institutions**	13,286	0	1,029	0	10,959	177	0	1	0	0	0.00%
32		**Corporates**	2,283	6	2,247	5	688	1,460	61	1	26	53	86.05%
33		of which: Other - SME	1,061	3	997	2	139	922	36	0	14	34	92.94%
34		of which: Specialised Lending	397	0	515	0	146	227	0	0	6	0	0.00%
35		**Retail**	552	5	460	4	364	187	9	0	3	5	56.82%
36		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
37		**Secured by mortgages on immovable property and ADC exposures**	1,610	68	594	70	768	842	110	0	1	42	38.31%
38		of which: Residential immovable property	1,380	8	394	11	565	815	8	0	1	0	3.35%
39		of which: Commercial immovable property	229	60	200	60	203	27	102	0	0	42	41.18%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		**Subordinated debt exposures**	1	0	1	0	0	0	0	0	0	0	0.00%
42		**Covered bonds**	372	0	4	0	372	0	0	0	0	0	0.00%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	40	0	4	0	0	0	0	0	0	0	0.00%
45		**Equity**	1,229	0	1,666	0	0	27	0	0	0	0	0.00%
46		**Securitisation**											
47		**Other exposures**	73	0	73	0	7	66	0	0	0	0	0.00%
48		**TOTAL**	**38,341**	**79**	**6,207**	**79**	**31,918**	**2,759**	**180**	**3**	**31**	**100**	**55.44%**

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

2025 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

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

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

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

			Restated										
			31/12/2024*										
			Exposure values		Risk 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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
146		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	23	0	10	0	23	0	0	0	0	0	0.00%
152		Corporates	180	22	194	22	146	33	37	0	0	19	50.84%
153		of which: Other - SME	37	0	24	0	4	33	0	0	0	0	0.00%
154		of which: Specialised Lending	66	0	99	0	65	0	0	0	0	0	0.00%
155		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	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)	2	0	2	0	0	0	0	0	0	0	0.00%
165		Equity	2	0	4	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		TOTAL	**208**	**22**	**209**	**22**	**169**	**33**	**37**	**0**	**0**	**19**	**50.84%**

2025 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	AUSTRIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
170		**Central governments**	48	0	0	0	48	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	538	0	108	0	507	32	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**	0	0	0	0	0	0	0	0	0	0	0.00%
176		**Corporates**	205	0	204	0	156	53	0	0	1	0	0.00%
177		of which: Other - SME	1	0	1	0	0	1	0	0	0	0	0.00%
178		of which: Specialised Lending	46	0	68	0	2	52	0	0	1	0	0.00%
179		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
180		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
181		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
186		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
187		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
188		**Collective investments undertakings (CIU)**	3	0	2	0	0	0	0	0	0	0	0.00%
189		**Equity**	1	0	2	0	0	0	0	0	0	0	0.00%
190		**Securitisation**											
191		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
192		**TOTAL**	**795**	**0**	**316**	**0**	**710**	**85**	**0**	**0**	**1**	**0**	**0.00%**

			Restated										
			31/12/2024*										
			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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
193	SWEDEN	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
194		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
195		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
196		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
197		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
198		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
199		**Institutions**	2	0	0	0	2	0	0	0	0	0	0.00%
200		**Corporates**	26	0	39	0	25	0	0	0	0	0	0.00%
201		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	26	0	39	0	25	0	0	0	0	0	0.00%
203		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
204		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
205		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
210		**Covered bonds**	5	0	1	0	5	0	0	0	0	0	0.00%
211		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
212		**Collective investments undertakings (CIU)**	3	0	3	0	0	0	0	0	0	0	0.00%
213		**Equity**	1	0	1	0	0	0	0	0	0	0	0.00%
214		**Securitisation**											
215		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
216		**TOTAL**	**36**	**0**	**45**	**0**	**32**	**0**	**0**	**0**	**0**	**0**	**0.00%**

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

			Restated										
			31/12/2024*										
			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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
241	CANADA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
242		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
243		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
244		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
245		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
246		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
247		**Institutions**	33	0	12	0	33	0	0	0	0	0	0.00%
248		**Corporates**	366	0	247	0	301	0	0	0	0	0	0.00%
249		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
251		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
252		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
253		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
254		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
258		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
259		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
260		**Collective investments undertakings (CIU)**	1	0	0	0	0	0	0	0	0	0	0.00%
261		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
262		**Securitisation**											
263		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
264		**TOTAL**	**400**	**0**	**259**	**0**	**335**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2025 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																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	2,519	202	0	0	0	0	40.21%	2,469	251	1	0	0	0	40.14%	2,427	293	2	0	0	1	40.09%
3		Regional governments or local authorities	14,832	400	1	1	0	1	39.14%	14,553	677	3	1	0	1	39.09%	14,316	912	5	1	0	2	39.11%
4		Public sector entities	2,553	14	1	0	0	0	37.86%	2,545	21	2	0	0	1	38.06%	2,537	28	2	0	0	1	38.24%
5		Multilateral Development Banks	116	85	0	0	0	0	42.04%	114	87	0	0	0	0	42.08%	112	89	0	0	0	0	42.12%
6		International Organisations	969	34	2	0	0	1	41.70%	973	30	3	0	0	1	42.45%	957	44	3	0	0	1	42.85%
7		Institutions	12,433	526	5	1	1	2	39.83%	12,135	819	10	1	2	4	39.83%	11,857	1,090	16	1	3	6	39.85%
8		Corporates	2,824	1,921	145	3	49	88	60.45%	2,698	1,997	195	3	49	104	53.27%	2,576	2,064	250	3	51	121	48.25%
9		of which: Other - SME	197	911	59	1	28	43	72.68%	218	870	78	1	26	51	64.56%	226	843	97	1	25	58	60.00%
10		of which: Specialised Lending	684	499	14	2	12	4	28.88%	630	536	31	1	14	9	28.09%	574	572	51	1	16	14	27.54%
11		Retail	395	153	17	0	1	6	35.51%	398	146	21	0	1	6	30.28%	397	145	23	0	1	7	28.93%
12		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%
13		Secured by mortgages on immovable property and ADC exposures	980	805	365	0	7	251	68.81%	1,001	762	387	0	6	252	65.20%	1,002	750	398	0	6	253	63.70%
14		of which: Residential immovable property	678	733	50	0	6	2	3.98%	718	672	71	0	6	3	4.25%	740	641	80	0	6	4	4.57%
15		of which: Commercial immovable property	302	73	315	0	1	249	79.16%	283	90	316	0	1	249	78.88%	263	108	318	0	1	250	78.56%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	361	15	2	1	0	1	38.66%	345	28	4	1	0	1	38.80%	331	40	6	1	1	2	38.93%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		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%
21		Equity	1	26	0	0	0	0	40.96%	1	25	1	0	0	0	40.95%	2	24	1	0	0	0	40.94%
22		Securitisation																					
23		Other exposures	9	68	1	0	1	0	40.89%	11	65	2	0	1	1	40.88%	12	63	3	0	1	1	40.87%
24		TOTAL	**37,991**	**4,248**	**539**	**7**	**60**	**350**	**64.85%**	**37,243**	**4,907**	**628**	**7**	**61**	**373**	**59.31%**	**36,528**	**5,541**	**709**	**6**	**65**	**396**	**55.85%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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
25	GERMANY	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%
26		Central governments	2,249	50	0	0	0	0	40.00%	2,211	87	0	0	0	0	40.00%	2,178	120	1	0	0	0	40.00%
27		Regional governments or local authorities	13,688	304	1	0	0	0	40.00%	13,460	530	2	0	0	1	40.00%	13,256	733	4	0	0	2	40.00%
28		Public sector entities	2,122	6	1	0	0	0	40.40%	2,122	6	1	0	0	0	40.40%	2,121	6	1	0	0	1	40.40%
29		Multilateral Development Banks	13	0	0	0	0	0	41.70%	13	0	0	0	0	0	41.73%	12	1	0	0	0	0	41.77%
30		International Organisations	320	6	1	0	0	0	41.70%	314	11	1	0	0	1	41.73%	309	16	2	0	0	1	41.77%
31		Institutions	10,644	489	3	1	1	1	39.69%	10,380	749	7	1	2	3	39.67%	10,132	991	12	1	2	5	39.67%
32		Corporates	707	1,407	95	1	41	66	69.54%	707	1,376	126	1	39	78	62.26%	693	1,361	156	1	39	90	57.92%
33		of which: Other - SME	188	852	58	1	27	42	73.23%	207	813	76	1	25	50	65.21%	215	789	94	1	24	57	60.65%
34		of which: Specialised Lending	137	231	5	0	6	2	39.11%	128	235	11	0	6	4	38.92%	117	239	17	0	7	7	38.75%
35		Retail	394	148	17	0	1	6	34.92%	397	141	21	0	1	6	29.76%	397	140	23	0	1	6	28.44%
36		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%
37		Secured by mortgages on immovable property and ADC exposures	836	733	151	0	5	44	28.76%	861	687	172	0	5	44	25.79%	867	673	181	0	5	45	24.76%
38		of which: Residential immovable property	669	670	49	0	5	2	3.22%	708	612	69	0	5	2	3.19%	728	584	77	0	5	2	3.19%
39		of which: Commercial immovable property	166	63	102	0	0	42	41.05%	153	75	103	0	0	42	40.90%	139	89	104	0	0	42	40.72%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	356	14	2	1	0	1	38.66%	341	28	4	1	0	1	38.80%	327	40	6	1	1	2	38.93%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	1	26	0	0	0	0	40.96%	1	25	1	0	0	0	40.95%	2	24	1	0	0	0	40.94%
46		Securitisation																					
47		Other exposures	9	63	1	0	1	0	40.89%	10	61	2	0	1	1	40.88%	12	59	3	0	1	1	40.87%
48		TOTAL	**31,339**	**3,246**	**272**	**4**	**50**	**119**	**43.75%**	**30,818**	**3,701**	**338**	**4**	**49**	**136**	**40.41%**	**30,306**	**4,162**	**389**	**4**	**50**	**153**	**39.40%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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
49	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%
50		Central governments	21	0	0	0	0	0	41.70%	21	1	0	0	0	0	41.73%	20	1	0	0	0	0	41.77%
51		Regional governments or local authorities	136	4	0	0	0	0	30.70%	132	8	0	0	0	0	30.70%	129	11	0	0	0	0	30.70%
52		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%
53		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%
54		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%
55		Institutions	50	1	0	0	0	0	40.17%	49	1	0	0	0	0	40.28%	49	2	0	0	0	0	40.38%
56		Corporates	427	88	3	0	1	0	10.86%	398	113	8	0	1	1	10.58%	382	122	14	0	1	1	10.38%
57		of which: Other - SME	1	4	0	0	0	0	40.89%	1	4	0	0	0	0	40.88%	1	4	0	0	0	0	40.87%
58		of which: Specialised Lending	86	35	2	0	0	0	9.94%	72	46	6	0	1	1	9.96%	61	52	10	0	1	1	9.99%
59		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	116	5	212	0	0	207	97.57%	110	9	213	0	0	207	97.30%	106	13	214	0	0	207	97.03%
62		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	116	5	212	0	0	207	97.57%	110	9	213	0	0	207	97.30%	106	13	214	0	0	207	97.03%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	**751**	**98**	**215**	**0**	**1**	**207**	**96.31%**	**711**	**132**	**221**	**0**	**1**	**208**	**94.16%**	**686**	**150**	**228**	**0**	**1**	**209**	**91.56%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
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	FRANCE	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%
74		Central governments	73	0	0	0	0	0	40.00%	72	1	0	0	0	0	40.00%	72	1	0	0	0	0	40.00%
75		Regional governments or local authorities	168	2	0	0	0	0	40.00%	166	4	0	0	0	0	40.00%	164	5	0	0	0	0	40.00%
76		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%
77		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%
78		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%
79		Institutions	19	0	0	0	0	0	40.17%	18	1	0	0	0	0	40.28%	18	1	0	0	0	0	40.38%
80		Corporates	182	75	1	0	0	0	24.15%	160	96	1	0	0	0	24.87%	147	108	2	0	1	1	24.96%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	60	46	0	0	0	0	10.83%	51	54	0	0	0	0	10.54%	42	63	1	0	0	0	10.24%
83		Retail	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%
84		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%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		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%
91		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%
92		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%
93		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%
94		Securitisation																					
95		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%
96		TOTAL	441	78	1	0	0	0	26.14%	416	101	1	0	0	0	26.44%	401	115	3	0	1	1	26.22%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
97	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%
98		Central governments	76	1	0	0	0	0	41.70%	74	3	0	0	0	0	41.73%	73	4	0	0	0	0	41.77%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	1,624	23	1	0	0	0	40.17%	1,601	46	2	0	0	1	40.28%	1,578	68	3	0	1	1	40.38%
104		Corporates	184	24	1	0	1	0	33.46%	179	26	3	0	1	1	33.30%	174	29	6	0	2	2	33.18%
105		of which: Other - SME	2	12	0	0	0	0	40.89%	2	12	0	0	0	0	40.88%	2	11	1	0	0	0	40.87%
106		of which: Specialised Lending	106	11	1	0	1	0	32.30%	102	14	3	0	1	1	32.30%	96	18	5	0	1	2	32.29%
107		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		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%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	1,884	48	3	1	1	1	36.58%	1,854	74	6	1	2	2	36.33%	1,824	101	9	1	2	3	36.14%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)																					
121	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%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates	105	75	3	0	3	1	26.50%	103	74	6	0	3	1	26.32%	98	75	9	0	3	2	26.18%
129		of which: Other - SME	1	2	0	0	0	0	39.34%	1	1	0	0	0	0	29.39%	1	1	0	0	0	0	28.34%
130		of which: Specialised Lending	61	69	2	0	3	1	26.62%	61	67	5	0	3	1	26.62%	58	67	8	0	3	2	26.62%
131		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		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%
133		Secured by mortgages on immovable property and ADC exposures	19	1	0	0	0	0	23.23%	18	1	0	0	0	0	24.80%	18	2	0	0	0	0	26.18%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	19	1	0	0	0	0	23.23%	18	1	0	0	0	0	24.80%	18	2	0	0	0	0	26.18%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		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%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		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%
141		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%
142		Securitisation																					
143		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%
144		TOTAL	124	75	3	0	3	1	26.42%	121	75	6	0	3	1	26.28%	116	77	9	0	3	2	26.18%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	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%
146		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%
147		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%
148		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%
149		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%
150		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%
151		Institutions	23	0	0	0	0	0	40.17%	22	1	0	0	0	0	40.28%	22	1	0	0	0	0	40.38%
152		Corporates	118	59	38	0	1	19	49.90%	111	64	40	0	1	20	48.70%	103	69	43	0	2	20	47.31%
153		of which: Other - SME	4	32	1	0	0	0	40.89%	5	30	1	0	0	0	40.88%	6	29	2	0	0	1	40.87%
154		of which: Specialised Lending	55	9	1	0	0	0	26.62%	52	12	2	0	0	0	26.62%	48	14	3	0	0	1	26.62%
155		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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		TOTAL	141	59	38	0	1	19	49.89%	133	64	40	0	1	20	48.70%	125	70	43	0	2	20	47.30%

eba European Banking Authority

2025 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																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	AUSTRIA	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	47	1	0	0	0	0	40.00%	47	1	0	0	0	0	40.00%	46	1	0	0	0	0	40.00%
171		Regional governments or local authorities	516	22	0	0	0	0	40.00%	513	26	0	0	0	0	40.00%	509	29	0	0	0	0	40.00%
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	136	71	1	0	1	0	18.11%	126	79	2	0	1	0	16.87%	117	87	4	0	1	1	15.82%
177		of which: Other - SME	0	1	0	0	0	0	40.89%	0	1	0	0	0	0	40.88%	0	1	0	0	0	0	40.87%
178		of which: Specialised Lending	4	50	0	0	1	0	26.62%	4	50	1	0	1	0	26.62%	4	49	1	0	1	0	26.62%
179		Retail	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%
180		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%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		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%
187		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%
188		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%
189		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%
190		Securitisation																					
191		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%
192		TOTAL	700	94	1	0	1	0	19.64%	686	107	2	0	1	0	18.24%	673	118	4	0	1	1	17.04%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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
193	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%
194		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		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%
196		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%
197		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%
198		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%
199		Institutions	2	0	0	0	0	0	40.17%	2	0	0	0	0	0	40.28%	2	0	0	0	0	0	40.38%
200		Corporates	23	2	0	0	0	0	26.62%	21	3	1	0	0	0	26.62%	20	4	1	0	0	0	26.62%
201		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	23	2	0	0	0	0	26.62%	21	3	1	0	0	0	26.62%	20	4	1	0	0	0	26.62%
203		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		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%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	5	0	0	0	0	0	38.66%	4	0	0	0	0	0	38.80%	4	1	0	0	0	0	38.93%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		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%
213		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%
214		Securitisation																					
215		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%
216		TOTAL	29	2	0	0	0	0	27.64%	27	3	1	0	0	0	27.54%	26	5	1	0	0	0	27.47%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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
217	BELGIUM	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%
218		Central governments	50	15	0	0	0	0	40.00%	41	24	0	0	0	0	40.00%	35	29	0	0	0	0	40.00%
219		Regional governments or local authorities	224	66	0	0	0	0	40.00%	182	107	0	0	0	0	40.00%	158	132	0	0	0	0	40.00%
220		Public sector entities	430	8	0	0	0	0	31.91%	422	15	0	0	0	0	33.08%	415	22	1	0	0	0	34.08%
221		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%
222		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%
223		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%
224		Corporates	33	2	0	0	0	0	38.82%	32	3	0	0	0	0	38.94%	31	4	1	0	0	0	39.05%
225		of which: Other - SME	0	1	0	0	0	0	40.89%	0	1	0	0	0	0	40.88%	0	1	0	0	0	0	40.87%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%
228		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%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		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%
235		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%
236		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%
237		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%
238		Securitisation																					
239		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%
240		TOTAL	737	91	1	0	0	0	35.77%	678	149	1	0	0	0	36.42%	639	187	2	0	0	1	36.89%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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
241	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%
242		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	33	0	0	0	0	0	40.17%	32	1	0	0	0	0	40.28%	32	1	0	0	0	0	40.38%
248		Corporates	277	23	1	0	0	0	15.55%	258	41	2	0	0	0	14.98%	238	58	5	0	0	1	14.51%
249		of which: Other - SME	0	0	0	0	0	0	40.96%	0	0	0	0	0	0	40.95%	0	0	0	0	0	0	40.94%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
252		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
254		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		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%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	310	23	1	0	0	0	16.16%	291	41	2	0	0	0	15.44%	270	60	5	0	0	1	14.86%

2025 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale

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																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	2,201	520	1	0	1	0	40.00%	2,031	690	1	0	1	0	39.88%	1,916	803	2	0	1	1	39.86%
3		Regional governments or local authorities	12,898	2,333	2	1	1	1	39.21%	11,859	3,370	3	1	1	1	39.08%	11,160	4,066	7	1	1	3	37.07%
4		Public sector entities	2,552	14	1	0	0	0	38.00%	2,544	21	3	0	0	1	38.15%	2,536	28	3	0	0	1	38.28%
5		Multilateral Development Banks	82	119	0	0	0	0	43.25%	78	123	0	0	0	0	43.24%	79	122	0	0	0	0	43.20%
6		International Organisations	849	154	2	0	0	1	41.70%	807	195	3	1	0	1	42.51%	772	227	5	1	0	2	46.12%
7		Institutions	7,689	5,265	9	2	12	3	38.24%	7,103	5,838	22	1	14	8	38.21%	7,121	5,810	32	1	13	12	38.19%
8		Corporates	2,414	2,230	246	13	88	120	48.76%	2,172	2,284	435	6	84	186	42.75%	2,091	2,244	555	5	75	227	40.96%
9		of which: Other - SME	181	901	84	3	53	53	63.11%	186	824	156	2	46	82	52.47%	185	777	204	2	40	101	49.62%
10		of which: Specialised Lending	603	525	68	8	16	21	30.11%	497	558	142	3	18	44	30.71%	455	560	181	2	17	55	30.60%
11		Retail	366	181	19	0	2	6	33.22%	329	207	29	0	3	7	25.53%	311	218	36	0	3	8	22.41%
12		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%
13		Secured by mortgages on immovable property and ADC exposures	911	864	375	1	10	252	67.23%	822	903	425	1	11	255	60.02%	779	908	464	1	11	257	55.50%
14		of which: Residential immovable property	611	790	59	0	9	3	4.27%	545	810	105	0	10	5	4.32%	522	797	141	0	11	6	4.39%
15		of which: Commercial immovable property	300	74	315	1	1	249	79.02%	277	93	319	0	1	250	78.40%	256	110	322	0	1	251	77.91%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	361	15	2	1	0	1	38.66%	345	28	4	1	0	1	38.80%	331	40	6	1	1	2	38.93%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		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%
21		Equity	1	26	0	0	0	0	40.96%	1	25	1	0	0	0	40.95%	2	24	1	0	0	0	40.94%
22		Securitisation																					
23		Other exposures	9	68	1	0	1	0	40.89%	11	65	2	0	1	1	40.88%	12	63	3	0	1	1	40.87%
24		TOTAL	**30,334**	**11,787**	**657**	**18**	**115**	**385**	**58.59%**	**28,103**	**13,749**	**926**	**11**	**115**	**463**	**49.98%**	**27,111**	**14,553**	**1,115**	**10**	**107**	**516**	**46.30%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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
25	GERMANY	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%
26		Central governments	1,946	353	0	0	0	0	40.00%	1,803	495	0	0	0	0	40.00%	1,703	595	1	0	0	0	40.00%
27		Regional governments or local authorities	11,846	2,146	1	0	0	0	40.00%	10,974	3,016	3	0	1	1	40.00%	10,365	3,623	5	0	1	2	40.00%
28		Public sector entities	2,122	6	1	0	0	0	40.40%	2,121	6	2	0	0	1	40.40%	2,120	6	2	0	0	1	40.40%
29		Multilateral Development Banks	13	0	0	0	0	0	41.70%	13	0	0	0	0	0	41.73%	12	1	0	0	0	0	41.77%
30		International Organisations	320	6	1	0	0	0	41.70%	314	11	1	0	0	1	41.73%	309	16	2	0	0	1	41.77%
31		Institutions	5,928	5,200	8	2	12	3	37.87%	5,370	5,747	19	1	13	7	37.88%	5,411	5,697	28	1	12	11	37.83%
32		Corporates	616	1,444	149	6	75	88	58.87%	578	1,358	273	3	68	137	50.33%	561	1,296	351	3	60	169	48.04%
33		of which: Other - SME	173	842	83	2	52	52	63.38%	176	768	154	2	45	81	52.69%	174	723	200	2	39	100	49.82%
34		of which: Specialised Lending	123	225	26	2	8	10	39.43%	102	219	53	1	7	21	39.57%	92	215	66	1	6	26	39.53%
35		Retail	365	176	18	0	2	6	32.67%	328	202	28	0	3	7	25.11%	310	213	36	0	3	8	22.06%
36		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%
37		Secured by mortgages on immovable property and ADC exposures	768	792	161	0	8	44	27.54%	684	828	208	0	10	46	22.31%	644	831	245	0	10	48	19.66%
38		of which: Residential immovable property	603	728	58	0	8	2	3.63%	535	750	103	0	10	4	3.62%	511	740	138	0	10	5	3.62%
39		of which: Commercial immovable property	165	64	103	0	1	42	41.02%	149	78	105	0	1	43	40.69%	133	91	107	0	1	43	40.40%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	356	14	2	1	0	1	38.66%	341	28	4	1	0	1	38.80%	327	40	6	1	1	2	38.93%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	1	26	0	0	0	0	40.96%	1	25	1	0	0	0	40.95%	2	24	1	0	0	0	40.94%
46		Securitisation																					
47		Other exposures	9	63	1	0	1	0	40.89%	10	61	2	0	1	1	40.88%	12	59	3	0	1	1	40.87%
48		TOTAL	**24,289**	**10,226**	**342**	**10**	**99**	**143**	**41.91%**	**22,538**	**11,778**	**541**	**7**	**97**	**203**	**37.56%**	**21,776**	**12,400**	**680**	**6**	**88**	**244**	**35.78%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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
49	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%
50		Central governments	21	0	0	0	0	0	41.70%	21	1	0	0	0	0	41.73%	20	1	0	0	0	0	41.77%
51		Regional governments or local authorities	127	14	0	0	0	0	30.70%	111	30	0	0	0	0	30.70%	101	39	1	0	0	0	30.70%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		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%
54		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%
55		Institutions	50	1	0	0	0	0	40.17%	49	1	0	0	0	0	40.28%	49	2	0	0	0	0	40.38%
56		Corporates	349	159	11	0	2	1	11.00%	308	191	19	0	2	2	11.50%	301	192	26	0	2	3	11.80%
57		of which: Other - SME	1	4	0	0	0	0	40.89%	1	4	0	0	0	0	40.88%	1	4	0	0	0	0	40.87%
58		of which: Specialised Lending	74	42	8	0	1	1	9.96%	57	53	13	0	1	1	9.97%	52	54	17	0	1	2	9.99%
59		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	115	5	213	0	0	207	97.44%	110	9	214	0	0	207	97.00%	105	13	215	0	0	208	96.69%
62		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	115	5	213	0	0	207	97.44%	110	9	214	0	0	207	97.00%	105	13	215	0	0	208	96.69%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	**662**	**179**	**224**	**1**	**2**	**208**	**93.14%**	**599**	**232**	**233**	**1**	**2**	**210**	**89.84%**	**576**	**246**	**242**	**0**	**2**	**211**	**87.31%**

2025 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																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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		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%
74		Central governments	72	1	0	0	0	0	40.00%	71	2	0	0	0	0	40.00%	70	3	0	0	0	0	40.00%
75		Regional governments or local authorities	165	5	0	0	0	0	40.00%	159	11	0	0	0	0	40.00%	155	14	0	0	0	0	40.00%
76		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%
77		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%
78		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%
79		Institutions	19	0	0	0	0	0	40.17%	18	1	0	0	0	0	40.28%	18	1	0	0	0	0	40.38%
80		Corporates	125	130	2	0	1	1	24.48%	99	153	4	0	1	1	26.29%	96	155	6	0	1	2	27.04%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	50	55	1	0	0	0	10.72%	36	68	2	0	0	0	10.51%	32	72	2	0	0	0	10.32%
83		Retail	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%
84	FRANCE	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%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		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%
91		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%
92		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%
93		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%
94		Securitisation																					
95		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%
96		TOTAL	381	136	3	0	1	1	24.95%	348	167	5	0	1	1	26.77%	340	173	6	0	1	2	27.55%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
97		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%
98		Central governments	76	1	0	0	0	0	41.70%	74	3	0	0	0	0	41.73%	73	4	0	0	0	0	41.77%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	1,624	23	1	0	0	0	40.17%	1,601	46	2	0	0	1	40.28%	1,578	68	3	0	1	1	40.38%
104		Corporates	173	28	7	2	1	2	32.50%	160	32	17	1	2	6	32.47%	154	32	22	1	2	7	32.50%
105		of which: Other - SME	2	12	0	0	0	0	40.89%	2	12	0	0	0	0	40.88%	2	11	1	0	0	0	40.87%
106		of which: Specialised Lending	96	16	7	2	1	2	32.27%	82	20	16	1	2	5	32.27%	77	21	22	1	2	7	32.28%
107		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108	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%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	1,873	53	9	2	1	3	33.61%	1,835	80	19	1	2	7	33.49%	1,805	103	26	1	2	9	33.66%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
121		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%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates	96	73	13	1	4	3	26.41%	86	70	26	0	3	7	26.43%	82	67	33	0	3	9	26.40%
129		of which: Other - SME	1	2	0	0	0	0	36.94%	1	1	0	0	0	0	27.49%	1	1	1	0	0	0	27.21%
130		of which: Specialised Lending	54	66	12	1	3	3	26.62%	47	60	25	0	3	7	26.62%	45	57	31	0	3	8	26.62%
131		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132	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%
133		Secured by mortgages on immovable property and ADC exposures	19	1	0	0	0	0	23.23%	18	1	0	0	0	0	24.09%	18	2	0	0	0	0	25.15%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	19	1	0	0	0	0	23.23%	18	1	0	0	0	0	24.09%	18	2	0	0	0	0	25.15%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	115	74	13	1	4	3	26.38%	104	71	26	0	3	7	26.40%	99	69	33	0	3	9	26.39%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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		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%
146		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%
147		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%
148		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%
149		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%
150		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%
151		Institutions	23	0	0	0	0	0	40.17%	22	1	0	0	0	0	40.28%	22	1	0	0	0	0	40.38%
152		Corporates	107	66	43	1	2	20	47.13%	90	73	52	0	2	23	43.38%	83	74	58	0	2	24	41.49%
153		of which: Other - SME	4	32	1	0	0	0	40.89%	5	30	1	0	0	0	40.88%	6	29	2	0	0	1	40.87%
154		of which: Specialised Lending	49	12	4	1	0	1	26.62%	40	15	9	0	1	3	26.62%	37	15	12	0	1	3	26.62%
155		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
156	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%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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		TOTAL	130	66	43	1	2	20	47.13%	113	73	52	0	2	23	43.38%	105	75	58	0	2	24	41.49%

2025 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																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	AUSTRIA	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	46	2	0	0	0	0	40.00%	40	8	0	0	0	0	40.00%	37	11	0	0	0	0	40.00%
171		Regional governments or local authorities	496	43	0	0	0	0	40.00%	434	104	0	0	0	0	40.00%	397	142	0	0	0	0	40.00%
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	108	95	5	0	1	1	19.79%	92	107	10	0	1	2	20.24%	86	110	12	0	1	2	19.79%
177		of which: Other - SME	0	1	0	0	0	0	40.89%	0	1	0	0	0	0	40.88%	0	1	0	0	0	0	40.87%
178		of which: Specialised Lending	4	48	2	0	1	1	26.62%	3	46	5	0	1	1	26.62%	3	45	6	0	1	2	26.62%
179		Retail	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%
180		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%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		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%
187		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%
188		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%
189		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%
190		Securitisation																					
191		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%
192		TOTAL	**650**	**140**	**5**	**0**	**1**	**1**	**20.09%**	**566**	**219**	**10**	**0**	**2**	**2**	**20.57%**	**519**	**263**	**13**	**0**	**2**	**3**	**20.20%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
193	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%
194		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		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%
196		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%
197		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%
198		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%
199		Institutions	2	0	0	0	0	0	40.17%	2	0	0	0	0	0	40.28%	2	0	0	0	0	0	40.38%
200		Corporates	20	3	2	0	0	0	26.62%	17	4	4	0	0	1	26.62%	16	5	5	0	0	1	26.62%
201		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	20	3	2	0	0	0	26.62%	17	4	4	0	0	1	26.62%	16	5	5	0	0	1	26.62%
203		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		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%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	5	0	0	0	0	0	38.66%	4	0	0	0	0	0	38.80%	4	1	0	0	0	0	38.93%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		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%
213		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%
214		Securitisation																					
215		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%
216		TOTAL	**27**	**3**	**2**	**0**	**0**	**0**	**26.79%**	**23**	**5**	**4**	**0**	**0**	**1**	**26.78%**	**21**	**5**	**5**	**0**	**0**	**1**	**26.81%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
217	BELGIUM	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%
218		Central governments	37	27	0	0	0	0	40.00%	20	45	0	0	0	0	40.00%	12	52	0	0	0	0	40.00%
219		Regional governments or local authorities	167	122	0	0	0	0	40.00%	89	201	0	0	0	0	40.00%	54	235	0	0	0	0	40.00%
220		Public sector entities	430	8	0	0	0	0	31.91%	422	15	1	0	0	0	32.68%	415	22	1	0	0	0	33.54%
221		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%
222		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%
223		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%
224		Corporates	33	2	0	0	0	0	38.82%	32	3	0	0	0	0	38.94%	31	4	1	0	0	0	39.05%
225		of which: Other - SME	0	1	0	0	0	0	40.89%	0	1	0	0	0	0	40.88%	0	1	0	0	0	0	40.87%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%	0	0	0	0	0	0	43.79%
228		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%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		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%
235		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%
236		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%
237		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%
238		Securitisation																					
239		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%
240		TOTAL	**668**	**159**	**1**	**0**	**0**	**0**	**35.09%**	**562**	**264**	**1**	**0**	**0**	**0**	**35.61%**	**512**	**314**	**2**	**0**	**0**	**1**	**36.29%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
241	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%
242		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	33	0	0	0	0	0	40.17%	32	1	0	0	0	0	40.28%	32	1	0	0	0	0	40.38%
248		Corporates	241	57	4	0	0	1	15.50%	215	79	7	0	0	1	15.48%	203	88	10	0	0	1	15.31%
249		of which: Other - SME	0	0	0	0	0	0	40.96%	0	0	0	0	0	0	40.95%	0	0	0	0	0	0	40.94%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
252		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
254		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		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%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	**274**	**57**	**4**	**0**	**0**	**1**	**15.64%**	**248**	**80**	**7**	**0**	**0**	**1**	**15.63%**	**235**	**90**	**10**	**0**	**0**	**2**	**15.48%**

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

2025 EU-wide Stress Test: Securitisations

Landesbank Hessen-Thüringen Girozentrale

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

2025 EU-wide Stress Test: Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

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

2025 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

RowNum				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**11,840**	**12,149**	**12,447**	**11,837**	**11,431**	**10,206**	**9,493**	**8,800**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**8,825**	**9,133**	**9,327**	**8,811**	**8,367**	**6,984**	**6,231**	**5,517**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,527		3,527	3,527	3,527	3,527	3,527	3,527
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		6,414		6,647	7,017	7,294	4,783	4,867	4,946
6		A.1.3	Accumulated other comprehensive income		445		445	445	445	75	75	75
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		276		276	276	276	-87	-87	-87
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-95		-95	-95	-95	-102	-102	-102
9		A.1.3.3	Other OCI contributions		264		264	264	264	264	264	264
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-462	-462	-462	-462	-462	-541	-541	-541
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-92	-92	-92	-92	-92	-172	-172	-172
15		A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16		A.1.7.3	Other adjustments		-370		-370	-370	-370	-370	-370	-370
17		A.1.8	(-) Intangible assets (including Goodwill)		-273		-242	-211	-180	-242	-211	-180
18		A.1.8.1	of which: Goodwill (-)		-18		-18	-18	-18	-18	-18	-18
19		A.1.8.2	of which: Software assets (-)		-243		-212	-181	-150	-212	-181	-150
20		A.1.8.3	of which: Other intangible assets (-)		-12		-12	-12	-12	-12	-12	-12
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1	-1	-1	-1	-1	-57	-28	-1
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-382	-74	-6	-6	-6	-6	-6	-6
23		A.1.11	(-) Defined benefit pension fund assets		-29		-29	-29	-29	-23	-23	-23
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-23	-23	-7	-1	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		-23		-7	-1	0	0	0	0
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	-36
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	-64	-131
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-94	-94	-215	-1,138	-1,890	-200	-1,033	-1,780
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-90		-90	-90	-90	-90	-90	-90
36		A.1.20	CET1 capital elements or deductions - other		-240		-240	-240	-240	-240	-240	-240
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-130							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		186							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		56							
43		A.1.22	Transitional adjustments		33	33	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		33							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		33							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		854	854	854	854	854	854	854	854
52		A.2.1	Additional Tier 1 Capital instruments		854	854	854	854	854	854	854	854
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		9,679	9,987	10,181	9,665	9,221	7,838	7,085	6,371
58		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		2,162	2,162	2,266	2,172	2,209	2,369	2,408	2,429
59		A.4.1	Tier 2 Capital instruments		2,162	2,162	2,162	2,162	2,162	2,162	2,162	2,162
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	104	10	48	207	246	267
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	**TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)**			55,370	57,990	58,424	60,883	63,643	68,314	73,241
64		B.4	**TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)**			55,746	58,378	58,812	61,271	64,031	68,702	73,629
65		B.7	**STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)**			87,508	92,915	90,158	90,650	95,533	93,174	95,716
66		B.8	**STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)**			98,367	104,114	101,590	102,723	106,995	105,295	109,045
67		B.12	**TOTAL RISK EXPOSURE AMOUNT (transitional)**		62,353	55,370	57,990	58,424	60,883	63,643	68,314	73,241
68		B.13	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**		62,342	71,316	75,483	73,653	74,474	77,572	76,339	79,058
69	CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio (transitional)**		14.15%	16.49%	16.08%	15.08%	13.74%	10.97%	9.12%	7.53%
70		C.2	**Tier 1 Capital ratio (transitional)**		15.52%	18.04%	17.56%	16.54%	15.15%	12.32%	10.37%	8.70%
71		C.3	**Total Capital ratio (transitional)**		18.99%	21.94%	21.46%	20.26%	18.77%	16.04%	13.90%	12.02%
72	Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		8,792	9,100	9,327	8,811	8,367	6,984	6,231	5,517
73		D.2	**TIER 1 CAPITAL (fully loaded)**		9,646	9,954	10,181	9,665	9,221	7,838	7,085	6,371
74		D.3	**TOTAL CAPITAL (fully loaded)**		11,808	12,116	12,447	11,837	11,431	10,206	9,493	8,800
75	CAPITAL RATIOS (%) Fully loaded	E.1	**Common Equity Tier 1 Capital ratio (fully loaded)**		14.10%	12.76%	12.36%	11.96%	11.24%	9.00%	8.16%	6.98%
76		E.2	**Tier 1 Capital ratio (fully loaded)**		15.47%	13.96%	13.49%	13.12%	12.38%	10.10%	9.28%	8.06%
77		E.3	**Total Capital ratio (fully loaded)**		18.94%	16.99%	16.49%	16.07%	15.35%	13.16%	12.44%	11.13%
78	Leverage ratios (%)	H.1	**Total leverage ratio exposures (transitional)**		186,814		186,814	186,814	186,814	186,814	186,814	186,814
79		H.2	**Total leverage ratio exposures (fully loaded)**		186,782		186,782	186,782	186,782	186,782	186,782	186,782
80		H.3	**Leverage ratio (transitional)**		5.18%	5.35%	5.45%	5.17%	4.94%	4.20%	3.79%	3.41%
81		H.4	**Leverage ratio (fully loaded)**		5.16%	5.33%	5.45%	5.17%	4.94%	4.20%	3.79%	3.41%
82	Transitional combined buffer requirements (%)	P.1	**Capital conservation buffer**		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	**Countercyclical capital buffer**		0.69%		0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
84		P.3	**O-SII buffer**		0.25%		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
85		P.4	**G-SII buffer**		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	**Systemic risk buffer applied to exposures according to article 133 of CRD**		0.05%		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
87		P.6	**Combined buffer**		3.50%		3.52%	3.52%	3.52%	3.52%	3.52%	3.52%
88	Pillar 2 (%)	R.1	**Pillar 2 capital requirement**		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
89		R.1.1	**of which: CET1**		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
90		R.1.2	**of which: AT1**		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
91		R.2	**Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)**		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
92		R.2.1	**of which: CET1**		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
93		R.3	**Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)**		13.75%	13.75%	13.77%	13.77%	13.77%	13.77%	13.77%	13.77%
94		R.3.1	**of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)**		9.26%	9.26%	9.29%	9.29%	9.29%	9.29%	9.29%	9.29%
95		R.4	**Leverage Ratio pillar 2 requirement**		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	**AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount**		0.55%	0.38%	0.45%	0.46%	0.52%	0.58%	0.67%	0.76%

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

2025 EU-wide Stress Test: P&L

Landesbank Hessen-Thüringen Girozentrale

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

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

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

Landesbank Hessen-Thüringen Girozentrale

	(mln EUR)	1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	**Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025**	**Impact on Additional Tier 1 and Tier 2**
4	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 2025**	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0