

Half-Yearly Disclosure Report 2020

Disclosure Report of the Helaba Group in Accordance with the CRR

30 June 2020

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Preamble

The Helaba Group

Landesbank Hessen-Thüringen (Helaba) is a credit institution organised under public law; its long-term strategic business model is that of a full-service bank with a regional focus, a presence in carefully selected international markets and a very close relationship with the Sparkassen-Finanzgruppe.

Helaba serves its clients in three functions: as a commercial bank, as a Sparkasse central bank and as a development bank.

As a commercial bank, Helaba operates in Germany and abroad. The Bank's hallmarks include stable, long-term customer relationships. It works with companies, institutional clients, the public sector and municipal corporations.

Helaba is a Sparkasse central bank and S-Group bank for the Sparkassen in Hesse, Thuringia, North Rhine-Westphalia and Brandenburg and, therefore, for around 40 % of all Sparkassen in Germany. It operates as a partner to the Sparkassen rather than as a competitor.

In its capacity as the central development institution for Hesse, Helaba administers public-sector development programmes through Wirtschafts- und Infrastrukturbank Hessen (WIBank).

Frankfurter Sparkasse (FSP), the regional market leader in retail banking, is a wholly owned subsidiary of Helaba. In addition to FSP and WIBank, other entities that form part of the Helaba Group include 1822direkt online bank and Landesbausparkasse Hessen-Thüringen (LBS). The Bank's registered offices are situated in Frankfurt am Main and Erfurt, and it also has branches in Düsseldorf, Kassel, Paris, London, New York and Stockholm. The branches allow Helaba to strengthen its local presence close to customers and Sparkassen. The foreign branches provide Helaba with access to the funding markets, particularly those markets based on the US dollar and pound sterling. The organisation also includes representative and sales offices, subsidiaries and affiliates.

Helaba's business model

Helaba |

Real Estate

Corporates & Markets

Retail & Asset Management

Development business

Commercial bank

Sparkasse Central Institute

Development bank

 **Frankfurter Sparkasse** 1822

 **LBS**

Frankfurter Bankgesellschaft
PRIVATBANK | Zürich | Frankfurt

Helaba Invest

 **GWH**
BAUWE ZUM LEBEN

OFB
Projektentwicklung

WIBank
Wirtschafts- und Infrastrukturbank Hessen

Disclosure Report

Helaba is the superordinated institution in the Group and, as such, is responsible for meeting the disclosure requirements at Group level in accordance with Part 8 of Regulation (EU) No 575/2013 (Capital Requirements Regulation, CRR) in conjunction with European Banking Authority (EBA) guidelines EBA/GL/2016/11. This Disclosure Report satisfies these requirements for the reporting date of 30 June 2020. The supplementary provisions set out in Sections 10 and 10a of the German Banking Act (Kreditwesengesetz – KWG), the transitional provisions set out in Part 10 CRR and the regulatory and implementing standards, EBA guidelines and EBA Q&As of relevance to disclosure are also taken into account.

Details to satisfy the requirements in EBA guidelines EBA/GL/2020/12 in connection with the application of the IFRS 9 transitional arrangements, together with the additional disclosure requirements related to the COVID-19 pandemic in EBA guidelines EBA/GL/2020/07, are published for the first time in the disclosure report as at 30 June 2020.

Regulation (EU) 2019/876 (CRR II) introduces a large number of amendments, including various changes to the RWA framework for credit risk and to disclosure requirements. Most of these changes will come into force in June 2021. The regulation provides for transitional arrangements to be applied prior to June 2021 for some disclosure requirements. All references in the disclosure report to articles that already relate to CRR II are identified accordingly.

The frequency and scope of the Disclosure Report are based on the requirements specified in the EBA guidelines EBA/GL/2016/11 and EBA/GL/2014/14. The information to be disclosed in this report is subject to the materiality principle as specified in Article 432 CRR in conjunction with the EBA guidelines EBA/GL/2014/14. The use of the materiality principle at Helaba is described in the table below and in the sections referenced in the table.

Helaba's approach to disclosures is regularly reviewed on the basis of a framework of requirements established by the Group to ensure that the approach is appropriate and fit for purpose; operational responsibilities are set out in detailed operating procedures.

On the basis of the EBA/GL/2016/11 guidelines, which Helaba has been under an obligation to apply since 31 December 2017, reports have been issued quarterly since 2018. The report content required in accordance with the CRR has been expanded and made more specific by the EBA guidelines.

The following table sets out an overview of the quantitative requirements, the relevance for Helaba and the use of the materiality principle, together with cross-references to the relevant section or external documents. The table also lists qualitative requirements that are not included in the disclosure report but are covered in other Helaba publications.

Overview of quantitative and qualitative requirements

	Disclosure interval			
	Quarterly	Half-yearly	Annually	
Preamble				
Overview of quantitative and qualitative requirements	x	–	–	
Risk Strategy and Risk Management				
Article 435 section 1f CRR – Excerpt from Helaba's RAS	–	–	x	
Article 435 CRR – Mandates held by the members of the Executive Board (in accordance with Section 24 KWG)	–	–	x	
Article 435 CRR – Mandates held by the members of the Supervisory Board	–	–	x	
Scope of Application				
Group of consolidated companies for regulatory purposes (overview)	x	–	–	
EU LI3 – Outline of the differences in the scopes of consolidation	–	–	x	
EU LI1 – Differences between accounting and regulatory scopes of consolidation and the mapping of financial statement categories with regulatory risk categories	–	–	x	
EU LI2 – Main sources of differences between regulatory exposure amounts and carrying amounts in financial statements	–	–	x	
Own Funds and Own Funds Structure				
KM1 – The Helaba Group in figures	x	–	–	
IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR	x	–	–	
Article 437 CRR – Key Features of the Capital Instruments	–	x	–	
Article 437 CRR – Disclosure of Own Funds	–	x	–	
Article 437 CRR – Reconciliation from the IFRS Consolidated Statement of Financial Position to the Consolidated Statement of Financial Position for Regulatory Purposes	–	x	–	
EU OV1 – Overview of RWAs	x	–	–	
Article 438 CRR – Overview of RWAs by exposure class	x	–	–	
EU INS1 – Equity investments in insurance companies that are not deducted from own funds	–	x	–	
EU CR10 – IRB: Equity exposures (simple risk-weight approach)	–	x	–	
Capital ratios	–	x	–	

Depending on the disclosure interval			
	Helaba relevance	Use of materiality principle	Reference
	x	–	Preamble section, Disclosure Report subsection
	x	–	Risk Strategy and Risk Management section, Adequacy of Risk Management Arrangements and Risk Statement subsection
	x	–	Risk Strategy and Risk Management section, Risk Management Structure/Members of the management bodies subsections
	x	–	Risk Strategy and Risk Management section, Risk Management Structure/Members of the management bodies subsections
	x	–	Scope of Application section
	x	–	Scope of Application section
	x	–	Scope of Application section
	x	–	Scope of Application section
	x	–	Own Funds and Own Funds Structure section, Own funds structure subsection
	x	–	Own Funds and Own Funds Structure section
	x	–	Annex section
	x	–	Own Funds and Own Funds Structure section, Own funds structure subsection
	x	–	Own Funds and Own Funds Structure section, Own funds structure subsection
	x	–	Own Funds and Own Funds Structure section, Capital adequacy subsection
	x	–	Own Funds and Own Funds Structure section, Capital adequacy subsection
	Generally relevant, no qualifying items as at 30.6.2020	–	Own Funds and Own Funds Structure section, Capital adequacy subsection
	Generally relevant; no such specialised lending exposures as at 30.6.2020, only equity investments under the simple risk weight approach	Table presentation limited to equities provided no such specialised lending exposures held	Own Funds and Own Funds Structure section, Capital adequacy subsection
	From 31.12.2019, the voluntary disclosure of capital ratios in table KM1 is dropped as a result of amendments to Article 13 CRR in relation to significant subsidiaries and the availability of ratios for the Helaba Group.	–	Own Funds and Own Funds Structure section, Capital adequacy subsection

Overview of quantitative and qualitative requirements

	Disclosure interval			
	Quarterly	Half-yearly	Annually	
Countercyclical Capital Buffer				
Article 440 CRR – Geographical distribution of credit risk exposures relevant to the calculation of the countercyclical capital buffer	–	–	x	
Article 440 CRR – Amount of the institution-specific countercyclical capital buffer	–	–	x	
Leverage Ratio				
Article 451 CRR – LRSum: Summary reconciliation of accounting assets and leverage ratio exposures	–	x	–	
Article 451 CRR – LRCom: Leverage ratio common disclosure	–	x	–	
Article 451 CRR – LRSpI: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)	–	x	–	
Article 451 CRR – LRQua: Qualitative disclosures	–	x	–	
Liquidity Coverage Ratio (LCR)				
EU LIQ1 – LCR	(x)	–	x	
Credit Risk – General disclosures				
EU CRB-B – Types of credit exposure with average values based on the quarterly reporting dates	–	–	x	
EU CRB-C – Geographical breakdown of exposures	–	–	x	
EU CRB-D – Concentration of exposures by industry	–	–	x	
EU CRB-E – Maturity of exposures (on-balance sheet exposures)	–	–	x	
Article 442 CRR – Maturity of exposures (off-balance sheet exposures)	–	–	x	
EU CR1-A – Credit quality of exposures by exposure class	–	x	–	
EU CR1-B – Credit quality of exposures by industry	–	x	–	
EU CR1-C – Credit quality of exposures by geography	–	x	–	
EU CR2-A – Changes in the stock of general and specific credit risk adjustments (on-balance sheet risk exposures)	–	x	–	
Article 442 CRR – Changes in the stock of general and specific credit risk adjustments (off-balance sheet risk exposures)	–	–	x	
EU CR2-B – Changes in the stock of defaulted and impaired loans and debt securities	–	x	–	

Depending on the disclosure interval			
	Helaba relevance	Use of materiality principle	Reference
		To keep the presentation clear and ensure only relevant information is shown, the data in the table is limited to countries that have specified a countercyclical capital buffer of greater than 0 % or whose weighted proportion of own funds requirements is 1 % or higher.	
	x		Countercyclical Capital Buffer section
	x	–	Countercyclical Capital Buffer section
	x	–	Leverage Ratio section
	x	–	Leverage Ratio section
	x	–	Leverage Ratio section
	x	–	Leverage Ratio section
	The total adjusted values are disclosed during the year to satisfy the requirements of EBA/GL/2016/11, section 27 (e)	–	Liquidity Coverage Ratio (LCR) section
	x	–	Credit Risk section, General disclosures subsection
	x	Countries are shown individually that, in terms of the basis of measurement before credit risk adjustments, together account for at least 95 % of the basis of measurement before credit risk adjustments in the Helaba Group	Credit Risk section, General disclosures subsection
	x	–	Credit Risk section, General disclosures subsection
	x	–	Credit Risk section, General disclosures subsection
	x	–	Credit Risk section, General disclosures subsection
	x	–	Credit Risk section, General disclosures subsection
	x	–	Credit Risk section, General disclosures subsection
	x	Countries are shown individually that, in terms of the basis of measurement before credit risk adjustments, together account for at least 95 % of the basis of measurement before credit risk adjustments in the Helaba Group	Credit Risk section, General disclosures subsection
	x	–	Credit Risk section, General disclosures subsection
	x	–	Credit Risk section, General disclosures subsection
	x	–	Credit Risk section, General disclosures subsection

Overview of quantitative and qualitative requirements

	Disclosure interval			
	Quarterly	Half-yearly	Annually	
Credit Risk – General disclosures on credit risk mitigation				
EU CR3 – Credit risk mitigation techniques	–	x	–	
Article 453 CRR – Credit risk mitigation techniques by exposure class	–	–	x	
Credit Risk – Credit risk and credit risk mitigation in the Standardised Approach				
EU CR4 – Standardised approach: Credit risk exposure and CRM effects by exposure class	–	x	–	
EU CR5 – Standardised approach: Credit risk exposure value by exposure class and risk weight (after credit risk mitigation)	–	x	–	
Article 444 CRR – Standardised approach: Credit risk exposure value by exposure class and risk weight (before credit risk mitigation)	–	–	x	
Credit Risk – Credit risk and credit risk mitigation in the IRB Approach				
Article 452 CRR – Overview of approved IRB approach rating models in use at Helaba Bank (excluding LBS and WIBank)	–	–	x	
Article 452 CRR – Overview of approved IRB approach rating models in use at FSP	–	–	x	
Article 452 CRR – Overview of approved IRB approach rating models in use at LBS	–	–	x	
EU CR6 – FIRB: Credit risk exposures by exposure class and PD range	–	x	–	
EU CR6 – AIRB: Credit risk exposures by exposure class and PD range	–	x	–	
Article 452 CRR – Average PD by country, FIRB	–	–	x	
Article 452 CRR – Retail portfolio average PD/LGD by country, AIRB	–	–	x	
EU CR7 – IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques	–	x	–	
EU CR8 – RWA flow statements of credit risk exposures under the IRB approach	x	–	–	
RWA coverage by exposure class	–	–	x	
EU CR9 – FIRB: Back-testing of PD per exposure class	–	–	x	
EU CR9 – AIRB: Back-testing of PD per exposure class	–	–	x	
EU CR9 – AIRB: Back-testing of LGD per exposure class	–	–	x	
EU CR9 – AIRB: Back-testing of CCF per exposure class	–	–	x	
Article 452 CRR – Actual losses versus expected loss in lending business	–	–	x	

[illegible]

Overview of quantitative and qualitative requirements

	Disclosure interval			
	Quarterly	Half-yearly	Annually	
Equity Investments in the Banking Book				
Article 447 CRR – Type of equity investment instrument	–	–	x	
Counterparty credit risk (CCR)				
EU CCR1 – Analysis of CCR exposure by approach (excluding exposures to CCPs)	–	x	–	
EU CCR3 – Standardised approach: CCR exposures by regulatory portfolio and risk (after credit risk mitigation)	–	x	–	
Article 444 CRR – Standardised approach: CCR exposures by regulatory portfolio and risk (before credit risk mitigation)	–	–	x	
EU CCR4 – FIRB approach: CCR exposures by portfolio and PD scale	–	x	–	
EU CCR4 – AIRB approach: CCR exposures by portfolio and PD scale	–	x	–	
EU CCR6 in conjunction with Article 439 h) CRR – Overview of credit derivatives exposures	–	x	–	
EU CCR8 – Exposures to CCPs	–	x	–	
EU CCR7 – RWA flow statements of CCR exposures under the IMM	x	–	–	
EU CCR5-A – Impact of netting and collateral held on exposure values	–	x	–	
EU CCR5-B – Composition of collateral for exposures to CCR	–	x	–	
EU CCR2 – CVA capital charge	–	x	–	
Securitisations				
Article 449 CRR – Approaches used for securitisation transactions	–	–	x	
Article 449 CRR – Total volume of securitisation exposures by asset type	–	–	x	
Article 449 CRR – Total volume of retained or purchased securitisation exposures by risk weight band	–	–	x	
Article 449 CRR – Total volume of securitisation exposures in respect of own special purpose vehicles	–	–	x	
Article 449 CRR – Requirements for originators	–	–	x	
Market risk				
EU MR1 – Market risk in accordance with the standardised method	–	x	–	
EU MR2-A – Market risk in internal models approach	–	x	–	
EU MR2-B – Market risk under the IMA	x	–	–	
EU MR3 – IMA values for trading portfolios	–	x	–	
EU MR4 – Clean back-testing of the internal model	–	x	–	
EU MR4 – Dirty back-testing of the internal model	–	x	–	
Interest Rate Risk in the Banking Book	–	–	x	
Operational risk	–	–	x	

Depending on the disclosure interval			
	Helaba relevance	Use of materiality principle	Reference
	x	–	Equity Investments in the Banking Book section
	x	–	Counterparty credit risk (CCR) section
	x	–	Counterparty credit risk (CCR) section
	x	–	Counterparty credit risk (CCR) section
	x	–	Counterparty credit risk (CCR) section
	Generally relevant, no qualifying items as at 30.6.2020	–	Counterparty credit risk (CCR) section
	Generally relevant, no qualifying items as at 30.6.2020	–	Counterparty credit risk (CCR) section
	x	–	Counterparty credit risk (CCR) section
	Generally relevant, no qualifying items as at 30.6.2020	–	Counterparty credit risk (CCR) section
	x	–	Counterparty credit risk (CCR) section
	x	–	Counterparty credit risk (CCR) section
	x	–	Counterparty credit risk (CCR) section
	x	–	Securitisations section
	x	–	Securitisations section
	x	–	Securitisations section
	x	–	Securitisations section
	Helaba operates as a sponsor and investor only and so the requirements for originators stipulated in Article 449 CRR do not apply.	–	–
	x	–	Market Risk section, Standardised method subsection
	x	–	Market Risk section, Internal model subsection
	x	–	Market Risk section, Internal model subsection
	x	–	Market Risk section, Internal model subsection
	x	–	Market Risk section, Internal model subsection
	x	–	Interest Rate Risk in the Banking Book section
	x	–	Non-Financial Risk/Operational Risk section

Overview of quantitative and qualitative requirements

	Disclosure interval			
	Quarterly	Half-yearly	Annually	
Asset Encumbrance				
Article 443 CRR – Assets	–	–	x	
Article 443 CRR – Collateral received	–	–	x	
Article 443 CRR – Sources of encumbrance	–	–	x	
Non-Performing Exposures and Forbearance				
Template 1 – Credit quality of forborne exposures	–	x	–	
Template 2 – Quality of forbearance	–	–	–	
Template 3 – Credit quality of exposures by past due days	–	x	–	
Template 4 – Impairment disclosures by FINREP counterparty sector	–	x	–	
Template 5 – Credit quality of exposures by country	–	–	–	
Template 6 – Credit quality of exposures by industry	–	–	–	
Template 7 – Collateral and guarantees received, by FINREP counterparty sector	–	–	–	
Template 8 – Changes in the stock of non-performing loans and advances	–	–	–	
Template 9 – Foreclosed assets	–	x	–	
Template 10 – Assets obtained by taking possession of collateral	–	–	–	
Disclosures in Connection with the COVID-19 Pandemic				
Template 1 – Information on loans and advances subject to legislative and non-legislative moratoria	–	x	–	
Template 2 – Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria	–	x	–	
Template 3 – Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis	–	x	–	
Qualitative/Other Disclosure Requirements				
Article 13 CRR – Disclosure by significant subsidiaries	–	–	x	
Article 435 CRR – Risk strategy and risk management; Article 435 section 1a CRR – Strategies and processes	–	–	x	

Depending on the disclosure interval			
	Helaba relevance	Use of materiality principle	Reference
	x	–	Asset Encumbrance section
	x	–	Asset Encumbrance section
	x	–	Asset Encumbrance section
	x	–	Non-Performing Exposures and Forbearance section
	No disclosure requirement because Helaba has a gross NPL ratio of < 5 %	–	–
	x	–	Non-Performing Exposures and Forbearance section
	x	–	Non-Performing Exposures and Forbearance section
	No disclosure requirement because Helaba has a gross NPL ratio of < 5 %	–	–
	No disclosure requirement because Helaba has a gross NPL ratio of < 5 %	–	–
	No disclosure requirement because Helaba has a gross NPL ratio of < 5 %	–	–
	No disclosure requirement because Helaba has a gross NPL ratio of < 5 %	–	–
	x	–	Non-Performing Exposures and Forbearance section
	No disclosure requirement because Helaba has a gross NPL ratio of < 5 %	–	–
	x	–	Non-Performing Exposures and Forbearance section
	x	–	Non-Performing Exposures and Forbearance section
	x	–	Non-Performing Exposures and Forbearance section
	No Helaba subsidiaries are classified as large subsidiaries as defined under CRR II, as a result of which there is no longer a disclosure requirement for these subsidiaries in accordance with Article 13 CRR II	–	–
	x	–	The disclosures are included in the Annual Report (Group management report (Risk report, page 33 et seq.)). This disclosure report includes additional information.

Overview of quantitative and qualitative requirements

	Disclosure interval			
	Quarterly	Half-yearly	Annually	
Article 435 section 1b CRR – Structure and organisation	–	–	x	
Article 435 section 1c CRR – Scope and nature of risk reporting and measurement systems	–	–	x	
Article 435 section 1d CRR – Hedging and mitigating risk	–	–	x	
Article 435 section 1e CRR – Adequacy of risk management arrangements	–	–	x	
Article 435 section 1f CRR – Concise risk statement	–	–	x	
Article 435 sections 2a-c CRR – Members of the management body	–	–	x	
Article 435 sections 2d-e CRR – Disclosures on the risk committee and on the information flow to the management body	–	–	x	
Article 436 CRR – Differences in the basis of consolidation	–	–	x	

Depending on the disclosure interval		
Helaba relevance	Use of materiality principle	Reference
		<p>The disclosures are included in the Annual Report ("Entities involved" (page 38), "Principal risk monitoring areas" (page 38 et seq.), "Compliance" (page 40 et seq.) sections under "Risk management structure" within the "Risk report" in the group management report).</p> <p>In the disclosure report, additional information on the number of meetings held by the Risk Committee can be found under "Principal risk monitoring areas" in the "Risk strategy and risk management" section.</p>
x		
x		"Principal risk monitoring areas" in the "Risk strategy and risk management" section.
		"Strategies and processes to counter and mitigate risks" in the "Risk strategy and risk management" section.
x		
		<p>Please refer to the "Responsibility of executive management" section under "Principles" within the "Risk report" in the group management report in the Helaba Group's Annual Report (page 33) for information on declarations by the Executive Board regarding the adequacy of the risk management arrangements at Helaba.</p> <p>Supplementary information is set out in the disclosure report (Risk Strategy and Risk Management section, Adequacy of Risk Management Arrangements and Risk Statement subsection and Risk Management Process subsection)</p>
x		
		In relation to Article 435 section 1f CRR, please refer to the group management report within the Annual Report, specifically the "Risk report" (initial passage) (page 33) in conjunction with the "Protection of assets" (page 33) and "Risk appetite framework" (page 34) sections under "Principles" and the "Risk types" section (page 35 et seq.) under "Risk classification".
x		
		Risk Strategy and Risk Management section, Risk Management Structure, Members of the management bodies subsections
x		
		<p>The disclosures are included in the Annual Report ("Entities involved" (page 38), "Principal risk monitoring areas" (page 38 et seq.), "Compliance" (page 40 et seq.) sections under "Risk management structure" within the "Risk report" in the group management report).</p> <p>This disclosure report includes additional information.</p>
x		
		Information on the group of consolidated companies under IFRS may be found in the Annual Report (Note (2) (page 88 et seq.) in conjunction with Note (58) (page 253 et seq.) in the Notes to the Consolidated Financial Statements)
x		

Overview of quantitative and qualitative requirements

	Disclosure interval			
	Quarterly	Half-yearly	Annually	
Article 447 CRR – Exposures in equities	–	–	x	
Article 450 CRR – Remuneration policy disclosures	–	–	x	
Article 441 CRR – Indicators of global systemic importance				
Section 26a KWG – Country by Country Reporting	–	–	x	
Section 35 SAG – Financial Assistance Provided Within the Group	–	–	x	

Depending on the disclosure interval		
Helaba relevance	Use of materiality principle	Reference
x		More detailed information on equity investment exposures is included in the Annual Report in Notes (2), (3), (40) of the Notes to the Consolidated Financial Statements, and in the group management report ("Changes to basis of consolidation" section (page 24) under "Financial Position and Financial Performance")
x		The disclosures are presented in a separate remuneration report and published on Helaba's website
Helaba is identified as an Other Systemically Important Institution and so the requirements stipulated in Article 441 CRR do not apply		Helaba collected the data for calculating the surcharge for global systemically important banks for the reporting date of 31.12.2019 and published the indicators in its 2019 G-SIB data collection report.
x		Disclosures can be found in the section Country-by-country reporting (page 272 et seq.) in accordance with Section 26a KWG in the Annual Report
x		The disclosures are included in the Annual Report (Note (47) in conjunction with Note (48) in the Notes to the Consolidated Financial Statements). The equivalent disclosures at Helaba Bank level are in the Annual Financial Report (Note (46) in the Notes to the Annual Financial Statements of Landesbank Hessen-Thüringen Girozentrale).

Risk Strategy and Risk Management

Risk Management Structure

Members of the management bodies

The changes in the management or supervisory functions carried out by the members of the Helaba Executive Board compared with the details in the Disclosure Report as at 31 December 2019 have been as follows:

Article 435 CRR – Mandates held by the members of the Executive Board (in accordance with Section 24 KWG)

30.6.2020			31.12.2019		
Members of the Executive Board	Number	thereof: Subsidiaries/equity investments > 10 %	Members of the Executive Board	Number	thereof: Subsidiaries/equity investments > 10 %
			Herbert Hans Grüntker	4	3
Thomas Groß	6	5	Thomas Groß	5	4
Dr. Detlef Hosemann	4	3	Dr. Detlef Hosemann	4	3
Hans-Dieter Kemler	4	4	Hans-Dieter Kemler	4	4
Frank Nickel	5	4			
Christian Schmid	2	2	Christian Schmid	2	2
			Dr. Norbert Schraad	0	0

Mr. Herbert Hans Grüntker and Dr. Norbert Schraad took retirement and stood down from the Bank's Executive Board on 31 May 2020. With effect from 1 June 2020, the European Cen-

tral Bank (ECB) approved the appointment of Mr. Frank Nickel as a member of the Executive Board. The composition of the Executive Board was then as follows:

Composition of the Executive Board

Thomas Groß – CEO (from 1 June 2020) – – Deputy CEO (until 31 May 2020) –	Group Steering, Human Resources and Legal Services, Accounting and Taxes, Group Audit, Operations, Frankfurter Sparkasse, Frankfurter Bankgesellschaft, Branch Management New York
Dr. Detlef Hosemann	Risk Control, Credit Risk Management, Restructuring/Workout, Compliance, Information Technology, Organisation
Hans-Dieter Kemler	Corporate Banking, Capital Markets, Treasury, Sales Controlling Corporates & Markets, Helaba Invest
Frank Nickel – From 1 June 2020 –	Savings Banks and SME, Public Sector, Wirtschafts- und Infrastrukturbank Hessen, Landesbausparkasse Hessen-Thüringen (LBS), Sales Controlling S-Group
Christian Schmid	Real Estate Finance, Asset Finance, Portfolio and Real Estate Management, GWH Wohnungsgesellschaft Hessen mbH, OFB Projektentwicklung GmbH, Branch Management London

The relevant Bank bodies have appointed Mr. Christian Rhino as a member of the Executive Board with the function of Helaba's Chief Information Officer (CIO)/Chief Operating Officer (COO). The appointment is subject to the consent of the ECB. Mr. Rhino joined the Bank on 1 August 2020 with full authority to represent the Bank.

Helaba's Supervisory Board consists of 27 members. The composition of the Supervisory Board is determined by Article 11 of Helaba's Charter. The right to appoint the members of the

Supervisory Board other than the ex officio members and the representatives of the Bank's employees is held by Helaba's public owners.

The table below shows the number of positions held by the ordinary members of Helaba's Supervisory Board on other executive or supervisory boards as at 30 June 2020 and 31 December 2019. The options for privileged treatment available under Section 25d (3) KWG have been applied when determining the number of positions held.

Article 435 CRR – Mandates held by the members of the Supervisory Board

	30.6.2020		31.12.2019	
	Number of executive functions	Number of supervisory functions	Number of executive functions	Number of supervisory functions
Frank Beck		1		1
Dr. Annette Beller	1	3	1	3
Christian Blechschmidt	1	2	1	2
Michael Boddenberg ¹⁾		3		
Thorsten Derlitzki		1		1
Nancy Faeser		1		1
Gerhard Grandke		4		4
Dr. Werner Henning		4		4
Günter Högner	1	2	1	2
Thorsten Kiwitz		1		1
Oliver Klink	1	1	1	1
Dr. Christoph Krämer	1	3	1	3
Christiane Kutil-Bleibaum		1		1
Annette Langner		1		1
Frank Lortz		2		2
Susanne Noll		1		1
Jürgen Pilgenröther		1		1
Birgit Sahliger-Rasper		1		1
Dr. Birgit Roos ²⁾	1	3		
Dr. Karl-Peter Schackmann-Fallis		2		2
Dr. Thomas Schäfer ³⁾				3
Uwe Schmidt		1		1
Hartmut Schubert		1		1
Wolfgang Schuster		1		1
Thomas Sittner		1		1
Dr. Eric Tjarks	1	2	1	2
Dr. Heiko Wingenfeld		1		1
Alexander Wüerst ⁴⁾			1	3
Arnd Zinnhardt	1	2	1	2

¹⁾ Member since 26 June 2020.²⁾ Ordinary member since 2 April 2020, previously deputy member.³⁾ Member until 28 March 2020.⁴⁾ Member until 31 December 2019.

Scope of Application

These disclosures are provided for the Helaba Group on the basis of the group of consolidated companies for regulatory purposes pursuant to the KWG/CRR. The document is prepared and coordinated by the parent company – Helaba.

A total of 19 companies are fully consolidated in the consolidation process for regulatory purposes in accordance with Sections 10 and 10a KWG and Article 18 CRR in addition to Helaba as the superordinated institution. A further 15 companies are excluded from the scope of consolidation for regulatory purposes in accordance with Section 31 KWG in conjunction with Article 19 CRR.

Group of consolidated companies for regulatory purposes (overview)

Regulatory treatment	Number and type of companies
Full consolidation	19 companies 14 financial institutions 1 asset management company 3 banks 1 provider of ancillary services
Proportional consolidation	–
Excluded from the scope of consolidation for regulatory purposes	15 companies 14 financial institutions 1 provider of ancillary services

Own Funds and Own Funds Structure

This section presents information about the Helaba Group's own funds and key figures together with a breakdown of the own funds requirements for each risk type in accordance with the COREP report under Pillar I as at 30 June 2020. The determination of limits for risk-weighted assets is also reported.

The regulatory own funds requirements and the Helaba Group's own funds are based on financial reporting in accordance with IFRS. Since 1 January 2018, the figures have taken into account the new financial reporting requirements under IFRS 9, from 30 June 2020 with the application of the transitional arrangements under Article 473a CRR.

KM1 – The Helaba Group in figures

in € m

	30.6.2020	31.3.2020	31.12.2019	30.9.2019	30.6.2019
Composition of own funds for regulatory purposes					
1 Common Equity Tier 1 capital	8,433	8,032	8,483	8,367	8,468
thereof: Regulatory adjustments	-776	-1,156	-660	-745	-646
Additional Tier 1 capital	564	564	670	670	670
thereof: Regulatory adjustments	-20	-20	-20	-20	-20
2 Tier 1 capital	8,998	8,597	9,153	9,037	9,138
Tier 2 capital	2,228	2,286	2,229	2,275	2,318
thereof: Regulatory adjustments	-8	-8	-12	-14	-14
3 Own funds, total	11,226	10,883	11,382	11,312	11,456
Total risk exposure amount					
4 Total RWAs	65,915	65,344	59,779	60,424	58,194
Capital ratios					
5 Common Equity Tier 1 (CET1) capital ratio in %	12.79	12.29	14.19	13.85	14.55
6 Tier 1 capital ratio in %	13.65	13.16	15.31	14.96	15.70
7 Total capital ratio in %	17.03	16.66	19.04	18.72	19.69
Additional Pillar 2 capital requirements (P2R)					
Additional SREP CET1 capital requirement in %	0.98	0.98	1.75	1.75	1.75
Additional SREP AT1 capital requirement in %	0.33	0.33	-	-	-
Additional SREP T2 capital requirement in %	0.44	0.44	-	-	-
Total SREP capital requirement in % (TSCR)	9.75	9.75	9.75	9.75	9.75
Capital buffers					
8 Capital conservation buffer in %	2.50	2.50	2.50	2.50	2.50
9 Institution-specific countercyclical capital buffer in %	0.01	0.04	0.12	0.12	0.09
10 Buffer for global/other systemically important institutions in %	1.00	1.00	1.00	1.00	1.00
11 Institution-specific buffer requirement in % (rows 8 + 9 + 10)	3.51	3.54	3.62	3.62	3.59
12 CET1 capital available for the buffers in % (expressed as a percentage of the total risk exposure amount)	7.65	7.16	9.31	8.96	9.70
Leverage ratio					
13 Leverage ratio total exposure measure	226,180	220,074	205,434	216,101	214,156
14 Leverage ratio in %	3.98	3.91	4.46	4.18	4.27

Owing to the exceptional circumstances resulting from the COVID-19 pandemic, the ECB no longer requires the 2020 Pillar II capital requirement derived from the Supervisory Review and Evaluation Process (SREP) to be held exclusively in the form of Common Equity Tier 1 capital, which has been the case to date; instead, some of it can be held in the form of Additional Tier 1 capital and Tier 2 capital. The Helaba Group had a comfortable capital position as at 30 June 2020, consisting of a Tier 1 capital ratio of 13.7 % and a Common Equity Tier 1 capital ratio of 12.8 %. As at the disclosure reporting date, these ratios also meant that the Group satisfied the additional Pillar II capital requirement (P2R) and capital guidance (P2G) arising from the SREP.

Various country-related countercyclical capital buffer rates have been adjusted by national supervisory authorities as part of measures implemented to address the impact from the COVID-19 pandemic. As a consequence of these adjustments, Helaba's institution-specific countercyclical capital buffer rate has been reduced by 0.3 percentage points compared with the rate as at 31 March 2020.

The methodology used to calculate credit risk adjustments has been changed as a result of the replacement of IAS 39 by the provisions in IFRS 9. Under Article 473a CRR, a transitional arrangement was created from 1 January 2018 for five years in order to cushion the direct impact on regulatory capital. Article 473a CRR has been amended as a result of the COVID-19 pandemic (Regulation (EU) 2020/873 of the European Parliament and of the Council of 24 June 2020 amending Regulations (EU) No 575/2013 and (EU) 2019/876 as regards certain adjustments in response to the COVID-19 pandemic).

In connection with the amendment of Article 473a CRR, Helaba decided to make use of the option in Article 473a (9) CRR and applied to the ECB for permission to implement the IFRS 9 transitional rules for the dynamic approach. The ECB issued an authorisation for Helaba on 19 May 2020; the period ending 30 June 2020 therefore includes the first-time application of the transitional rules.

Article 473a (7a) CRR allows Helaba a one-time option either to allocate the amount ABSA over the loss allowances for the individual transactions or to recognise it as an overall risk exposure with a risk weight of 100 %. Helaba has decided to recognise the amount ABSA as a separate risk exposure.

The disclosure is made for the first time in this report as at 30 June 2020 in accordance with the EBA/GL/2020/12 guidelines.

IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR

in € m

		a
		30.6.2020
Available capital (amounts)		
1	CET1 capital	8,433
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,346
3	Tier 1 capital	8,998
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,910
5	Total capital	11,226
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,166
Risk-weighted assets (amounts)		
7	Total risk-weighted assets	65,915
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,915
Capital ratios		
9	CET1 (as a percentage of risk exposure amount)	12.79
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.66
11	Tier 1 (as a percentage of risk exposure amount)	13.65
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.52
13	Total capital (as a percentage of risk exposure amount)	17.03
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.94
Leverage ratio		
15	Leverage ratio total exposure measure	226,180
16	Leverage ratio	3.98
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3.94

Rows 2a, 4a, 6a, 10a, 12a, 14a, 17a are not shown to improve clarity and because Article 468 CRR is not applied at Helaba.

The first-time application from 1 January 2020 of the new transitional rules on the recognition of impairment under IFRS 9 in respect of own funds had a positive effect on Common Equity Tier 1 capital (approx. €88 m).

The impact on Common Equity Tier 1 capital also had a positive effect on the capital ratios and the leverage ratio.

Own funds structure

Common Equity Tier 1 capital rose to €8,433 m, an increase of approximately €401 m compared with the figure as at 31 March 2020. The change in the second quarter arose largely as the markets became calmer over this period. This means that the temporary fluctuations in valuation caused by the COVID-19 pandemic, which had weighed heavily on earnings for the first quarter, saw a significant reversal. At the same time, there was a sharp fall in the own funds deductions in connection with prudent measurement as a result of both market trends and the changes in calculation methodology specified by the supervisor. In addition, the new transitional rules from 1 January 2020 on the recognition of impairment under IFRS 9 in respect of own funds were applied for the first time as at 30 June 2020. This had a positive effect on Common Equity Tier 1 capital of approx. €88 m.

The slight decline in Tier 2 capital was attributable to the effects from residual maturity amortisation for regulatory purposes. Overall, total own funds as at 30 June 2020 increased by approximately €342 m compared with 31 March 2020.

A description of the individual capital instruments together with a list of their key features can be found in the Annex under “Key Features of the Capital Instruments”.

Details of the composition of the regulatory own funds and the regulatory deduction amounts, together with a presentation of how the regulatory own funds can be derived from the relevant items in the audited consolidated financial statements of the Helaba Group, are shown in the following two tables.

Article 437 CRR – Disclosure of own funds (table based on Annex IV of Implementing Regulation (EU) No 1423/2013)

in € m

Common Equity Tier 1 capital: Instruments and reserves		Amount at reporting date	Regulation (EU) No 575/2013 Article Reference	Notes
1	Capital instruments and the related share premium accounts	4,055	26 (1), 27, 28, 29	
	of which: Share capital	2,509	EBA list 26 (3)	
2	Retained earnings	4,833	26 (1) (c)	(a)
3	Accumulated other comprehensive income (and other reserves)	439	26 (1)	(b)
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	26 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	9,328	Sum of rows 1 to 5a	
Common Equity Tier 1 (CET1) capital: regulatory adjustments				
7	Additional value adjustments	–195	34, 105	
8	Intangible assets (net of relaxed tax liability)	–125	36 (1) (b), 37	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met)	–3	36 (1) (c), 38	
12	Negative amounts resulting from the calculation of expected loss amounts	–7	36 (1) (d), 40, 159	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	–253	33 (1) (b)	(c)
16	Direct and indirect holdings by an institution of own CET1 instruments	–108	36 (1) (f), 42	
	CET1 capital elements or deductions – other	2		(d)
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	–894	Sum of rows 7 to 20a, 21, 22 and 25a to 27	
29	Common Equity Tier 1 (CET1) capital	8,433	Sum of row 6 and row 28	
Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts	374	51, 52	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	211	486 (3)	(e)
36	Additional Tier 1 (AT1) capital before regulatory adjustments	584	Sum of rows 30, 33 and 34	
Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct and indirect holdings by an institution of own AT1 instruments	–20	52 (1) (b), 56 (a), 57	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	–20	Sum of rows 37 to 42	
44	Additional Tier 1 (AT1) capital	564	Sum of row 36 and row 43	
45	Tier 1 capital (T1 = CET1 + AT1)	8,998	Sum of row 29 and row 44	
Tier 2 (T2) capital: instruments and provisions				
46	Capital instruments and the related share premium accounts	2,236	62, 63	(f)
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	–	486 (4)	
50	Credit risk adjustments	0	62 (c) and (d)	(g)
51	Tier 2 (T2) capital before regulatory adjustments	2,236		

Article 437 CRR – Disclosure of own funds (table based on Annex IV of Implementing Regulation (EU) No 1423/2013)

in € m

Common Equity Tier 1 capital: Instruments and reserves		Amount at reporting date	Regulation (EU) No 575/2013 Article Reference	Notes
Tier 2 (T2) capital: regulatory adjustments				
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans	–8	63 (b) (i), 66 (a), 67	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)	0	66 (d), 69, 79	
57	Total regulatory adjustments to Tier 2 (T2) capital	–8	Sum of rows 52 to 56	
58	Tier 2 (T2) capital	2,228	Sum of row 51 and row 57	
59	Total capital (TC = T1 + T2)	11,226	Sum of row 45 and row 58	
60	Total risk weighted assets	65,915		
Capital ratio and buffers				
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	12.79 %	92 (2) (a)	
62	Tier 1 (as a percentage of total risk exposure amount)	13.65 %	92 (2) (b)	
63	Total capital (as a percentage of total risk exposure amount)	17.03 %	92 (2) (c)	
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer, expressed as a percentage of risk exposure amount)	8.01 %	CRD 128, 129, 130, 131, 133	
65	of which: capital conservation buffer requirement	2.50 %		
66	of which: countercyclical buffer requirement	0.01 %		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.00 %		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	7.65 %	CRD 128	

Article 437 CRR – Disclosure of own funds (table based on Annex IV of Implementing Regulation (EU) No 1423/2013)

in € m

Common Equity Tier 1 capital: Instruments and reserves		Amount at reporting date	Regulation (EU) No 575/2013 Article Reference	Notes
Amounts below the thresholds for deduction (before risk weighting)				
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10 % threshold and net of eligible short positions)	339	36 (1) (h), 46, 45, 56 (c), 59, 60, 66 (c), 69, 70	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10 % threshold and net of eligible short positions)	59	36 (1) (i), 45, 48	
75	Deferred tax assets arising from temporary differences (amount below 10 % threshold, net of related tax liability where the conditions in Article 38 (3) are met)	631	36 (1) (c), 38, 48	
Applicable caps on the inclusion of provisions in Tier 2				
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	74	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	285	62	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)				
82	- Current cap on AT1 instruments subject to phase out arrangements	211	484 (4), 486 (3) and (5)	
83	- Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	307	484 (4), 486 (3) and (5)	

Rows 3a, 4, 5, 9, 11, 13, 15, 17, 18, 19, 20, 20a, 20b, 20c, 20d, 21, 22, 23, 24, 25, 25a, 25b, 27, 31, 32, 34, 35, 38, 39, 40, 41, 42, 48, 49, 53, 54, 56, 67, 69, 70, 71, 74, 76, 78, 80, 81, 84, 85 are not applicable or not relevant in the Helaba Group and are not shown for reasons of clarity.

The regulatory adjustments to Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital are shown with a minus sign.

- (a) Retained earnings does not include the home savings protection fund (€11 m).
- (b) See also note (32) in the notes to the consolidated financial statements in the Half-Yearly Financial Report for disclosures regarding the composition of accumulated other comprehensive income. The differences in the amounts for accounting and regulatory purposes resulted in particular from the measurement at fair value through other comprehensive income of equity investments not included in the basis of consolidation for regulatory purposes.
- (c) This item includes gains or losses on liabilities measured at fair value that result from changes in the institution's own credit standing (Article 33 (1) (b) CRR) and fair value gains and losses arising from the institution's own credit risk related to derivative liabilities (Article 33 (1) (c) CRR).
- (d) The irrevocable payment obligations to the Single Resolution Board (SRB) and deposit guarantee schemes amounting to €85.8m are reported under the other deductions from Common Equity Tier 1 capital. Helaba has elected to utilise the option to make some of the annual contribution in the form of an irrevocable payment undertaking backed in full by cash collateral. The CET1 adjustment amount of €87.9m arising from the application of the IFRS 9 transitional arrangements is also reported here.
- (e) This item comprises silent participations, which are reported in the statement of financial position under subordinated liabilities (subordinated capital). The silent participations are included, on a transitional basis, as Additional Tier 1 capital in accordance with the CRR and they satisfy the requirements of Article 63 CRR as amended 23 June 2013 (Tier 2 capital). The ineligible amount due to the upper limit defined in Article 486 (3) CRR is €307 m.
- (f) The Tier 2 capital comprises liabilities under profit participation rights and other subordinated liabilities. The Tier 2 capital also includes an amount of €307 m from silent participations (see (e)). This comprises amounts that exceeded the upper limits in Article 486 (3) CRR.
- (g) Excess loss allowances are reported in accordance with the application of the IFRS 9 transitional rules.
- (h) The minority interests requirements in accordance with Article 81 et seq. CRR are not met.

Article 437 CRR – Reconciliation from the IFRS consolidated statement of financial position
to the consolidated statement of financial position for regulatory purposes

in € m

Statement of financial position item	IFRS consolidated statement of financial position	Consolidated statement of financial position for regulatory purposes	Difference due to differ- ing groups of consolidated companies	Note ¹⁾
	30.6.2020	30.6.2020		
I. Assets				
Cash on hand, demand deposits and overnight money balances with central banks and banks	26,438	26,369	-69	
Financial assets measured at amortised cost	133,157	133,707	550	
Trading assets	23,902	23,903	1	
Other financial assets mandatorily measured at fair value through profit or loss	9,099	9,902	803	
Financial assets designated voluntarily at fair value	4,035	4,035	0	
Positive fair values of hedging derivatives under hedge accounting	1,353	1,353	0	
Financial assets measured at fair value through other comprehensive income	24,328	25,733	1,405	
Shares in equity-accounted entities	49	0	-49	
Investment property	2,742	8	-2,734	
Property and equipment	658	629	-29	
Intangible assets	126	124	-2	
Income tax assets	712	699	-13	
thereof: Deferred income tax assets	552	540	-12	
thereof: Arising from differences that are not temporary	7	3	-4	
thereof: Arising from temporary differences	545	537	-8	
Non-current assets and disposal groups classified as held for sale	71	0	-71	
Other assets	1,021	192	-829	
Total assets	227,691	226,654	-1,037	

Article 437 CRR – Reconciliation from the IFRS consolidated statement of financial position
to the consolidated statement of financial position for regulatory purposes

in € m

Statement of financial position item	IFRS consolidated statement of financial position	Consolidated statement of financial position for regulatory purposes	Difference due to differ- ing groups of consolidated companies	Note ¹⁾
	30.6.2020	30.6.2020		
II. Equity and liabilities				
Financial liabilities measured at amortised cost	173,032	171,303	-1,729	
thereof: Subordinated liabilities (subordinated capital)	2,835	2,835	0	
thereof: Profit participation rights	83	83	0	(f)
thereof: Amortised amount per Art. 64 CRR	-	57	57	
thereof: Difference between regulatory figures and statement of financial position	-	2	2	
thereof: Silent participations	532	532	0	(e), (f)
thereof: Amount expiring per Art. 486 CRR	-	307	307	
thereof: Difference between regulatory figures and statement of financial position	-	14	14	
thereof: Other subordinated liabilities	2,220	2,220	0	(f)
thereof: Amortised amount per Art. 64 CRR	-	288	288	
thereof: Difference between regulatory figures and statement of financial position	-	66	66	
Trading liabilities	20,476	20,476	0	
Negative fair values of non-trading derivatives	7,755	7,733	-22	
Financial liabilities designated voluntarily at fair value	12,676	12,676	0	
thereof: Subordinated liabilities (subordinated capital)	43	43	0	(f)
thereof: Amortised amount per Art. 64 CRR	-	3	3	
thereof: Difference between regulatory figures and statement of financial position	-	3	3	
Negative fair values of hedging derivatives under hedge accounting	1,815	1,815	0	
Provisions	2,292	2,237	-55	
Income tax liabilities	144	151	7	
thereof: Deferred income tax liabilities	10	29	19	
Other liabilities	685	631	-54	
Equity	8,816	9,631	815	
Subscribed capital	2,509	2,509	0	
Capital reserves	1,546	1,546	0	
Regulatory Additional Tier 1 instruments	354	354	0	
Retained earnings	4,592	4,781	189	(a)
thereof: Attributable to shareholders	-187	-206	-19	
Accumulated other comprehensive income (OCI)	-188	439	627	(b)
Non-controlling interests	3	2	-1	(h)
Total equity and liabilities	227,691	226,654	-1,037	

¹⁾ Explanations can be found in the table "Disclosure of Own Funds".

Capital adequacy

The table below shows the RWAs and own funds requirements broken down by risk type.

EU OV1 – Overview of RWAs

in € m

			RWAs		Own funds requirement
			30.6.2020	31.3.2020	30.6.2020
	1	Credit risk (excluding CCR)	51,620	52,221	4,130
Article 438 (c), (d)	2	Of which standardised approach (CRSA)	5,682	5,999	455
Article 438 (c), (d)	3	Of which the foundation IRB (FIRB) approach	43,585	43,879	3,487
Article 438 (c), (d)	4	Of which the advanced IRB (AIRB) approach	1,101	1,159	88
Article 438 (d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	1,251	1,184	100
Article 107, Article 438 (c), (d)	6	Counterparty credit risk (CCR)	2,649	2,696	212
Article 438 (c), (d)	7	Of which mark to market	1,766	1,793	141
Article 438 (c), (d)	8	Of which original exposure	–	–	–
	9	Of which standardised approach	–	–	–
	10	Of which internal model method (IMM)	–	–	–
Article 438 (c), (d)	11	Of which contributions to the default fund of a CCP	79	55	6
Article 438 (c), (d)	12	Of which CVA	803	847	64
Article 438 (e)	13	Settlement risk	0	0	0
Article 449 (o), (i)	14	Securitisation exposures in the banking book (after the cap)	1,902	2,133	152
		Of which SEC-IRBA	533	650	43
		Of which SEC-ERBA (including SEC-IAA)	948	966	76
		Of which SEC-SA	420	518	34
		Of which 1250 %/Capital deduction	–	–	–
Article 438 (e)	19	Market risk	6,259	4,816	501
	20	Of which standardised approach	1,629	1,722	130
	21	Of which internal model method (IMM)	4,630	3,094	370
Article 438 (e)	22	Large exposures	–	–	–
Article 438 (f)	23	Operational risk	3,420	3,420	274
	24	Of which basic indicator approach	–	–	–
	25	Of which standardised approach	3,420	3,420	274
	26	Of which advanced measurement approaches	–	–	–
Article 437 (2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250 % risk weight)	65	58	5
Article 500	28	Adjustment for Basel I floor	–	–	–
	29	Total	65,915	65,344	5,273

As a result of the end of the grandfathering provisions on 1 January 2020 for securitisation exposures under the revised securitisation rules (Regulation (EU) 2017/2401 amending the CRR), all securitisation exposures in the above table are reported as at the latest disclosure reporting date using the new securitisation approaches (SEC-IRBA, SEC-ERBA (including SEC-

IAA) and SEC-SA), From this reporting date, rows 15–18 have no longer been presented because they no longer apply for regulatory purposes.

The following table (as at 30 June 2020) is provided in addition to the differentiated presentation of RWAs in accordance with the requirements in EBA/GL/2016/11 in order to ensure that the requirements of Article 438 CRR are satisfied in full.

Article 438 CRR – Overview of RWAs by exposure class

in € m

	RWAs	Own funds requirement
FIRB – Central governments or central banks	2,101	168
FIRB – Institutions	3,537	283
FIRB – Corporates	38,448	3,076
thereof: Specialised lending exposures	19,121	1,530
thereof: SME	2,122	170
thereof: Other	17,205	1,376
AIRB – Retail	1,101	88
Secured by real estate	639	51
thereof: SME	169	14
thereof: Non-SME	470	38
Qualifying revolving	37	3
Other	426	34
thereof: SME	95	8
thereof: Non-SME	330	26
IRBA equity exposures	1,707	137
thereof: Simple risk-weight approach	1,251	100
Private equity exposures in sufficiently diversified portfolios (190 %)	1,229	98
Exchange traded equity exposures (290 %)	–	–
Other equity exposures (370 %)	22	2
thereof: PD/LGD approach	398	32
thereof: Risk-weighted equities	58	5
Other non-credit-obligation assets	676	54
Total IRB approach	47,570	3,806
Central governments or central banks	4	0
Regional governments or local authorities	150	12
Public-sector entities	194	16
Multilateral development banks	–	–
International organisations	–	–
Institutions	299	24
Corporates	1,456	116
Retail	149	12
Exposures secured by real estate	635	51
Exposures in default	37	3
Higher risk categories	930	74
Covered bonds	3	0
Exposures to institutions and corporates with a short-term credit rating	–	–
Collective investment undertakings (CIU)	722	58
Equity exposures	1,051	84
Other exposures	251	20
Total standardised approach (CRSA)	5,881	470
Total	53,451	4,276

There were no own funds requirements on the reporting date for trading book activities of the Helaba Group in relation to large exposures above the limits set out in Articles 395 to 401 CRR.

The total RWAs rose by around € 0.6 bn compared with the previous quarter. This increase resulted from market risk (up by € 1.4 bn), offset by a decrease in default risk (down by € 0.8 bn).

In the standardised approach, the distribution of the decline in default risk by exposure class was as follows: “Corporates” (down by € 0.8 bn) and “Equity” (down by € 0.1 bn). On the other hand, there was an increase in the “Collective investment undertakings” (CIU) exposure class (up by € 0.7 bn). The changes were attributable to an amended presentation of the funds analysis and adjustment of the fair value measurement of equity investments as well as to maturing business.

In the IRB approach, there was a fall in RWAs in the exposure classes “Central governments or central banks” (down by € 0.5 bn), “Institutions” (down by € 0.3 bn) and “Corporates – Specialised lending exposures” (down by € 0.5 bn) caused by business-related changes, rating changes and effects from the ex-

change rate between the US dollar and pound sterling. However, RWAs increased in the exposure class “Corporates – Other” (up by € 1.0 bn), mainly as a result of new business and rating changes.

In addition, RWAs contracted in the “Securitisations” exposure class (down by € 0.2 bn) following the restructuring of an existing transaction, rating improvements and the classification of a transaction as an STS (simple, transparent and standardised) securitisation.

The change in RWAs from market risk (up by € 1.4 bn) was primarily attributable to an increase in the internal model (up by € 1.5 bn). Further details on the changes in RWAs in the internal model can be found in the “Market Risk” section.

The table below shows the equity investment exposures in the simple risk-weight approach as specified in Article 155 (2) CRR. As at 30 June 2020, Helaba did not hold any specialised lending exposures based on the supervisory slotting criteria. For this reason, the table below is restricted to equity investments.

EU CR10 – IRB: Equity exposures (simple risk-weight approach)

in € m

Categories	Basis of measurement (on-balance sheet)	Basis of measurement (off-balance sheet)	Risk weight	Exposure value	RWAs	Own funds requirement
Private equity exposures in sufficiently diversified portfolios	461	186	190 %	647	1,229	98
Exchange-traded equity exposures	–	–	290 %	–	–	–
Other equity exposures	6	–	370 %	6	22	2
Total	467	186		653	1,251	100

Leverage Ratio

In January 2015, the requirements for calculating the leverage ratio were redefined and issued by the European Commission in Commission Delegated Regulation (EU) 2015/62.

The leverage ratio is based on the relationship between Tier 1 capital and the unweighted total of all on-balance sheet and off-balance sheet asset items (including derivatives).

The disclosures have been published in accordance with Commission Implementing Regulation (EU) 2016/200 (disclosure of the leverage ratio). The table below presents the variables used to determine the leverage ratio taking account of the transitional provisions in accordance with Article 499 (1b) CRR.

Article 451 CRR – Leverage ratio in accordance with Delegated Act

in € m

	Reference date	30.6.2020
	Entity name	Landesbank Hessen-Thüringen
	Level of application	Consolidated

Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		Applicable amount
1	Total assets as per published financial statements	227,691
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	– 1,037
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	
4	Adjustments for derivative financial instruments	(12,864)
5	Adjustment for securities financing transactions (SFTs)	116
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	18,804
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	
EU-6b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)	
7	Other adjustments	(6,530)
8	Leverage ratio total exposure measure	226,180

Table LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures
	On-balance sheet exposures (excluding derivatives and SFTs)	
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	195,659
2	(Asset amounts deducted in determining Tier 1 capital)	(135)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	195,524
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	8,288
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	3,036
EU-5a	Exposure determined under Original Exposure Method	
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	1,697
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(1,586)
11	Total derivatives exposures (sum of lines 4 to 10)	11,436
	SFT exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	300
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	116
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	416
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	37,424
18	(Adjustments for conversion to credit equivalent amounts)	(18,620)
19	Other off-balance sheet exposures (sum of lines 17 and 18)	18,804
	Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)	
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429(14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
	Capital and total exposure measure	
20	Tier 1 capital	8,998
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	226,180
	Leverage ratio	
22	Leverage ratio	3.98 %
	Choice on transitional arrangements and amount of derecognised fiduciary items	
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	

Table LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	195,659
EU-2	Trading book exposures	11,777
EU-3	Banking book exposures, of which:	183,881
EU-4	Covered bonds	6,664
EU-5	Exposures treated as sovereigns	71,182
EU-6	Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns	2,326
EU-7	Institutions	17,009
EU-8	Secured by mortgages of immovable properties	16,729
EU-9	Retail exposures	1,600
EU-10	Corporates	56,867
EU-11	Exposures in default	460
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	11,045

Description of the process for monitoring the risk of excessive leverage

Helaba takes the leverage ratio requirements into account in the optimisation of its business portfolio. Currently, banks must disclose the leverage ratio and report it to the supervisory authorities as an indicator for monitoring purposes. A mandatory minimum ratio of 3.0 % will apply when the leverage ratio migrates to Pillar 1 of the three-pillar model of prudential supervision (from mid-2021). The risk of excessive leverage is addressed by including the leverage ratio in the planning and control process. Based on the business and risk strategy, an internal target ratio is specified as an additional key performance indicator, supplementing the capital ratios, and the risk appetite and risk tolerance are determined such that Helaba manages its business using qualitative and quantitative guidelines, taking into account the limits it will have to comply with in the future. The change in leverage and the associated ratio is regularly monitored and reported so that corrective action can be taken as soon as possible in the event of unexpected changes. This ratio is one of the KPI components in the system for providing monthly information to the Executive Board and is specified as a key risk indicator in the RAF/RAS. This ensures that the ratio is enshrined in Helaba's holistic perspective and management of the business. In addition to ex-post analyses of the leverage ratio in the internal reporting system, future changes in the ratio and in the basis of measurement form an integral part of the Bank's internal planning process. It is included in the operational and multi-year planning, which is linked to business planning. Analyses of variances between actual and target are used to identify trends and/or any need

for action. In addition to regular processes, ad hoc checks can be carried out to establish whether further investigations or adjustments to threshold values are required.

Description of the factors that impacted the disclosed leverage ratio during the reporting period

As at 30 June 2020, the leverage ratio had fallen to 4.0 % (31 December 2019: 4.5 %). The total risk exposure increased to €226.2 bn compared with the position as at the end of 2019. The rise in the total risk exposure came about during the normal course of business, mainly as a result of an increase in the volume of the ECB reserve available on a day-to-day basis. Exposures to regional governments and to corporates also contributed to the increase. The changes were predominantly in on-balance sheet items.

Tier 1 capital as at 30 June 2020 had declined to €9.0 bn (31 December 2019: €9.2 bn). Please refer to "Own Funds and Own Funds Structure" in this report for further information on the changes in Tier 1 capital.

Overall the change in the leverage ratio arose from the performance of the business and the associated management. For further information on key external factors in the economic and financial environment that had an impact on business performance, business policy decisions and therefore indirectly on the leverage ratio, please refer to the "Economic report" within the interim Group management report on page 18 et seq. of the **Half-Yearly Financial Report**.

Liquidity Coverage Ratio (LCR)

The LCR is a regulatory measure of liquidity available at short notice and banks are required to comply with a specified minimum ratio. In order to satisfy the minimum ratio of 100 %, a bank's available, liquid assets must, for a period of 30 days, be greater than the forecast cumulative net cash outflows in a serious stress scenario (which may assume, for example, the withdrawal of a certain level of customer deposits with a simultaneous loss of unsecured funding). The disclosures relating to the LCR are published in accordance with Article 435 CRR and EBA guidelines EBA/GL/2017/01.

Helaba uses an internal liquidity adequacy assessment process (ILAAP) to ensure that it has adequate liquidity available at all times and that its short- and medium-term funding is sound. This process identifies, measures and monitors all material liquidity and funding risks and facilitates corrective action in good time to avoid a liquidity squeeze, where necessary. The process also includes liquidity stress tests, contingency planning and an independent validation of risk quantification methods. The Executive Board is responsible for ensuring that the

ILAAP is underpinned by a robust system of governance. The ILAAP forms an integral component of the management framework and consists of both economic and normative perspectives.

Internal thresholds (risk appetite and risk tolerance) have been set for the LCR as part of the Bank's risk appetite framework (RAF). These internal thresholds are well above the minimum regulatory requirements of 100 %. Both the minimum regulatory requirements and the internal thresholds were complied with at all times during the reporting period.

The ECB and the German Federal Financial Supervisory Authority (BaFin) have introduced various regulatory measures in connection with the COVID-19 pandemic. Currently, the Bank is not making use of any exemptions in relation to liquidity. The average liquidity coverage ratio once again underwent only minor fluctuations in the reporting period, underlining Helaba's conservative risk profile and sound liquidity position.

EU LIQ1 – LCR

Scope of consolidation Currency and units		Consolidated € m			
		TOTAL ADJUSTED VALUE			
Quarter ending on		30.9.2019	31.12.2019	31.3.2020	30.6.2020
Number of data points used in the calculation of averages		12	12	12	12
		050	060	070	080
21	Liquidity buffer	36,273	37,251	37,962	39,096
22	TOTAL NET CASH OUTFLOWS	22,029	20,954	21,761	21,932
23	Liquidity coverage ratio (%)	165.00	179.41	176.44	180.33

Credit Risk

General Disclosures

As at 30 June 2020, the Helaba Group's basis of measurement for credit risk after credit risk adjustments amounted to €213,389 m.

Additional information relating to exposures in default or in arrears and impaired exposures – broken down by exposure class, industry and geography – is presented in the tables below. Transactions involving a customer with which a default event as defined in Article 178 CRR has occurred are designated as in default irrespective of the recognition of any credit risk adjustment. Transactions are deemed to be past due if they are more than 90 days in arrears and this has also been recorded as a default criterion in bank systems.

Helaba applies the three-stage IFRS 9 impairment model to the following financial instruments and measurement categories:

- Financial assets in the AC measurement category
- Debt instruments in the FVTOCI (recycling) measurement category
- Lease receivables
- Receivables in accordance with IFRS 15 (including contract assets)
- Loan commitments within the scope of IFRS 9 and financial guarantees not measured at fair value through profit or loss.

In accordance with the expected credit loss model, a loss allowance is recognised in the amount of the expected credit loss for all financial instruments falling within this scope, depending on the allocation of the financial instrument concerned to the relevant stage in the model. Further details on the impairment model can be found in the **Annual Report** (Note (37) in the Notes to the Consolidated Financial Statements).

The following table also includes, in the CRSA in column a, a breakdown of the exposures in default by original exposure class (shown in italics) in accordance with EBA Q&A 2017_3481.

EU CR1-A – Credit quality of exposures by exposure class

in € m

	a	b	c	d
	Basis of measurement before credit risk adjustments			
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustments	General credit risk adjustments
1 Central governments or central banks	–	57,040	3	–
2 Institutions	5	17,214	24	–
3 Corporates	506	91,617	361	–
4 thereof: Specialised lending exposures	275	37,512	143	–
5 thereof: SME	23	4,380	14	–
thereof: Other	208	49,726	203	–
6 Retail	59	5,836	27	–
7 Secured by real estate	35	3,655	4	–
8 thereof: SME	–	620	0	–
9 thereof: Non-SME	35	3,036	4	–
10 Qualifying revolving	3	794	3	–
11 Other	20	1,387	20	–
12 thereof: SME	0	294	3	–
13 thereof: Non-SME	20	1,093	17	–
14 IRBA equity exposures	0	925	–	–
Other non-credit-obligation assets	–	926	–	–
15 Total IRB approach	570	173,558	415	–
16 Central governments or central banks	–	1,486	0	–
17 Regional governments or local authorities	–	15,056	0	–
18 Public-sector entities	–	2,898	3	–
19 Multilateral development banks	–	290	–	–
20 International organisations	–	341	0	–
21 Institutions	0	9,117	0	–
22 Corporates	187	3,798	12	–
23 thereof: SME	4	476	1	–
24 Retail	28	787	1	–
25 thereof: SME	2	28	0	–
26 Exposures secured by real estate	–	1,878	0	–
27 thereof: SME	–	483	0	–
28 Exposures in default	215	–	167	–
29 Higher risk categories	–	679	11	–
30 Covered bonds	–	318	0	–
Exposures to institutions and corporates with a short-term credit rating	–	–	–	–
32 Collective investment undertakings (CIU)	–	1,195	–	–
33 Equity exposures	–	1,554	–	–
34 Other exposures	–	256	–	–
35 Total standardised approach (CRSA)	215	39,655	194	–
36 Total	785	213,213	609	–
37 thereof: Loans	716	150,572	502	–
38 thereof: Debt securities	–	26,677	21	–
39 thereof: Off-balance-sheet exposures	69	35,964	87	–

EU CR1-A – Credit quality of exposures by exposure class

in € m

	e	f	g
			Basis of measurement after credit risk adjustments
	Accumulated write-offs	Change in credit risk adjustments compared with the prior period	(a+b-c-d)
1 Central governments or central banks	–	2	57,036
2 Institutions	–	10	17,196
3 Corporates	338	96	91,763
4 thereof: Specialised lending exposures	118	55	37,645
5 thereof: SME	16	6	4,388
thereof: Other	204	35	49,730
6 Retail	61	2	5,867
7 Secured by real estate	24	0	3,686
8 thereof: SME	6	0	619
9 thereof: Non-SME	18	0	3,067
10 Qualifying revolving	13	0	794
11 Other	24	1	1,387
12 thereof: SME	8	1	291
13 thereof: Non-SME	17	0	1,096
14 IRBA equity exposures	–	–	925
Other non-credit-obligation assets	–	–	926
15 Total IRB approach	399	109	173,713
16 Central governments or central banks	–	0	1,486
17 Regional governments or local authorities	–	0	15,056
18 Public-sector entities	–	1	2,895
19 Multilateral development banks	–	–	290
20 International organisations	–	0	341
21 Institutions	–	0	9,117
22 Corporates	–	6	3,787
23 thereof: SME	–	0	475
24 Retail	0	–1	786
25 thereof: SME	0	0	28
26 Exposures secured by real estate	–	0	1,878
27 thereof: SME	–	0	483
28 Exposures in default	137	–6	48
29 Higher risk categories	–	4	668
30 Covered bonds	–	0	318
Exposures to institutions and corporates with a short-term credit rating	–	–	–
32 Collective investment undertakings (CIU)	–	–	1,195
33 Equity exposures	–	–	1,554
34 Other exposures	–	–	256
35 Total standardised approach (CRSA)	137	4	39,676
36 Total	536	113	213,389
37 thereof: Loans	536	80	150,786
38 thereof: Debt securities	–	8	26,656
39 thereof: Off-balance-sheet exposures	–	25	35,947

EU CR1-B – Credit quality of exposures by industry

in € m

	a	b	c	d	e	f	g
	Basis of measurement before credit risk adjustments					Basis of measurement after credit risk adjustments	
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustments	General credit risk adjustments	Accumulated write-offs	Change in credit risk adjustments compared with the prior period	(a+b-c-d)
1	Agriculture, forestry and fishing	1	31	0	–	0	32
2	Mining and quarrying	0	305	1	–	–	305
3	Manufacturing	92	12,896	102	–	101	12,885
4	Electricity, gas, steam and air-conditioning supply	2	9,356	27	–	28	9,331
5	Water supply, sewerage, waste management and remediation activities	8	1,665	3	–	–	1,670
6	Construction	178	1,901	164	–	169	1,915
7	Wholesale and retail trade; repair of motor vehicles and motorcycles	11	2,203	14	–	5	2,199
8	Transportation and storage	115	7,199	16	–	5	7,298
9	Accommodation and food service activities	6	206	2	–	0	210
10	Information and communication	3	3,720	12	–	8	3,711
11	Financial and insurance activities	26	64,693	48	–	6	64,671
12	Real estate activities	138	39,843	144	–	163	39,837
13	Professional, scientific and technical activities	30	3,251	13	–	17	3,268
14	Administrative and support service activities	59	3,051	18	–	2	3,092
15	Public administration and defence; compulsory social security	–	52,361	7	–	–	52,354
16	Education	50	461	2	–	1	509
17	Human health and social work activities	4	1,810	6	–	3	1,809
18	Arts, entertainment and recreation	3	224	1	–	1	227
19	Other service activities	6	1,147	3	–	1	1,149
20	Activities of households as employers; undifferentiated goods and services-producing activities of households for own use	52	6,211	27	–	26	6,237
21	Other	–	680	–	–	–	680
22	Total	785	213,213	609	–	536	213,389

EU CR1-C – Credit quality of exposures by geography

in € m

		a	b	c	d	e	f	g
		Basis of measurement before credit risk adjustments						Basis of measurement after credit risk adjustments
		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustments	General credit risk adjustments	Accumulated write-offs	Change in credit risk adjustments compared with the prior period	(a+b-c-d)
1	Europe	548	189,860	380	–	358	89	190,028
2	Germany	306	144,286	250	–	276	38	144,342
3	Finland	–	1,531	5	–	4	3	1,526
4	France	147	9,016	38	–	28	11	9,125
5	Ireland	88	1,573	2	–	–	1	1,659
6	Luxembourg	2	6,480	21	–	17	10	6,462
7	The Netherlands	0	4,021	10	–	6	4	4,011
8	Norway	–	933	1	–	–	0	932
9	Austria	0	3,261	9	–	5	4	3,252
10	Poland	0	1,485	8	–	6	4	1,477
11	Sweden	–	2,454	4	–	0	2	2,451
12	Switzerland	1	2,342	4	–	2	2	2,338
13	Spain	0	1,255	4	–	1	2	1,251
14	United Kingdom	0	5,645	13	–	10	4	5,632
15	Other	4	5,578	12	–	2	4	5,570
16	North America	179	20,225	225	–	178	26	20,178
17	Canada	0	2,618	3	–	–	1	2,615
18	United States of America	179	17,540	222	–	178	25	17,497
19	Other	–	67	0	–	–	0	66
20	Central and South America	58	788	2	–	–	–1	844
21	Asia	0	708	0	–	0	0	708
22	Australia and New Zealand	–	604	1	–	–	1	603
23	Africa	0	333	1	–	0	–1	333
24	Other regions¹⁾	–	695	0	–	–	0	695
25	Total	785	213,213	609	–	536	113	213,389

¹⁾ Exposures to supranational organisations.

To keep the presentation clear and ensure only relevant information is shown, the data in the table is limited to countries that, in terms of the basis of measurement before credit risk adjustments, together account for at least 95 % of the basis of measurement before credit risk adjustments in the Helaba Group.

The extent of the credit risk adjustments is determined on the basis of an assessment of the financial circumstances including the use of appropriate rating results and forecasts of going con-

cern value or break-up value, and the measurement of collateral at the expected recovery value taking into account the time required for collateral recovery and appropriate recovery costs.

Credit risk adjustments and direct write-offs are submitted for approval in the form of an application for an allowance for losses on loans and advances. The adequacy of the credit risk adjustment is reviewed regularly and adjustments are made where necessary. The credit risk adjustments for the Bank are recorded and updated in the central Credit Loss Database system. Detailed information on the calculation of the credit risk adjustment and the approval process is available in the form of an

internal set of rules and regulations and can be found in Note (37) of the Notes to the Consolidated Financial Statements in the **Annual Report**.

The tables below show the changes in the credit risk adjustments and the exposures in default over the reporting period 31 December 2019 to 30 June 2020.

EU CR2-A – Changes in the stock of general and specific credit risk adjustments (on-balance sheet risk exposures)

in € m

		a	b
		Specific credit risk adjustments	General credit risk adjustments
1	Opening balance	433	–
2	Additions	216	–
3	Reversals	94	–
	Changes in credit risk adjustment due to stage transfers	16	–
4	Utilisations	20	–
5	Transfers between types of credit risk adjustment	–	–
6	Impact of exchange rate differences	0	–
7	Impact of consolidation effects	–	–
8	Other adjustments	12	–
9	Closing balance	564	–
10	Recoveries on loans and advances previously written off	2	–
11	Direct write-offs	1	–

EU CR2-B – Changes in the stock of defaulted and impaired loans and debt securities (on-balance sheet risk exposures)

in € m

		a
		Basis of measurement before credit risk adjustments
1	Opening balance	643
2	New defaults	137
3	Recoveries	39
4	Direct write-offs	1
5	Other adjustments	–23
6	Closing balance	716

The disclosures in table CR2-A (Changes in the stock of general and specific credit risk adjustments (on-balance sheet risk exposures)) are based on FINREP reporting as specified in Regulation (EU) 2015/534 and relate to the reporting dates 31 December 2019 and 30 June 2020. The figures comprise the amounts of the credit risk adjustments under IFRS based on the group of consolidated companies for regulatory purposes. In contrast to the presentation of data in tables CR1-A (Credit quality of exposures by

exposure class), CR1-B (Credit quality of exposures by industry) and CR1-C (Credit quality of exposures by geography), these tables also include data on securitisation exposures.

The quantitative information on the credit risk adjustments under IFRS that is included in the disclosures pursuant to the CRR differs from the credit risk adjustments in the consolidated accounts under IFRS due to differences between the group of consolidated companies for regulatory purposes and that under German commercial law.

General disclosures on credit risk mitigation

Like the creditworthiness of borrowers or counterparties, the collateral arrangements (or general risk mitigation techniques) available are of major importance when determining the adequacy of own funds to cover default risks. Helaba takes the following collateral instruments into account for regulatory purposes in the context of credit risk mitigation techniques insofar as the instruments concerned comply with the requirements of the CRR:

- unfunded credit protection (e.g. guarantees and sureties)
- mortgage security (e.g. charges over real estate)
- financial collateral (e.g. assigned or pledged securities, cash collateral)
- ships and aircraft as other physical collateral (e.g. registered ship or aircraft mortgages)
- assignment of receivables as collateral (e.g. assignment of trade receivables as collateral)

FSP, as an institution within the Helaba Group, takes the same collateral instruments into account – ships and aircraft and assignment of receivables as collateral excepted – when calculating its own funds requirements.

EU CR3 – Credit risk mitigation techniques

in € m

		a	b	c	d	e	f
		Basis of measurement (unsecured)	Basis of measurement (secured)	thereof: Exposures secured by guarantees	thereof: Exposures secured by financial collateral	thereof: Exposures secured by credit derivatives	thereof: Exposures secured by physical/other collateral
1	Loans	122,602	28,183	5,832	1,390	–	20,961
2	Debt securities	26,303	353	295	–	–	58
	Off-balance-sheet exposures	34,119	1,828	1,266	215	–	346
3	Total	183,024	30,364	7,393	1,606	–	21,365
4	Of which defaulted	299	209	11	4	–	195

Assigned endowment insurance policies are also taken into account as collateral. Under the CRR, endowment insurance policies assigned as collateral for IRB transactions are classified as other physical collateral. If they are used as collateral for CRSA exposures, they are treated in the same way as guarantees and therefore shown in the above table under guarantees.

Credit risk and credit risk mitigation in the Standardised Approach

Since 1 January 2020, Helaba has used solely external ratings from Moody's Investors Service and Standard & Poor's (the latter only at FSP) to calculate the own funds requirements for default

risk exposures under the standardised approach (CRSA). The rating agencies are nominated for all CRSA exposure classes. When calculating the own funds requirements in relation to securitisations, reference is made to other agencies as well.

When applying credit assessments of issues to exposures, an issue rating is assigned to each transaction if one is available. If no issue rating is available, the issuer rating is used. If no issuer rating is available, the country of domicile rating is applied in the case of churches and institutions. If no issuer or country of domicile rating is available, Helaba investigates the possibility of applying long-term ratings of other issues to short- and long-term exposures with the borrower. External ratings are mapped to the CRR rating grades using the standard classification published by the EBA.

EU CR4 – Standardised approach: Credit risk exposure and CRM effects by exposure class

in € m

	Exposure classes	a	b	c	d	e	f
		Basis of measurement		Exposure value		RWAs and RWA density	
		On balance sheet	Off balance sheet	On balance sheet	Off balance sheet	RWAs	RWA density in %
1	Central governments or central banks	1,486	0	1,984	0	4	0.19
2	Regional governments or local authorities	12,756	2,300	15,189	1,254	150	0.91
3	Public-sector entities	1,933	963	1,764	475	194	8.65
4	Multilateral development banks	290	–	290	19	0	0.00
5	International organisations	341	–	341	–	0	0.00
6	Institutions	8,278	839	8,517	365	267	3.00
7	Corporates	3,308	478	1,242	127	1,305	95.30
8	Retail	518	268	175	18	143	74.04
9	Exposures secured by real estate	1,721	157	1,721	86	635	35.17
10	Exposures in default	40	7	32	2	37	105.17
11	Higher risk categories	570	97	570	50	930	150.00
12	Covered bonds	318	–	318	–	3	0.89
13	Exposures to institutions and corporates with a short-term credit rating	–	–	–	–	–	–
14	Collective investment undertakings (CIU)	1,039	156	1,039	156	720	60.26
15	Equity exposures	1,540	14	1,047	–	1,051	100.41
16	Other exposures	256	–	256	–	251	97.87
17	Total	34,395	5,281	34,487	2,553	5,689	15.36

The tables below show the CRSA exposure value before and after collateral provided. The Comprehensive Method in accordance with Article 223 CRR is applied for financial collateral in the great majority of cases. Helaba also avails itself of Article

113 CRR to exempt default risk exposures to companies belonging to the same group or members of the same institutional protection system permanently from the IRB Approach and to treat them instead as CRSA exposures.

EU CR5 – Standardised approach: Credit risk exposure value by exposure class and risk weight (after credit risk mitigation)

in € m

		Risk weighting							
	Exposure classes	0 %	2 %	4 %	10 %	20 %	35 %	50 %	75 %
1	Central governments or central banks	1,965	–	–	–	19	–	–	–
2	Regional governments or local authorities	15,692	–	–	–	752	–	–	–
3	Public-sector entities	1,271	–	–	–	968	–	–	–
4	Multilateral development banks	310	–	–	–	–	–	–	–
5	International organisations	341	–	–	–	–	–	–	–
6	Institutions	7,854	0	–	–	825	–	202	–
7	Corporates	–	–	–	–	63	–	22	–
8	Retail	–	–	–	–	–	–	–	193
9	Exposures secured by real estate	–	–	–	–	–	1,765	39	–
10	Exposures in default	–	–	–	–	–	–	–	0
11	Higher risk categories	–	–	–	–	–	–	–	–
12	Covered bonds	304	–	–	–	14	–	–	–
13	Exposures to institutions and corporates with a short-term credit rating	–	–	–	–	–	–	–	–
14	Collective investment undertakings (CIU)	290	–	–	9	5	–	–	–
15	Equity exposures	–	–	–	–	–	–	–	–
16	Other exposures	1	–	–	–	5	–	–	–
17	Total standardised approach exposure value after credit risk mitigation	28,028	0	–	9	2,651	1,765	263	193

EU CR5 – Standardised approach: Credit risk exposure value by exposure class and risk weight (after credit risk mitigation)

in € m

	Exposure classes	Risk weighting						Capital deduction	Total	Of which unrated
		100 %	150 %	250 %	370 %	1250 %	Other			
1	Central governments or central banks	0	–	–	–	–	–	–	1,984	1,975
2	Regional governments or local authorities	–	–	–	–	–	–	–	16,443	15,415
3	Public-sector entities	–	–	–	–	–	–	–	2,239	122
4	Multilateral development banks	–	–	–	–	–	–	–	310	35
5	International organisations	–	–	–	–	–	–	–	341	215
6	Institutions	1	–	–	–	–	–	–	8,882	1,116
7	Corporates	1,283	0	–	–	–	–	–	1,369	1,337
8	Retail	–	–	–	–	–	–	–	193	193
9	Exposures secured by real estate	1	–	–	–	–	2	–	1,807	1,787
10	Exposures in default	31	4	–	–	–	–	–	35	35
11	Higher risk categories	–	620	–	–	–	–	–	620	620
12	Covered bonds	–	–	–	–	–	–	–	318	68
13	Exposures to institutions and corporates with a short-term credit rating	–	–	–	–	–	–	–	–	–
14	Collective investment undertakings (CIU)	24	–	–	–	–	867	–	1,195	331
15	Equity exposures	1,044	–	3	–	–	–	–	1,047	1,047
16	Other exposures	250	–	–	–	–	–	–	256	256
17	Total standardised approach exposure value after credit risk mitigation	2,634	624	3	–	–	869	–	37,040	24,552

Credit risk and credit risk mitigation in the IRB Approach

In December 2006, Helaba received approval from the German Federal Financial Supervisory Authority (BaFin) to use the Foundation Internal Ratings-Based (FIRB) Approach as specified in the German Solvency Regulation (Solvabilitätsverordnung – SolvV); this approval covered both the Helaba Group and Helaba Bank. The parameters laid down in the Foundation Approach for internal ratings have been applied for both regulatory capital backing and internal management purposes since 1 January

2007. The approval of the rating model for aircraft finance in December 2010 marked the completion of the regulatory audits in relation to the use of the internal rating models for the FIRBA and thus the full delivery of the IRBA implementation plan. The AIRB Approach has been applied for the retail portfolio of the subsidiary FSP since the second quarter of 2008. In 2013, LBS became the first Bausparkasse to gain permission to use the “LBS-Kunden-Scoring” rating model and the LGD model devised by Sparkassen Rating- und Risikosysteme GmbH (S-Rating) in the AIRB Approach for retail exposures.

The changes in RWAs for credit risk exposures under the IRB Approach between 31 March 2020 and 30 June 2020 are presented below.

EU CR8 – RWA flow statements of credit risk exposures under the IRB approach

in € m

		a	b
		RWAs	Own funds requirement
1	RWAs at previous quarter-end	46,274	3,702
2	Asset size	–383	–31
3	Asset quality	392	31
4	Model updates/changes	–45	–4
5	Methodology and policy changes	–	–
6	Acquisitions and disposals	–	–
7	Foreign exchange movements	–243	–19
8	Other	1	0
9	RWAs at the end of the current quarter	45,996	3,680

In the table above, the changes in RWAs are broken down for each of the key RWA drivers:

- Asset size: changes in the carrying amount due, among other factors, to new or discontinued business or changes in the portfolio
- Asset quality: changes related to credit ratings and credit risk mitigation
- Model updates: model adjustments in internal rating methods (including implementation of new rating models, changes to the scope of application and changes resulting from the elimination of any weaknesses identified in models)
- Methodology and policy changes: new regulatory requirements, discontinuation of transitional provisions and the like
- Acquisitions and disposals: changes based on the group of consolidated companies for regulatory purposes

- Foreign exchange movements: changes in exchange rates for foreign currency transactions
- Other: includes all other changes that cannot be attributed to the categories above.

The foreign exchange movement arose principally from transactions in US dollars and sterling.

The table below shows the following for IRB exposures: basis of measurement, exposure value, RWAs, EL and credit risk adjustments in accordance with the CRR, including various averages, such as the average probability of default (mean PD). The “Retail” exposure classes are AIRB exposures; the other exposure classes are FIRB exposures.

EU CR6 – FIRB: Credit risk exposures by exposure class and PD range

Exposure classes	PD band	a	b	c	d	e
		Basis of measurement (on-balance sheet)	Basis of measurement (off-balance sheet)	Average CCF for off-balance-sheet exposures in %	Exposure value	Average PD in %
Central governments or central banks	0.00 to <0.15	55,750	526	76.57	59,081	0.00
	0.15 to <0.25	4	6	100.00	189	0.17
	0.25 to <0.50	–	–	–	–	–
	0.50 to <0.75	–	–	–	–	–
	0.75 to <2.50	0	–	–	0	1.32
	2.50 to <10.00	9	51	75.00	0	4.63
	10.00 to <100.00	674	19	75.00	633	19.98
	100.00 (Default)	–	–	–	–	–
Subtotal		56,437	603	76.71	59,904	0.21
Institutions	0.00 to <0.15	14,613	1,295	73.83	15,575	0.05
	0.15 to <0.25	265	9	73.99	191	0.17
	0.25 to <0.50	558	44	66.31	289	0.36
	0.50 to <0.75	21	6	56.57	16	0.59
	0.75 to <2.50	73	49	73.60	92	1.01
	2.50 to <10.00	59	63	51.73	57	4.24
	10.00 to <100.00	144	15	62.51	9	11.06
	100.00 (Default)	5	0	75.00	1	100.00
Subtotal		15,739	1,481	73.50	16,231	0.09
Corporates – Specialised lending exposures	0.00 to <0.15	13,297	1,435	74.86	14,161	0.09
	0.15 to <0.25	3,779	922	73.32	4,315	0.17
	0.25 to <0.50	6,702	1,429	74.12	7,573	0.32
	0.50 to <0.75	2,339	686	74.92	2,794	0.59
	0.75 to <2.50	5,124	1,098	76.12	5,466	1.30
	2.50 to <10.00	538	29	75.00	475	3.97
	10.00 to <100.00	123	10	25.84	125	17.66
	100.00 (Default)	275	1	95.84	275	100.00
Subtotal		32,177	5,610	74.66	35,184	1.27
Corporates – SME	0.00 to <0.15	743	127	74.15	805	0.08
	0.15 to <0.25	353	54	68.29	384	0.17
	0.25 to <0.50	1,052	230	75.07	1,198	0.32
	0.50 to <0.75	447	68	89.25	478	0.59
	0.75 to <2.50	801	124	82.22	862	1.14
	2.50 to <10.00	267	21	83.27	281	3.36
	10.00 to <100.00	67	24	65.56	79	19.54
	100.00 (Default)	15	8	91.40	22	100.00
Subtotal		3,745	657	77.61	4,109	1.56

in € m

	f	g	h	i	j	k	l
	Number of obligors	Average LGD in %	Average maturity	RWAs	RWA density in %	EL	Credit risk adjustments
	1,405	44.99	2.50	421	0.71	0	
	1	45.00	2.50	81	43.02	0	
	–	–	–	–	–	–	
	–	–	–	–	–	–	
	1	45.00	2.50	0	107.45	0	
	2	33.17	2.50	0	154.83	0	
	33	45.00	2.50	1,598	252.44	0	
	–	–	–	–	–	–	
	1,442	44.99	2.50	2,101	3.51	1	3
	320	31.74	2.50	2,774	17.81	2	
	13	27.72	2.50	54	28.23	0	
	29	34.49	2.50	145	50.34	0	
	10	45.00	2.50	15	96.10	0	
	12	44.53	2.50	97	105.08	0	
	14	45.00	2.50	87	151.12	1	
	34	45.00	2.50	18	206.15	0	
	2	45.00	2.50	0	0	0	
	434	31.89	2.50	3,191	19.66	5	24
	387	42.56	2.50	3,864	27.28	5	
	102	43.54	2.50	1,798	41.67	3	
	195	43.37	2.50	4,372	57.73	11	
	90	44.20	2.50	2,173	77.79	7	
	125	40.67	2.50	5,190	94.95	29	
	26	42.35	2.50	658	138.62	8	
	11	44.37	2.50	303	241.44	10	
	13	42.87	2.50	0	0	118	
	949	42.70	2.50	18,359	52.18	191	143
	812	38.02	2.50	157	19.50	0	
	413	38.95	2.50	120	31.22	0	
	813	35.42	2.50	465	38.79	1	
	329	38.86	2.50	283	59.23	1	
	521	39.56	2.50	646	74.97	4	
	138	43.34	2.50	310	110.15	4	
	485	40.53	2.50	142	178.60	6	
	20	44.12	2.50	0	0	10	
	3,531	38.21	2.50	2,122	51.65	27	14

EU CR6 – FIRB: Credit risk exposures by exposure class and PD range

Exposure classes	PD band	a	b	c	d	e	
		Basis of measurement (on-balance sheet)	Basis of measurement (off-balance sheet)	Average CCF for off-balance-sheet exposures in %	Exposure value	Average PD in %	
Corporates – Other	0.00 to <0.15	15,186	12,335	68.07	20,723	0.07	
	0.15 to <0.25	3,278	2,170	77.95	4,824	0.17	
	0.25 to <0.50	5,442	3,955	73.98	7,642	0.32	
	0.50 to <0.75	962	664	75.14	1,449	0.59	
	0.75 to <2.50	1,768	1,091	81.79	2,261	1.20	
	2.50 to <10.00	812	610	76.67	846	4.04	
	10.00 to <100.00	1,292	162	72.84	518	18.68	
	100.00 (Default)	167	41	97.50	199	100.00	
Subtotal		28,906	21,027	72.00	38,462	1.07	
IRBA equity exposures – PD/LGD approach	0.00 to <0.15	80	–	–	80	0.11	
	0.15 to <0.25	5	–	–	5	0.17	
	0.25 to <0.50	12	–	–	12	0.37	
	0.50 to <0.75	–	–	–	–	–	
	0.75 to <2.50	126	–	–	126	1.02	
	2.50 to <10.00	21	–	–	21	6.67	
	10.00 to <100.00	5	–	–	5	15.00	
	100.00 (Default)	0	–	–	0	100.00	
Subtotal		249	–	–	249	1.45	
IRBA equity exposures – simple risk-weighted approach		467	186	100.00	653	–	
IRBA equity exposures – risk-weighted equities		23	–	–	23	–	
Total		137,742	29,565	73.36	154,814	0.69	

in € m

	f	g	h	i	j	k	l
	Number of obligors	Average LGD in %	Average maturity	RWAs	RWA density in %	EL	Credit risk adjustments
	1,144	43.03	2.50	5,095	24.59	6	
	298	43.55	2.50	2,051	42.51	4	
	529	44.29	2.50	4,474	58.55	11	
	120	42.92	2.50	1,122	77.42	4	
	274	44.31	2.50	2,325	102.83	12	
	100	44.42	2.50	1,244	146.92	15	
	820	15.66	2.50	429	82.83	13	
	82	43.31	2.50	0	0	86	
	3,367	43.08	2.50	16,739	43.52	151	203
	5	65.00	5.00	61	75.95	0	
	1	65.00	5.00	4	90.05	0	
	–	65.00	5.00	14	123.49	0	
	–	–	–	–	–	–	
	6	65.00	5.00	238	189.85	1	
	–	65.00	5.00	62	289.74	0	
	–	65.00	5.00	18	354.15	0	
	1	65.00	5.00	0	437.50	0	
	13	65.00	5.00	398	159.99	1	–
	113	–	–	1,251	191.63	5	–
	14	–	–	58	250.00	–	–
	9,863	42.28	2.50	44,219	28.56	381	388

EU CR6 – AIRB: Credit risk exposures by exposure class and PD range

Exposure classes	PD band	a	b	c	d	e
		Basis of measurement (on-balance sheet)	Basis of measurement (off-balance sheet)	Average CCF for off-balance-sheet exposures in %	Exposure value	Average PD in %
Retail – Secured by real estate, SME	0.00 to <0.15	156	10	70.20	162	0.08
	0.15 to <0.25	54	2	64.77	55	0.17
	0.25 to <0.50	135	6	68.83	139	0.32
	0.50 to <0.75	49	2	69.72	50	0.59
	0.75 to <2.50	126	5	68.55	129	1.35
	2.50 to <10.00	50	2	61.73	51	4.35
	10.00 to <100.00	24	1	66.37	24	19.76
	100.00 (Default)	–	–	–	–	–
Subtotal		593	26	68.64	611	1.59
Retail – Secured by real estate, non-SME	0.00 to <0.15	1,471	27	78.77	1,493	0.06
	0.15 to <0.25	266	5	87.62	270	0.17
	0.25 to <0.50	654	13	86.24	666	0.31
	0.50 to <0.75	139	3	89.55	141	0.59
	0.75 to <2.50	338	6	94.32	344	1.33
	2.50 to <10.00	82	1	99.96	83	4.19
	10.00 to <100.00	30	0	98.11	31	18.28
	100.00 (Default)	35	0	100.00	35	100.00
Subtotal		3,015	55	84.57	3,062	1.73
Retail – Qualifying revolving	0.00 to <0.15	14	660	63.64	434	0.04
	0.15 to <0.25	2	16	65.11	12	0.17
	0.25 to <0.50	7	32	66.49	28	0.32
	0.50 to <0.75	4	11	66.86	11	0.59
	0.75 to <2.50	8	17	68.07	20	1.39
	2.50 to <10.00	6	6	70.78	10	4.67
	10.00 to <100.00	2	9	66.15	7	21.29
	100.00 (Default)	3	1	100.02	3	100.00
Subtotal		46	751	64.08	527	1.14

in € m

	f	g	h	i	j	k	l
	Number of obligors	Average LGD in %	Average maturity	RWAs	RWA density in %	EL	Credit risk adjustments
	1,125	29.84	2.50	8	4.71	0	
	339	31.09	2.50	5	9.06	0	
	755	31.44	2.50	20	14.20	0	
	246	32.24	2.50	11	22.66	0	
	610	33.00	2.50	52	40.01	1	
	248	32.71	2.50	41	78.95	1	
	158	30.44	2.50	33	137.61	1	
	–	–	–	–	–	–	
	3,481	31.44	2.50	169	27.66	3	0
	11,951	29.86	2.50	76	5.12	0	
	2,519	29.56	2.50	31	11.32	0	
	5,601	30.60	2.50	119	17.84	1	
	1,967	22.05	2.50	29	20.74	0	
	3,907	19.56	2.50	111	32.45	1	
	930	19.89	2.50	54	65.54	1	
	453	19.76	2.50	35	114.97	1	
	348	30.55	2.50	14	38.75	10	
	27,676	28.12	2.50	470	15.34	15	4
	115,511	63.19	2.50	8	1.73	0	
	3,382	63.20	2.50	1	5.84	0	
	9,100	63.43	2.50	3	9.75	0	
	3,931	63.56	2.50	2	15.85	0	
	7,112	63.70	2.50	6	29.96	0	
	5,384	64.17	2.50	7	68.10	0	
	2,995	63.07	2.50	10	138.73	1	
	893	74.77	2.50	1	31.07	2	
	148,308	63.32	2.50	37	7.02	4	3

EU CR6 – AIRB: Credit risk exposures by exposure class and PD range

Exposure classes	PD band	a	b	c	d	e
		Basis of measurement (on-balance sheet)	Basis of measurement (off-balance sheet)	Average CCF for off-balance-sheet exposures in %	Exposure value	Average PD in %
Retail – Other, SME	0.00 to <0.15	32	45	63.38	61	0.08
	0.15 to <0.25	14	16	65.79	25	0.17
	0.25 to <0.50	34	25	66.04	51	0.32
	0.50 to <0.75	15	11	70.13	23	0.59
	0.75 to <2.50	42	19	65.13	55	1.39
	2.50 to <10.00	17	7	66.90	22	4.90
	10.00 to <100.00	7	9	58.44	12	21.57
	100.00 (Default)	0	0	50.00	0	100.00
Subtotal		162	133	64.94	248	1.93
Retail – Other, non-SME	0.00 to <0.15	342	78	84.52	408	0.07
	0.15 to <0.25	85	19	86.47	101	0.17
	0.25 to <0.50	240	62	87.24	294	0.31
	0.50 to <0.75	69	20	88.01	86	0.59
	0.75 to <2.50	115	20	93.66	133	1.26
	2.50 to <10.00	28	8	95.32	36	4.45
	10.00 to <100.00	7	1	74.46	8	23.13
	100.00 (Default)	18	2	100.00	20	100.00
Subtotal		904	210	87.29	1,086	2.50
Total		4,720	1,175	70.64	5,534	1.82

in € m

	f	g	h	i	j	k	l
	Number of obligors	Average LGD in %	Average maturity	RWAs	RWA density in %	EL	Credit risk adjustments
	1,291	61.70	2.50	6	10.26	0	
	399	62.36	2.50	5	18.50	0	
	742	63.14	2.50	14	28.09	0	
	328	62.14	2.50	9	39.36	0	
	703	64.29	2.50	32	58.50	0	
	420	61.66	2.50	16	73.36	1	
	1,253	60.95	2.50	13	110.73	2	
	2	24.83	2.50	0	0.02	0	
	5,138	62.64	2.50	95	38.50	3	3
	10,404	65.24	2.50	51	12.39	0	
	3,260	61.59	2.50	24	23.93	0	
	7,465	61.55	2.50	102	34.81	1	
	3,939	53.56	2.50	38	44.39	0	
	6,304	46.43	2.50	71	53.38	1	
	1,843	50.49	2.50	28	77.26	1	
	779	51.46	2.50	10	119.89	1	
	962	69.87	2.50	7	33.49	14	
	34,956	60.17	2.50	330	30.41	18	17
	219,559	39.67	2.50	1,101	19.90	42	27

Counterparty Credit Risk (CCR)

The counterparty credit risk exposure resulting from derivatives amounted to €15,917 m at 30 June 2020. This exposure is calculated using the mark-to-market method only.

EU CCR1 – Analysis of CCR exposure by approach (excluding exposures to CCPs)

in € m

		a	b	c	d	e	f	g
		Notional	Replacement cost/current market value ¹⁾	Potential future credit exposure ¹⁾	Effective expected positive exposure (EEPE)	Multiplier	Exposure value	RWAs
1	Mark to market		12,892	2,137			14,311	1,734
2	Original exposure	–					–	–
3	Standardised method		–			–	–	–
4	Internal model method (for derivatives and SFTs)			–	–	–	–	–
5	Of which securities financing transactions (SFTs)			–	–	–	–	–
6	Of which derivatives and long settlement transactions			–	–	–	–	–
7	Of which from contractual cross-product netting			–	–	–	–	–
8	Financial collateral simple method (for SFTs)						–	–
9	Financial collateral comprehensive method (for SFTs)						–	–
10	VaR for SFTs						–	–
11	Total							1,734

¹⁾ Shown for positive fair values.

In the standardised approach, the distribution of the counter-party credit risk exposure after credit risk mitigation by exposure class and risk weight is as follows:

EU CCR3 – Standardised approach: CCR exposures by regulatory portfolio and risk (after credit risk mitigation)

in € m

		Risk weight						
Exposure classes		0 %	2 %	4 %	10 %	20 %	35 %	50 %
1	Central governments or central banks	–	–	–	–	–	–	–
2	Regional governments or local authorities	–	–	–	–	–	–	–
3	Public-sector entities	202	–	–	–	1	–	–
4	Multilateral development banks	–	–	–	–	–	–	–
5	International organisations	–	–	–	–	–	–	–
6	Institutions	2,371	1,602	–	–	1	–	1
7	Corporates	–	–	–	–	–	–	–
8	Retail	–	–	–	–	–	–	–
	Exposures secured by real estate	–	–	–	–	–	–	–
	Exposures in default	–	–	–	–	–	–	–
	Higher risk categories	–	–	–	–	–	–	–
	Covered bonds	–	–	–	–	–	–	–
	Exposures to institutions and corporates with a short-term credit rating	–	–	–	–	–	–	–
9	Collective investment undertakings (CIU)	2	–	–	–	–	–	–
	Equity exposures	–	–	–	–	–	–	–
10	Other exposures	–	–	–	–	–	–	–
11	Total standardised approach exposure value after credit risk mitigation	2,575	1,602	–	–	2	–	1

EU CCR3 – Standardised approach: CCR exposures by regulatory portfolio and risk (after credit risk mitigation)

in € m

		Risk weight						
Exposure classes		70 %	75 %	100 %	150 %	250 %	370 %	1250 %
1	Central governments or central banks	–	–	–	–	–	–	–
2	Regional governments or local authorities	–	–	–	–	–	–	–
3	Public-sector entities	–	–	–	–	–	–	–
4	Multilateral development banks	–	–	–	–	–	–	–
5	International organisations	–	–	–	–	–	–	–
6	Institutions	–	–	–	–	–	–	–
7	Corporates	–	–	151	–	–	–	–
8	Retail	–	8	–	–	–	–	–
	Exposures secured by real estate	–	–	–	–	–	–	–
	Exposures in default	–	–	–	–	–	–	–
	Higher risk categories	–	–	–	–	–	–	–
	Covered bonds	–	–	–	–	–	–	–
	Exposures to institutions and corporates with a short-term credit rating	–	–	–	–	–	–	–
	Collective investment undertakings (CIU)	–	–	–	–	–	–	–
	Equity exposures	–	–	–	–	–	–	–
10	Other exposures	–	–	–	–	–	–	–
11	Total standardised approach exposure value after credit risk mitigation	–	8	151	–	–	–	–

EU CCR3 – Standardised approach: CCR exposures by regulatory portfolio and risk (after credit risk mitigation)

in € m

	Exposure classes	Other	Capital deduction	Total	Of which unrated
1	Central governments or central banks	–	–	–	–
2	Regional governments or local authorities	–	–	–	–
3	Public-sector entities	–	–	203	10
4	Multilateral development banks	–	–	–	–
5	International organisations	–	–	–	–
6	Institutions	–	–	3,974	1
7	Corporates	–	–	151	151
8	Retail	–	–	8	8
	Exposures secured by real estate	–	–	–	–
	Exposures in default	–	–	–	–
	Higher risk categories	–	–	–	–
	Covered bonds	–	–	–	–
9	Exposures to institutions and corporates with a short-term credit rating	–	–	–	–
	Collective investment undertakings (CIU)	1	–	3	2
	Equity exposures	–	–	–	–
10	Other exposures	–	–	–	–
11	Total standardised approach exposure value after credit risk mitigation	1	–	4,340	173

The distribution of counterparty credit risk exposure in the IRB approach by exposure class and PD band in the FIRB approach is shown in the following table. There were no AIRB exposures as at 30 June 2020.

EU CCR4 – FIRB approach: CCR exposures by portfolio and PD scale

Exposure classes	PD band	a	b
		Exposure value	Average PD in %
Central governments or central banks	0.00 to <0.15	7,175	0.00
	0.15 to <0.25	–	–
	0.25 to <0.50	–	–
	0.50 to <0.75	–	–
	0.75 to <2.50	–	–
	2.50 to <10.00	–	–
	10.00 to <100.00	–	–
	100.00 (Default)	–	–
Subtotal		7,175	0.00
Institutions	0.00 to <0.15	2,065	0.06
	0.15 to <0.25	5	0.17
	0.25 to <0.50	0	0.26
	0.50 to <0.75	–	–
	0.75 to <2.50	–	–
	2.50 to <10.00	–	–
	10.00 to <100.00	–	–
	100.00 (Default)	–	–
Subtotal		2,070	0.06
Corporates – Specialised lending exposures	0.00 to <0.15	534	0.08
	0.15 to <0.25	112	0.17
	0.25 to <0.50	156	0.30
	0.50 to <0.75	288	0.59
	0.75 to <2.50	270	0.91
	2.50 to <10.00	5	4.44
	10.00 to <100.00	3	20.00
	100.00 (Default)	7	100.00
Subtotal		1,375	0.98
Corporates – SME	0.00 to <0.15	–	–
	0.15 to <0.25	–	–
	0.25 to <0.50	1	0.29
	0.50 to <0.75	–	–
	0.75 to <2.50	–	–
	2.50 to <10.00	–	–
	10.00 to <100.00	–	–
	100.00 (Default)	–	–
Subtotal		1	0.29

in € m

	c	d	e	f	g
	Number of obligors	Average LGD in %	Average maturity	RWAs	RWA density in %
	100	45.00	2.50	1	0.01
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	100	45.00	2.50	1	0.01
	68	45.00	2.50	344	16.64
	1	45.00	2.50	2	48.01
	1	45.00	2.50	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	70	45.00	2.50	346	16.71
	114	44.27	2.50	142	26.61
	34	43.98	2.50	47	42.04
	72	44.66	2.50	89	57.15
	19	42.63	2.50	216	74.96
	14	44.89	2.50	254	93.88
	6	41.06	2.50	6	139.50
	1	45.00	2.50	8	252.53
	2	45.00	2.50	–	–
	262	44.06	2.50	762	55.41
	–	–	–	–	–
	–	–	–	–	–
	3	45.00	2.50	0	41.65
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	–	–	–	–	–
	3	45.00	2.50	0	41.65

EU CCR4 – FIRB approach: CCR exposures by portfolio and PD scale

Exposure classes	PD band	a		b	
		Exposure value		Average PD in %	
Corporates – Other	0.00 to <0.15	403		0.07	
	0.15 to <0.25	58		0.17	
	0.25 to <0.50	328		0.27	
	0.50 to <0.75	129		0.59	
	0.75 to <2.50	23		1.46	
	2.50 to <10.00	7		4.63	
	10.00 to <100.00	7		20.00	
	100.00 (Default)	–		–	
Subtotal		956		0.43	
IRBA equity exposures	Subtotal	–		–	
Total		11,577		0.16	

Helaba does use credit derivatives to protect counterparty credit risk exposures as part of its risk mitigation efforts, but such products account for only a small proportion of its overall collateral arrangements. There were no exposures collateralised with credit derivatives on the reporting date.

As at 30 June 2020, there were no credit derivative transactions as specified in Article 439 (g) and (h) CRR, with the result that the disclosure of table EU CCR6 “Overview of credit derivatives exposures” has been omitted.

The following table shows Helaba’s exposures to central counterparties (CCPs).

in € m

	c	d	e	f	g
	Number of obligors	Average LGD in %	Average maturity	RWAs	RWA density in %
	121	44.56	2.50	103	25.52
	25	45.00	2.50	25	43.54
	53	44.90	2.50	178	54.27
	15	45.00	2.50	105	81.10
	17	45.00	2.50	25	109.76
	6	45.00	2.50	11	154.18
	36	45.00	2.50	18	252.53
	–	–	–	–	–
	273	44.78	2.50	466	48.70
	–	–	–	–	–
	708	44.87	2.50	1,574	13.60

EU CCR8 – Exposures to CCPs

in € m

	a	b
	Exposure value	RWAs
1 Exposures to qualified CCPs (total)		111
2 Exposures for trades with qualified CCPs (excluding initial margin and default fund contributions), of which	882	18
3 (i) OTC derivatives	868	17
4 (ii) Exchange-traded derivatives	14	0
5 (iii) Securities financing transactions (SFTs)	–	–
6 (iv) Contractual cross-product netting	–	–
7 Insolvency-protected (segregated) initial margin	–	–
8 Not insolvency-protected (not segregated) initial margin	719	14
9 Prefunded default fund contributions ¹⁾	115	79
10 Alternative calculation of own funds requirements for exposures ²⁾	–	–
11 Exposures to non-qualified CCPs (total)		–
12 Exposures for trades with non-qualified CCPs (excluding initial margin and default fund contributions), of which	–	–
13 (i) OTC derivatives	–	–
14 (ii) Exchange-traded derivatives	–	–
15 (iii) Securities financing transactions (SFTs)	–	–
16 (iv) Contractual cross-product netting	–	–
17 Insolvency-protected (segregated) initial margin	–	–
18 Not insolvency-protected (not segregated) initial margin	–	–
19 Prefunded default fund contributions	–	–
20 Unfunded default fund contributions	–	–

¹⁾ The prefunded default fund contribution was backed by own funds in accordance with Article 308 CRR.

²⁾ Application of Article 310 CRR.

The net exposure is calculated daily for each individual counterparty and compared with the accepted value of the collateral provided. Collateral netting is conducted taking into account the exemptions and minimum transfer amounts that have been contractually defined subject to the creditworthiness of the counterparty. Exposures are protected with cash collateral. The relevant collateral amounts are calculated automatically in an

application system that obtains the contract parameters from a contract database and the necessary market values directly from the trading system in which they are maintained.

Processes and procedures are detailed in full in a Collateral Policy. The Helaba Best Practice contains the standard clauses approved at Helaba for collateral agreements (eligible collateral, haircuts, etc.).

EU CCR5-A – Impact of netting and collateral held on exposure values

in € m

		a	b	c	d	e
		Positive fair value before netting	Effects of netting	Positive fair value after netting	Collateral held	Positive fair value after netting and collateral held (net credit exposure)
1	Derivatives and long settlement transactions	31,004	18,099	12,904	4,753	8,152
2	Securities financing transactions	–	–	–	–	–
3	Contractual cross-product netting	–	–	–	–	–
4	Total	31,004	18,099	12,904	4,753	8,152

EU CCR5-B – Composition of collateral for exposures to CCR

in € m

	a	b	c	d	e	f
	Collateral used in derivatives and long settlement transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral ¹⁾		Fair value of collateral received	Fair value of posted collateral
	Insolvency-protected (segregated)	Not insolvency-protected (not segregated)	Insolvency-protected (segregated)	Not insolvency-protected (not segregated)		
Cash contribution in €	4,690	–	–	10,434	–	–
Cash contribution in other currencies	63	–	–	–	–	–
Debt securities, central governments, Germany	–	–	–	39	–	–
Debt securities, central governments, other countries	–	–	–	508	–	–
Debt securities, central governments, other public authorities	–	–	–	–	–	–
Debt securities, corporates	–	–	–	–	–	–
Debt securities, other ²⁾	–	–	–	172	–	–
Equity securities, corporates	–	–	–	–	–	–
Other	–	–	–	–	–	–
Total	4,753	–	–	11,153	–	–

¹⁾ The furnished collateral is offset against the associated negative fair values of derivatives and the remaining amount is backed by own funds.

²⁾ Includes debt securities in respect of international organisations, multilateral development banks and other public-sector entities.

Own funds requirements for credit valuation adjustment (CVA) risk are calculated in accordance with Article 381 CRR. This article defines credit valuation adjustment as an adjustment to the mid-market valuation of the portfolio of transactions with a

counterparty. This adjustment reflects the current market value of the credit risk of the counterparty to the institution, but does not reflect the current market value of the credit risk of the institution to the counterparty.

EU CCR2 – CVA capital charge

in € m

		a	b
		Exposure value	RWAs
1	CVA risk subject to the advanced method	–	–
2	(i) VaR component (including the multiplier)	–	–
3	(ii) sVaR component (including the multiplier)	–	–
4	CVA risk subject to the standardised method	1,177	803
EU4	CVA risk based on the original exposure method	–	–
5	Total CVA risk	1,177	803

Market Risk

Standardised method

Although the Helaba Group uses the internal model to calculate the regulatory own funds requirements for general interest rate risk, it relies on the standardised method to calculate the RWAs and the own funds requirements for its other market risks in the trading book.

EU MR1 – Market risk in accordance with the standardised method

in € m

		a	b
		RWAs	Own funds requirement
	Simple products		
1	Interest rate risk (general and specific)	1,420	114
2	Equity risk (general and specific)	9	1
3	Currency risk	191	15
4	Commodity risk	0	0
	Options		
5	Simplified approach	–	–
6	Delta-plus method	–	–
7	Scenario approach	9	1
8	Securitisation (specific risk)	–	–
9	Total	1,629	130

Internal model

All market risks are quantified every day using a money-at-risk (MaR) method backed up by stress tests and sensitivity analyses. The MaR specifies what is deemed, with a certain confidence level, to be the upper threshold of the potential loss of a portfolio or position due to market fluctuations within a prescribed holding period.

Helaba calculates the regulatory own funds required for the general interest rate risk using an internal model in accordance with the CRR for Helaba Bank. This model, which consists of the risk measurement systems MaRC² (linear interest rate risk) and ELLI (interest rate option risk), has been approved by the banking supervisor.

EU MR2-A – Market risk in internal models approach

in € m

		a	b
		RWAs	Own funds requirement
1	VaR (the higher of a) and b))	3,860	309
a)	Previous day's VaR (Article 365 (1) CRR (VaRt-1))	–	83
b)	Average of the daily VaR on each of the preceding 60 business days (Article 365 (1) CRR) (VaRavg) x multiplication factor (mc) in accordance with Article 366 CRR	–	309
2	sVaR (the higher of a) and b))	769	62
a)	Latest sVaR (Article 365 (2) CRR (sVaRt-1))	–	19
b)	Average of the daily sVaR on each of the preceding 60 business days (Article 365 (2) CRR) (sVaRavg) x multiplication factor (ms) in accordance with Article 366 CRR	–	62
3	Incremental risk charge – IRC (the higher of a) and b))	–	–
a)	Most recent IRC value (additional default and migration risks, calculated in accordance with Articles 370 and 371 CRR)	–	–
b)	Average of the IRC value over the preceding 12 weeks	–	–
4	Comprehensive risk measure (the higher of a), b) and c))	–	–
a)	Most recent risk measure number for the correlation trading portfolio (Article 377 CRR)	–	–
b)	Average of the risk measure number for the correlation trading portfolio over the preceding 12 weeks	–	–
c)	8 % of the own funds requirement in the standardised approach for the most recent risk measure number for the correlation trading portfolio (Article 338 (4) CRR)	–	–
5	Other	–	–
6	Total	4,630	370

The changes in RWAs under the internal model between 31 March 2020 and 30 June 2020 are presented below.

EU MR2-B – Market risk under the IMA

in € m

	a	b	c	d	e	f	g
	VaR	sVaR	IRC	Internal model for correlation trading activities	Other	RWAs	Own funds requirement
1 RWAs at previous quarter-end	1,776	1,318	–	–	–	3,094	247
1a Regulatory adjustments ¹⁾	32	1,004	–	–	–	1,036	83
1b RWAs at previous quarter-end (end of the day)	1,744	314	–	–	–	2,057	165
2 Movement in risk levels	–353	–19	–	–	–	–371	–30
3 Model updates/changes	–	–	–	–	–	–	–
4 Methodology and policy changes	–	–	–	–	–	–	–
5 Acquisitions and disposals	–	–	–	–	–	–	–
6 Foreign exchange movements	1	0	–	–	–	1	0
7 Other	–360	–62	–	–	–	–422	–34
8a RWAs at current quarter-end (end of the day)	1,032	233	–	–	–	1,265	101
8b Regulatory adjustments ¹⁾	2,828	536	–	–	–	3,365	269
8 RWAs at the end of the current quarter	3,860	769	–	–	–	4,630	370

¹⁾ Shows the difference between previous quarter RWAs and previous quarter RWAs (end of day), and current RWAs and current RWAs (end of day).

The changes in RWAs compared with the previous quarter are mainly attributable to changes in exposures in normal trading activities and to other effects. The other effects include changes attributable to movements in market interest rates, regular monthly updates of the statistical parameters for the MaR (which also reflect the market volatility caused by the COVID-19 pandemic) as well as a switch in the periods used for the crisis scenario in the stressed MaR. The add-on factor used in the calculation of the RWAs has decreased compared with the previous quarter as a result of the application of the CRR “quick fix”, under which outliers can be ignored. The qualitative add-on factor is included again in accordance with regulatory requirements. In addition, the regular review of the crisis period used in the stressed MaR has been suspended in accordance with the relaxation of requirements announced by the EBA in response to the COVID-19 pandemic.

The linear interest rate risk is measured on the basis of a variance-covariance approach, while the interest rate option risk is calculated using a Monte Carlo simulation. Country- and rating-dependent government, financials and corporate yield curves are also used alongside swap and Pfandbrief curves for evaluation purposes in the context of linear risk measurement. Both risk measurement systems are based on the same statistical parametrisation laid down by the banking supervisor (one-tailed confidence level of 99 %, holding period of ten trading days, historical observation period of one year), which is used for both regulatory purposes and internal management. Historically observed values (with equal weightings) are factored into the calculation of the statistical parameters, which are updated monthly. A mixed approach comprising relative and absolute changes is used to model the risk factors. The ten-day MaR is calculated directly, i.e. without applying any scaling. Helaba also uses the same methodology to determine a stressed MaR (money-at-risk in a crisis scenario). The stressed MaR reflects the risk

from the present exposure using risk parameters (volatilities, correlations) from the most significant one-year stress period

in the past – currently those from the crisis in the eurozone in 2012. The table below shows the trading book interest rate risks for Helaba Bank for the first half of financial year 2020.

EU MR3 – IMA values for trading portfolios

		a
VaR (10 day 99 %)		
1	Maximum value	155.7
2	Average value	63.9
3	Minimum value	13.8
4	Value on reporting date	83.3
Stressed VaR, sVaR (10 day 99 %)		
5	Maximum value	30.9
6	Average value	23.1
7	Minimum value	17.8
8	Value on reporting date	17.9
Incremental risk charge, IRC (99.9 %)		
9	Maximum value	–
10	Average value	–
11	Minimum value	–
12	Value on reporting date	–
Internal model for correlation trading activities		
13	Maximum value	–
14	Average value	–
15	Minimum value	–
16	Value on reporting date	–

The rise in the MaR as at 30 June 2020 compared with the position as at 31 December 2019 was attributable to the regular updating of risk parameters (volatility, correlations), which also reflected the market volatility triggered by the COVID-19 pandemic, and to changes in exposures during the course of normal trading activities. The change in the stressed MaR during the first half of 2020 was mainly caused by changes in exposures.

Back-testing and validation

Clean and dirty back-testing is carried out daily to review the predictive quality of the risk models. The data used in these procedures is verified to ensure it is of the requisite quality. The procedures involve determining the MaR figure for a holding period of one trading day with a one-tailed confidence level of 99 % and a historical observation period of one year. This forecast risk amount is then compared against the hypothetical (clean) and actual (dirty) change in net assets (NVÄ). The hypothetical change in net assets represents the change in the value of the portfolio over one trading day for an unchanged position and on the basis of new market prices. This figure only takes into account valuation-related effects that can be attributed to

interest rate risk. The actual change in value also takes into account effects from portfolio changes and valuation effects not attributable to interest rate risk. Any case in which the decrease in the net value of the trading book exceeds the potential risk figure constitutes a back-testing outlier.

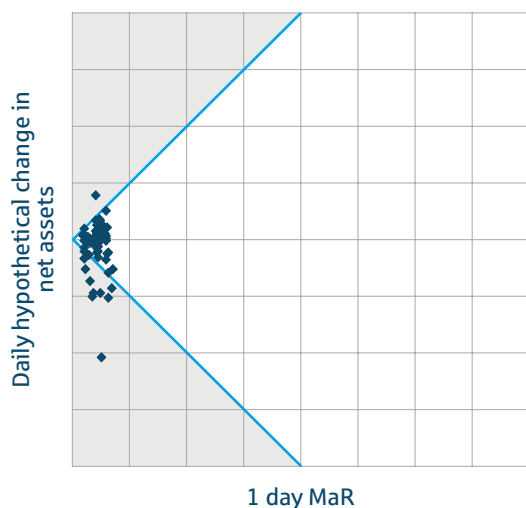
The regulatory clean and dirty back-testing of Helaba's internal model for general interest rate risk, which consists of the model components MaRC² and ELLI, produced one and two negative outliers respectively in the first half of 2020. The following table shows the outliers relevant for regulatory purposes and their causes (figures in € m).

Back-testing outliers relevant for regulatory purposes

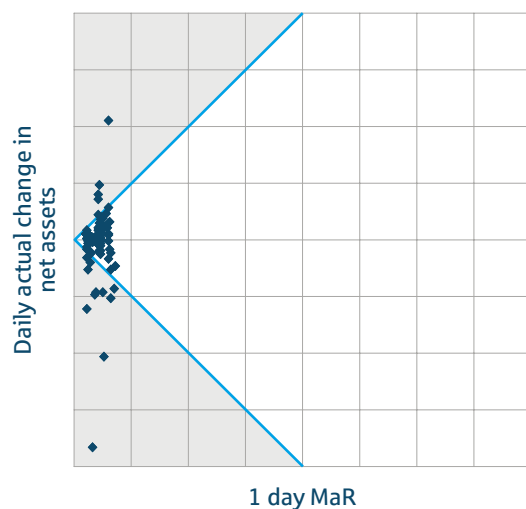
Date	1 day MaR	Clean NVÄ	Dirty NVÄ	Cause
30.1.2020	5.4	0.0	-8.0	FVA-related measurement adjustment as a result of fall in interest rates; dirty back-testing outlier only
27.2.2020	4.2	-6.4	-24.4	Widening of spreads on European financials as a result of the surge in the COVID-19 pandemic; in the case of dirty back-testing, also FVA-related measurement adjustment as a result of fall in interest rates

The following charts show the results from clean and dirty back-testing for the entire internal model approved by the banking supervisor (figures in € m). They also include the outliers caused by the COVID-19 pandemic that are not attributable to shortcomings in the model and that cannot be taken into account when applying the CRR "quick fix" and specifying the add-on factor for calculating RWAs.

EU MR4 – Clean back-testing of the internal model



EU MR4 – Dirty back-testing of the internal model



The appropriateness of the internal market risk model is continuously reviewed during the course of regular operations and also annually in a comprehensive model validation process. Ad hoc validations are additionally carried out, if required. The annual and any ad hoc model validations are the responsibility of an independent unit that is separate from model development. The validations comprise qualitative and quantitative analyses of key aspects of the model. These procedures include analyses of the data, parameters and key assumptions used in the model. Changes to models resulting from the model validation process are implemented in accordance with a model change policy that has been submitted to the banking supervisor. The main findings from the model validation process are reported to the Risk Committee.

Stress tests

A proper analysis of the effects of extraordinary but not unrealistic market situations requires the use of stress tests in addition to the daily risk measurement routine. Various portfolios are remeasured regularly under the assumption of extreme market scenarios. Unless specific banking regulatory provisions apply, the portfolios selected for stress testing and the frequency of the stress tests depend on the level of exposure (materiality) and the existence of any risk concentrations. Stress tests are carried out daily on Helaba's options book.

The results of the stress tests are included in market risk reporting to the Executive Board and are taken into consideration in the limit allocation process. Methods available for use in stress testing include historical simulation, Monte Carlo simulation, a modified variance-covariance approach and a variety of scenario calculations – including those based on the main components of the correlation matrix. Helaba also performs stress tests to simulate extreme spread changes. The stress tests for market risks are supplemented by inverse stress tests and stress tests across risk types conducted in the course of Helaba's calculation of risk-bearing capacity.

Measurement of trading book exposures

When selecting the measurement method for financial instruments, the Helaba Group distinguishes between those financial instruments that can be measured directly using prices quoted in an active market and those measured using standard valuation techniques. In this process, of all the markets to which Helaba has access, the market with the highest level of activity is generally assumed to be the relevant market (primary market). If no primary market can be determined for individual financial instruments, the most favourable market is selected.

The fair value of financial instruments listed in active markets is determined on the basis of quoted prices. A market is deemed to be active if, for relevant or similar financial instruments, there are market prices that satisfy minimum requirements, particularly in relation to price spread and trading volume. The minimum requirements are specified by Helaba and subject to a regular review.

In the case of financial instruments for which there are no prices on an active market on the reference date or in respect of which no prices for comparable financial instruments on active markets can be determined, the fair value is determined using generally accepted standard valuation techniques. The financial instruments are measured on the basis of the cash flow structure, taking into account estimated future cash flows, discount rates and volatility. These approaches use modelling techniques such as the discounted cash flow method or established option pricing models. Models with greater differentiation that use more detailed inputs such as correlations are used for more complex financial instruments.

The inputs for the models are usually observable in the market. If no market information is available for the required model inputs, these are derived from other relevant information sources, such as prices for similar transactions or historical data.

Adjustments may be required in some cases, and these adjustments form an additional part of the measurement process. Depending on the complexity of the financial instrument involved, the use of a model to measure a financial instrument could involve some uncertainty in the selection of a suitable model, for example regarding the numeric implementation or the parametrisation/calibration of the model. When measuring a financial instrument using fair value principles, this uncertainty is taken into account by applying model adjustments, which can be subdivided into deficiency adjustments and complexity adjustments.

The purpose of a deficiency adjustment is to reflect model-related measurement uncertainty. Model uncertainty arises if a financial instrument is measured using a model that is uncommon (or no longer common) or if there is a lack of clarity caused by an inadequate calibration process or by the technical implementation. Complexity adjustments are taken into account if there is no market consensus regarding the model to be used or the parametrisation for the model cannot be clearly derived

from the market data. The problems in such cases are referred to as model risk. The measurement markdowns resulting from the various adjustments are taken into account in the form of a model reserve.

Generally speaking, derivatives are currently measured in front-office systems on a risk-free basis. In other words, it is specifically assumed that the counterparties involved will remain in place until the contractual maturity of the outstanding transactions. The CVA reflects the imputed loss risk to which Helaba believes it is exposed in respect of its counterparty, based on a positive fair value from Helaba's perspective. If the counterparty were to default, it would only be possible to recover a fraction of the fair value of the outstanding transactions in any insolvency or liquidation process (recovery rate). The exposure over time is estimated using a Monte Carlo simulation. A debit value adjustment (DVA) mirrors the CVA and is defined as that imputed part of a negative fair value (from Helaba's perspective) that would be lost if the counterparty were to default. The CVA and DVA amounts are taken into account in the form of a measurement adjustment.

A funding valuation adjustment (FVA) is necessary to ensure that the measurement of derivative financial instruments takes into account the funding costs implied by the market. Funding costs are incurred in connection with the replicated hedging of unsecured customer derivatives with secured hedging derivatives in the interbank market. Whereas the volume to be funded is derived from an exposure simulation, the funding rates are set in line with the Euro Interbank Offered Rate (Euribor). Similar to a CVA/DVA, there are two types of FVA. A funding benefit adjustment (FBA) is applied in the case of a negative exposure, and a funding cost adjustment (FCA) for a positive exposure.

The inclusion of adjustments takes into account the requirements for prudent valuation.

The valuation process is subject to continuous validation and control. In the trading business, part of the process of measuring exposures independently of the trading activity is to ensure that the methods, techniques and models used for the measurement are appropriate. New measurement models are generally subject to comprehensive initial validation before they are used for the first time. The models are then regularly reviewed depending on materiality, the extent to which they are established in the market and on the complexity of the model in question.

Ad hoc reviews are also carried out if, for example, significant changes are made to the model. A process of independent verification is carried out to ensure that the inputs used for measuring the financial instruments are in line with the market. Risk Controlling is responsible for this process, which is referred to as independent price verification.

Articles 104 and 105 CRR are taken into account in the measurement of trading book positions.

Risk containment

Helaba manages market risks for the trading book and the banking book as part of its overall bank management. Clearly defined responsibilities and business processes that also encompass exposures in the trading book create the foundations for effectively limiting and managing those exposures. The subsidiaries are integrated into the containment process as part of Group-wide risk management according to a graduated system based on the risk inventory process in line with the specific business activities involved. Attention in this area focuses principally on subsidiaries FSP and Frankfurter Bankgesellschaft (Schweiz) AG. Market risks are quantified using Helaba's own methods.

Trading activities focus for strategic purposes on customer-driven business, which is supported by a demand-led product range. Responsibility for containing trading book exposures rests with the Capital Markets unit, while the Asset/Liability Management unit has responsibility for funding and for the management of the interest rate and liquidity risks in the banking book. The own issues repurchase portfolio belonging to the trading book also falls under the jurisdiction of the Asset/Liability Management unit. Risk containment is generally performed using portfolio-specific macrohedges supplemented with microhedges (back-to-back, for example for hedging complex, structured products). All trading book activities giving rise to a general interest rate risk are included in the internal model in accordance with the CRR using the MaR and stressed MaR figures. The liquidity of exposures is assessed by monitoring the holding period for securities and by analysing market activity relevant to trading book exposures (see section on measuring trading book exposures).

Limitation of market risks

Helaba employs a uniform limit structure to limit market risks. The process through which limits are allocated, and specifically the procedure for setting the limits for risk-bearing capacity, involves the Risk and Credit Committee of the Supervisory Board as well as the Bank's internal committees.

Acting through the Asset/Liability Management Committee, the Executive Board allocates limits to the risk-relevant divisions and to the various types of market risk within the scope of the overall limit for market risk. In addition separate limits are defined for the trading book and the banking book. Responsibility for the onward allocation of limits to Helaba's subordinate organisational units and its various sites rests with the divisions to which a limit has been assigned. Stop-loss limits and volume limits are also used independently in the trading units to limit market risk.

Risk monitoring

The Risk Controlling unit is responsible for identifying, quantifying and monitoring market risks. This responsibility includes checking transactions for market conformity and determining the economic profit or loss as well as risk quantification. In addition, the reconciliation statement with external Accounting is prepared.

Continuous functional and technical development of the methods and systems used and intensive data entry play a key role in ensuring that Helaba's market risks are recorded properly. A special process owned by the New Products Committee has to be completed whenever a new product is introduced. New products must be incorporated correctly into the required systems for position recording, processing, profit or loss determination, risk quantification, accounting and reporting before they can gain authorisation.

A comprehensive reporting regime ensures that the relevant members of the Executive Board and the exposure-managing units are notified daily of the risk figures calculated and the economic profit and loss generated on the basis of current market prices. Information about the current risk and earnings situation is in addition provided weekly to the entire Executive Board and the Asset/Liability Management Committee and monthly to the Risk Committee. Any breach of a defined limit triggers the escalation process to limit and reduce the associated risks.

Non-Performing Exposures and Forbearance

The disclosures as at the reporting date of 30 June 2020 are made on the basis of EBA guidelines EBA/GL/2018/10. Helaba is classified as an other systemically important institution and therefore has to publish a half-yearly presentation. The gross NPL ratio as defined in item 13 of EBA guidelines EBA/GL/2018/10 was 0.51 % as at the reporting date, as a result of which the scope of the disclosures is reduced to four templates as specified in the EBA requirements. Unless otherwise stated, definitions and data are based on the FINREP reporting requirements in accordance with Regulation (EU) 2015/534.

In response to the COVID-19 pandemic, the EBA published its guidelines EBA/GL/2020/07 on 2 June 2020, specifying additional disclosure requirements to be satisfied in the short term. These disclosures are included for the first time in this report and will be made on a half-yearly basis going forward.

The quantitative information included in the disclosures on the basis of FINREP differs from that in the IFRS consolidated financial statements due to differences between the group of consolidated companies for regulatory purposes and that under German commercial law. In the **Annual Report** for the year ended 31 December 2019, disclosures on non-performing exposures and forbearance can be found in the notes to the consolidated financial statements (note 37). In the **Half-Yearly Financial Report** for the period ended 30 June 2020, disclosures on the effects of the COVID-19 pandemic can be found in the notes to the consolidated financial statements (note 33).

Forbearance Disclosures

Deferred or renegotiated loans and advances are determined in accordance with the definition of forborne exposures issued by the EBA. A forborne exposure refers to debt instruments in connection with which forbearance action has been applied. Such action includes concessions or restructuring as a result of existing or anticipated financial difficulties on the part of the debtor. Forbearance measures may also include rights agreed at the time the contract is signed, under which the debtor has the option of modifying the terms and conditions of the contract if this modification is justified because the debtor is facing financial difficulties. Before a contract may be classified as forborne, concessions to the debtor must have been made.

For every forbearance action, the Helaba Group verifies whether a default event has occurred regarding the respective debt instrument. If the forbearance action leads to a default event, the instrument concerned is designated as “non-performing forborne” and transferred to stage 3. If the objective evidence of impairment no longer applies, the instrument is transferred from stage 3. Objective evidence of impairment no longer exists if there is no longer any default event. Simultaneously, an internally established cure period applies, taking regulatory requirements into account. During the cure period, all items remain in stage 3. If the forbearance action does not lead to a default event, the instrument concerned is designated as “performing forborne” and transferred to stage 2 based on the qualitative transfer criteria. If the debt instrument recovers during the cure period to the extent that it is no longer deemed an exposure subject to workout and the ‘significant increase in credit risk’ condition is no longer satisfied on the basis of the quantitative transfer criterion, it is transferred from stage 2 to stage 1.

Template 1 – Credit quality of forborne exposures

in € m

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions on forborne exposures		Collateral received and financial guarantees received on forborne exposures	
		Non-performing							
		Performing		Of which defaulted	Of which impaired	Performing	Non-performing		Of which for non-performing exposures
1	Loans and advances	564	433	433	433	-13	-214	205	77
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	0	0	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
	Other financial corporations	-	15	15	15	-	-5	-	-
6	Non-financial corporations	542	404	404	404	-12	-207	176	66
7	Households	22	14	14	14	-0	-2	29	10
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	49	9	9	9	-1	-9	0	-
10	Total	613	442	442	442	-13	-222	205	77

NPE, Impairment and Write-Offs

Exposures are allocated to the non-performing exposure category if they satisfy at least one of the following criteria:

- a material exposure is more than 90 days past due,
- an exposure is unlikely to be repaid in full without the need for recovery of collateral.

Regardless of these criteria, exposures deemed to be defaulted in accordance with Article 178 of the CRR are always classified as non-performing exposures. The same materiality threshold relating to the 90 day past due criterion is applied equally both to default events in accordance with the CRR and to non-performing exposures. An exposure is deemed to be material if it exceeds either an absolute threshold of € 100 (retail)/€ 500 (non-retail) or 1 % of the total amount of all exposures reported in the balance sheet (as defined in section 16 of the German Solvency Regulation (Solvabilitätsverordnung – SolvV)). An in-

strument is classified as past due if the party to the agreement fails to make the contractually agreed payments in respect of the financial instrument on time. The past due period begins on the day after the due date of the contractually agreed partial payment. Besides the indicators listed in Article 178 of the CRR, the following indicators are used to identify exposures that will probably not be fully redeemed: ban on business operations issued by a supervisory authority, rating-related terminations, or the borrower's loss of regular sources of income.

Helaba has harmonised the internal use of the terms "non-performing exposures" and "default event" in accordance with Article 178 CRR. The harmonisation of the objective evidence with the regulatory definition of a default event also ensures that the requirements match the criteria for the allocation of an exposure to stage 3. However, in individual cases, this standardised approach may no longer apply where Helaba grants substantial modifications or issues new financial instruments to defaulted borrowers who are already in a cure period. New business is allocated to stage 1 unless it has to be classified as a POCI asset.

Furthermore, if a POCI asset recovers, this may lead to differences between non-performing exposures and financial instruments in default. POCI assets are always reported as non-performing exposures.

Template 3 – Credit quality of exposures by past due days

in € m

		a	b	c	d	e	f
		Gross carrying amount/nominal amount					
		Performing exposures			Non-performing exposures		
			Of which not past due or past due ≤ 30 days	Of which past due > 30 days ≤ 90 days		Of which UTP or past due ≤ 90 days	Of which past due > 90 days ≤ 180 days
1	Loans and advances	138,476	138,440	36	714	412	38
2	Central banks	52	52	–	–	–	–
3	General governments	35,237	35,237	0	0	0	0
4	Credit institutions	17,917	17,916	1	5	–	–
5	Other financial corporations	10,801	10,801	–	16	16	0
6	Non-financial corporations	66,739	66,707	32	595	338	29
7	Of which: SMEs	2,463	2,461	2	7	4	0
8	Households	7,731	7,728	3	98	57	8
9	Debt securities	23,744	23,744	–	–	–	–
10	Central banks	–	–	–	–	–	–
11	General governments	8,038	8,038	–	–	–	–
12	Credit institutions	15,259	15,259	–	–	–	–
13	Other financial corporations	360	360	–	–	–	–
14	Non-financial corporations	87	87	–	–	–	–
15	Off-balance sheet exposures	37,445			76		
16	Central banks	–			–		
17	General governments	4,194			–		
18	Credit institutions	1,564			0		
19	Other financial corporations	6,939			5		
20	Non-financial corporations	23,286			69		
21	Households	1,463			2		
22	Total	199,665	162,184	36	791	412	38

Template 3 – Credit quality of exposures by past due days

in € m

	g	h	i	j	k	l
	Gross carrying amount/nominal amount					
	Non-performing exposures					
	Of which past due > 180 days ≤ 1 year	Of which past due > 1 year ≤ 2 years	Of which past due > 2 years ≤ 5 years	Of which past due > 5 years ≤ 7 years	Of which past due > 7 years	Of which defaulted
1 Loans and advances	25	48	23	1	168	713
2 Central banks	–	–	–	–	–	–
3 General governments	0	0	0	0	0	0
4 Credit institutions	–	5	–	–	–	5
5 Other financial corporations	–	–	–	–	0	16
6 Non-financial corporations	20	36	5	0	166	595
7 Of which: SMEs	0	1	2	0	0	7
8 Households	5	7	18	1	2	96
9 Debt securities	–	–	–	–	–	–
10 Central banks	–	–	–	–	–	–
11 General governments	–	–	–	–	–	–
12 Credit institutions	–	–	–	–	–	–
13 Other financial corporations	–	–	–	–	–	–
14 Non-financial corporations	–	–	–	–	–	–
15 Off-balance sheet exposures						76
16 Central banks						–
17 General governments						–
18 Credit institutions						0
19 Other financial corporations						5
20 Non-financial corporations						69
21 Households						2
22 Total	25	48	23	1	168	789

The table shows performing and non-performing exposures. The exposures are broken down by past due age structure, by classification as unlikely to pay (UTP) and by status as defaulted. Figures are presented in a breakdown by exposure class.

The disclosures also present the amount of the accumulated written-off exposures, together with the impact from these write-offs on the impairment amount and on the income statement, broken down by exposure class.

Helaba determines impairment for all assets on the basis of an expected loss model. The tables below show impairment and collateral and guarantees held, broken down by performing and non-performing exposures, together with the associated accumulated impairment and the relevant impairment expense by stage. The breakdown is also shown by exposure class.

Template 4 – Impairment disclosures by FINREP counterparty sector

in € m

		a	b	c	d	e	f
		Gross carrying amount/nominal amount ¹⁾					
		Performing exposures			Non-performing exposures		
			Stage 1	Stage 2		Stage 2	Stage 3
1	Loans and advances	138,476	130,353	3,895	714	–	714
2	Central banks	52	52	–	–	–	–
3	General governments	35,237	31,217	45	0	–	0
4	Credit institutions	17,917	17,909	7	5	–	5
5	Other financial corporations	10,801	10,628	145	16	–	15
6	Non-financial corporations	66,739	63,436	3,078	595	–	595
7	Of which: SMEs	2,463	2,334	128	7	–	7
8	Households	7,731	7,111	620	98	–	98
9	Debt securities	23,744	23,604	–	–	–	–
10	Central banks	–	–	–	–	–	–
11	General governments	8,038	7,898	–	–	–	–
12	Credit institutions	15,259	15,259	–	–	–	–
13	Other financial corporations	360	360	–	–	–	–
14	Non-financial corporations	87	87	–	–	–	–
15	Off-balance sheet exposures	37,445	34,217	1,334	76	–	74
16	Central banks	–	–	–	–	–	–
17	General governments	4,194	3,525	70	–	–	–
18	Credit institutions	1,564	1,402	36	0	–	0
19	Other financial corporations	6,939	6,753	7	5	–	5
20	Non-financial corporations	23,286	21,153	1,164	69	–	68
21	Households	1,463	1,384	57	2	–	2
22	Total	199,665	188,174	5,228	791	–	788

¹⁾ The gross carrying amount reported for the “performing” and “non-performing” columns includes the IFRS categories to which the IFRS 9 impairment model is not applied.

Template 4 – Impairment disclosures by FINREP counterparty sector

in € m

		g	h	i	j	k	l
		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
		Of which performing exposures – accumulated impairment and provisions		Of which non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
			Stage 1	Stage 2		Stage 2	Stage 3
1	Loans and advances	–303	–53	–251	–258	–	–258
2	Central banks	–	–	–	–	–	–
3	General governments	0	0	0	0	–	0
4	Credit institutions	–1	–1	0	0	–	0
5	Other financial corporations	–5	–4	–1	–5	–	–5
6	Non-financial corporations	–286	–44	–242	–225	–	–225
7	Of which: SMEs	–5	–3	–2	–3	–	–3
8	Households	–12	–3	–8	–28	–	–28
9	Debt securities	–2	–2	–	–	–	–
10	Central banks	–	–	–	–	–	–
11	General governments	–0	–0	–	–	–	–
12	Credit institutions	–2	–2	–	–	–	–
13	Other financial corporations	–0	–0	–	–	–	–
14	Non-financial corporations	–0	–0	–	–	–	–
15	Off-balance sheet exposures	–33	–13	–20	–29	–	–29
16	Central banks	–	–	–	–	–	–
17	General governments	0	0	0	–	–	–
18	Credit institutions	0	0	0	0	–	0
19	Other financial corporations	–1	–1	0	0	–	0
20	Non-financial corporations	–29	–11	–18	–28	–	–28
21	Households	–3	–1	–2	–1	–	–1
22	Total	–339	–68	–271	–287	–	–287

Template 4 – Impairment disclosures by FINREP counterparty sector

in € m

		m	n	o
			Collateral and financial guarantees received	
		Accumulated contractual rights relating to partially written-off assets	For performing exposures	For non-performing exposures
1	Loans and advances	–	37,691	242
2	Central banks	–	–	–
3	General governments	–	514	–
4	Credit institutions	–	354	4
5	Other financial corporations	–	2,806	–
6	Non-financial corporations	–	28,072	177
7	Of which: SMEs	–	1,589	4
8	Households	–	5,944	61
9	Debt securities	–	–	–
10	Central banks	–	–	–
11	General governments	–	–	–
12	Credit institutions	–	–	–
13	Other financial corporations	–	–	–
14	Non-financial corporations	–	–	–
15	Off-balance sheet exposures	–	960	2
16	Central banks	–	–	–
17	General governments	–	23	–
18	Credit institutions	–	55	–
19	Other financial corporations	–	91	–
20	Non-financial corporations	–	725	1
21	Households	–	66	0
22	Total	–	38,651	244

As at the reporting date there were no foreclosed assets in accordance with Template 9 of the EBA guidelines.

Disclosures in Connection with the COVID-19 Pandemic

In June 2020, the EBA published guidelines on the disclosure and reporting of exposures that could be the subject of measures instigated in response to the COVID-19 pandemic (EBA/GL/2020/07). From 30 June 2020, Helaba is publishing the information shown in the following tables on a half-yearly basis, comprising exposures subject to a moratorium in accordance with EBA/GL/2020/02 (Guidelines on legislative and non-legislative moratoria on loan repayments applied in the light of the COVID-19 crisis) and new business during the COVID-19 pandemic for which Helaba has received public-sector guarantees.

Template 1 – Information on loans and advances subject to legislative and non-legislative moratoria

in € m

	a	b	c	d	e	f	g
	Gross carrying amount						
	Performing			Non-performing			
			Of which: Exposures with for- bearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Exposures with for- bearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days
1 Loans and advances subject to moratorium	117	112	1	25	4	0	4
2 of which: Households	106	102	1	23	4	0	4
3 of which: Collateralised by residential immovable property	89	84	0	19	4	–	4
4 of which: Non-financial corporations	4	4	–	2	–	–	–
5 of which: Small and medium-sized enterprises	4	4	–	2	–	–	–
6 of which: Collateralised by commercial immovable property	–	–	–	–	–	–	–

Template 1 – Information on loans and advances subject to legislative and non-legislative moratoria

in € m

	h	i	j	k	l	m	n	o
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions on forbore exposures							Gross carrying amount
	Performing			Non-performing				
			Of which: Exposures with for- bearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Exposures with for- bearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Inflows to non-per- forming exposures
1 Loans and advances subject to moratorium	–1	–1	0	0	0	0	0	1
2 of which: Households	–1	–1	0	0	0	0	0	1
3 of which: Collateralised by residential immovable property	0	0	–	0	0	–	0	1
4 of which: Non-financial corporations	0	0	–	0	–	–	–	–
5 of which: Small and medium-sized enterprises	0	0	–	0	–	–	–	–
6 of which: Collateralised by commercial immovable property	–	–	–	–	–	–	–	–

EU member states have agreed a comprehensive range of support measures to minimise the economic impact of the efforts to contain the COVID-19 pandemic. These measures include moratoria on the settlement of loan obligations that apply for a broadly based group of borrowers and provide for standardised conditions relating to changes to payment schedules. The aim is to reduce short-term liquidity problems for borrowers. The Helaba Group is subject to the statutory moratorium for consumer loans pursuant to Article 240 Section 3 of the Introductory Act to the German Civil Code (Einführungsgesetz zum Bürgerlichen Gesetzbuch – EGBGB) and, on 13 July 2020, opted into a non-legislative repayment moratorium applicable to com-

mercial real estate finance under the auspices of the Association of German Pfandbrief Banks (vdp). Both moratoria are believed to be in compliance with EBA requirements and do not therefore lead to classification of the action as a forbearance measure in respect of the exposures concerned. As at 30 June 2020, there were no economic losses in respect of loans and advances subject to legislative and non-legislative moratoria.

As at the reporting date, 1,229 borrowers had submitted an application for an EBA-compliant moratorium. The gross carrying amount of the loans corresponding to the authorised applications amounted to €117 m.

Template 2 – Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria in € m

	a	b	c	d
			Gross carrying amount	
	Number of obligors		Of which: Legislative moratoria	Of which: Expired
1	Loans and advances for which moratorium was offered	1,229	193	
2	Loans and advances subject to moratorium (granted)	1,229	117	0
3	of which: Households		106	0
4	of which: Collateralised by residential immovable property		89	0
5	of which: Non-financial corporations		4	0
6	of which: Small and medium-sized enterprises		4	0
7	of which: Collateralised by commercial immovable property		–	–

Template 2 – Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria in € m

	e	f	g	h	i
	Gross carrying amount				
	Residual maturity of moratoria				
	<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	Loans and advances for which moratorium was offered				
2	Loans and advances subject to moratorium (granted)				
3	117	–	–	–	–
3	106	–	–	–	–
4	89	–	–	–	–
5	4	–	–	–	–
6	4	–	–	–	–
7	–	–	–	–	–

Template 3 – Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis in € m

	a	b	c	d
	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: Forborne	Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes			
2	264	–	215	–
2	4			–
3	0			–
4	60	–	49	–
5	10			–
6	3			–

New loans with a government guarantee in the COVID-19 context (KfW development bank programmes, federal state guarantees) stood at €264 m as at 30 June 2020. The gross carrying amount presented in the table for newly originated loans and advances for which public-sector guarantees have been received is classified entirely as performing. As at the reporting date, no forbearance measures had been initiated for these loans and advances.

Annex

List of Abbreviations and Key Terms

Abbreviation	Definition
AIRB	Advanced IRB
AT1	Additional Tier 1 capital
BaFin	German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht)
CCF	Credit conversion factor
CCP	Central counterparty (CCP)
CCR	Counterparty credit risk (CCR)
CET1	Common Equity Tier 1 capital
CIO	Chief Information Officer
CIU	Collective investment undertakings (CRSA exposure class)
COO	Chief Operating Officer
COREP	Common solvency ratio reporting
CRR	Capital Requirements Regulation
CRSA	Credit Risk Standardised Approach
CVA	Credit valuation adjustment
DVA	Debit value adjustment
EBA	European Banking Authority
ECB	European Central Bank
EGBGB	Introductory Act to the German Civil Code (Einführungsgesetz zum Bürgerlichen Gesetzbuch)
ELLI	Risk measurement system (interest rate option risk)
EU	European Union
FBA	Funding benefit adjustment
FCA	Funding cost adjustment
FINREP	Financial reporting
FIRB	Foundation IRB
FSP	Frankfurter Sparkasse
FVA	Funding valuation adjustment
FVTOCI	Fair value through other comprehensive income
G-SIB/G-SRI	Global systemically important institutions
ICAAP	ICAAP Internal Capital Adequacy Assessment Process
IFRS	International Financial Reporting Standards
ILAAP	Internal Liquidity Adequacy Assessment Process
IMA	Internal models for market risk
IRB	Internal Ratings-Based (Approach) (FIRB/AIRB)
IRC	Internal model for the incremental default and migration risk charge
KfW	KfW development bank (Kreditanstalt für Wiederaufbau)
KPIs	Key performance indicators
KWG	German Banking Act (Kreditwesengesetz)

Abbreviation	Definition
LBS	Landesbausparkasse Hessen-Thüringen
LCR	Liquidity Coverage Ratio
LGD	Loss given default
MaR/VaR	Money-at-risk/value-at-risk
MaRC ²	Risk measurement system (linear interest rate risk)
NPE	Non-performing exposure
NPL	Non-performing loan
NVÄ	Net asset change
O-SIIs	Other systemically important institutions
OTC	Over-the-counter
PD	Probability of default
POCI	Purchased or originated credit impaired
P2G	Additional Pillar 2 capital guidance
P2R	Additional Pillar 2 capital requirement
RAF	Risk appetite framework
RAS	Risk appetite statement
RWAs	Risk-weighted assets
SAG	German Recovery and Resolution Act
SEC-ERBA	Securitisation external ratings-based approach
SEC-IAA	Securitisation internal assessment approach
SEC-IRBA	Securitisation internal ratings-based approach
SEC-SA	Securitisation standardised approach
SFTs	Securities financing transactions
SME	Small and medium-sized enterprises
SolvV	German Solvency Regulation
sMaR/sVaR	Stress money-at-risk/stress value-at-risk
SRB	Single Resolution Board
S-Rating	Sparkassen Rating- und Risikosysteme GmbH
SREP	Supervisory review and evaluation process
STS	Simple, transparent and standardised securitisations
T1	Tier 1 capital (T1 = CET1 + AT1)
T2	Tier 2 capital
TC	Total capital (TC = T1 + T2)
TSCR	Total SREP capital requirement
UTP	Unlikely to pay
vdp	Association of German Pfandbrief Banks (Verband deutscher Pfandbriefbanken)
WIBank	Wirtschafts- und Infrastrukturbank Hessen

Key Features of the Capital Instruments

This overview ("Key Features of the Capital Instruments") has been prepared by Landesbank Hessen-Thüringen Girozentrale solely for the purpose of compliance with the disclosure requirements set out in "COMMISSION Implementing Regulation (EU) No 1423/2013 of 20 December 2013 laying down implementing technical standards with regard to disclosure of own funds requirements for institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council".

The full contractual terms and conditions for the capital instruments classified as Additional Tier 1 capital or Tier 2 capital can be found on Helaba's website (www.helaba.com/de/kapital-instrumente).

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Key Features of the Capital Instruments		Instrument 1	Instrument 2	Instrument 3
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	n.a.	n.a.	
3	Law applicable to the instrument	German law	German law	German law
Regulatory treatment				
4	CRR transitional provisions: Instrument category ¹⁾	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo
7	Instrument type	Share capital (amount excluding capital reserves)	Capital reserves	Subordinated AT1 bond
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	589	1.920	329
	Par value of instrument (issue currency, in m)	589	1.920	349
	Issue currency	EUR	EUR	EUR
9	Par value of instrument (EUR equivalent, in € m)	589	1.920	349
9a	Issue price	n.a.	n.a.	100.00 %
9b	Redemption price	n.a.	n.a.	n.a.
10	Accounting classification	Paid-up share capital	Paid-up share capital	Regulatory Additional Tier 1 instruments
11	Original issue date	1.7.1992/1.1.2001/1.7.2012	30.9.2005/6.12.2011/9.12.2011	19.12.2018
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	No	No	Yes
15	Optional call date and redemption amount	n.a.	n.a.	19.12.2028/100.0 %
16	Subsequent call dates, if applicable	n.a.	n.a.	19.12. every 10 yrs. min. 30-day notice period
Coupons/dividends				
17	Fixed or floating dividend/coupon	n.a.	n.a.	Floating
18	Coupon rate and any related index	n.a.	n.a.	3.8610 %/ICE-10-year Euro mid-swap rate
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.
25	If convertible, fully or partially	n.a.	n.a.	n.a.
26	If convertible, conversion rate	n.a.	n.a.	n.a.
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.
30	Write-down features	n.a.	n.a.	Yes
31	If write-down, write-down trigger(s)	Absorption of share of loss as CET1 instrument	Absorption of share of loss as CET1 instrument	Minimum CET1 capital ratio (5.125 %)
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent/temporary/n.a.	Absorption of share of loss as CET1 instrument	Absorption of share of loss as CET1 instrument	Temporary
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	Write-up from net income from year (in proportion to and ranked pari passu with other instruments of the same class)
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks ahead of all others in absorption of share of loss	Ranks ahead of all others in absorption of share of loss	Ranks behind subordinated liabilities (i.e. satisfied after all creditors)
35	Non-compliant transitioned features	No	No	No
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.

¹⁾No portions of an issue have been reclassified to a lower level.

Key Features of the Capital Instruments		Instrument 4	Instrument 5	Instrument 6	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen via Main Capital Funding Limited Partnership	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEYJW6	XF0000HEX310	DE000A0E4657	
3	Law applicable to the instrument	German law	German law	German law	
	Regulatory treatment				
4	CRR transitional provisions: Instrument category ¹⁾	Additional Tier 1	Additional Tier 1	Additional Tier 1	
5	Post-transitional CRR rules	Additional Tier 1	Tier 2	Ineligible	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated AT1 bond	Silent participation	Silent participation – packaged in bearer bond	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	25	18	250	
	Par value of instrument (issue currency, in m)	25	18	250	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	25	18	250	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	n.a.	n.a.	n.a.	
10	Accounting classification	Regulatory Additional Tier 1 instruments	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	19.12.2018	14.12.2001	2.6.2005	
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	
13	Original maturity date	No maturity	No maturity	No maturity	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	19.12.2028/100.0 %	31.12.2024/Carrying amount as at call date (repayment after financial statements adopted)	31.12.2022/Nominal amount	
16	Subsequent call dates, if applicable	19.12. every 10 yrs. min. 30-day notice period	31.12. every 10 yrs. 2-yr. notice period	31.12. each yr. 2-yr. notice period only if carrying amount=nom. amount	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed	
18	Coupon rate and any related index	3.8610 %/ICE-10-year Euro mid-swap rate	2.4990 %/EUR swap interest rate	5.5000 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Partially discretionary	Partially discretionary	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	Yes	Yes	Yes	
31	If write-down, write-down trigger(s)	Minimum CET1 capital ratio (5.125 %)	Net loss for the year	Indirect – net loss for the year	
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial	
33	If write-down, permanent/temporary/n.a.	Temporary	Temporary	Temporary	
34	If temporary write-down, description of write-up mechanism	Write-up from net income from year (in proportion to and ranked pari passu with other instruments of the same class)	Write-up from net income from year (in proportion to the other instruments concerned of the same class)	Indirect – write-up from net income from year (in proportion to the other instruments concerned of the same class)	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind subordinated liabilities (i.e. satisfied after all creditors)	Ranks behind subordinated liabilities (i.e. satisfied after all creditors)	Ranks behind subordinated liabilities (i.e. satisfied after all creditors)	
36	Non-compliant transitioned features	No	Yes	Yes	
37	If yes, specify non-compliant features	n.a.	See feature 20a	See feature 20a	

¹⁾No portions of an issue have been reclassified to a lower level.

Instrument 7	Instrument 8	Instrument 9	Instrument 10	Instrument 11
Landesbank Hessen-Thüringen via Main Capital Funding II Limited Partnership	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
DE000A0G18M4	XF0000HEX0D3	XF0000HEX0E1	XF0000HEX0K8	XF0000HEX0J0
German law	German law	German law	German law	German law
Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2
Ineligible	Tier 2	Tier 2	Tier 2	Tier 2
Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
Silent participation – packaged in bearer bond	Profit participation rights without certificate	Profit participation rights without certificate	Profit participation rights without certificate	Profit participation rights without certificate
250	3	3	3	9
250	10	10	10	30
EUR	EUR	EUR	EUR	EUR
250	10	10	10	30
100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
n.a.	n.a.	n.a.	n.a.	n.a.
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
1.12.2006	12.5.2006	12.5.2006	29.5.2006	1.6.2006
Perpetual	Dated	Dated	Dated	Dated
No maturity	31.12.2021	31.12.2021	31.12.2021	31.12.2021
Yes	Yes	Yes	Yes	Yes
31.12.2022/Nominal amount	n.a.	n.a.	n.a.	n.a.
31.12. each yr. 2-yr. notice period only if carrying amount=nom. amount	n.a.	n.a.	n.a.	n.a.
Fixed	Fixed	Fixed	Fixed	Fixed
5.7500 %	5.3000 %	5.3000 %	5.1225 %	5.1750 %
No	No	No	No	No
Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No
Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
Yes	Yes	Yes	Yes	Yes
Indirect – net loss for the year	Net accumulated loss	Net accumulated loss	Net accumulated loss	Net accumulated loss
Full or partial	Full or partial	Full or partial	Full or partial	Full or partial
Temporary	Temporary	Temporary	Temporary	Temporary
Indirect – write-up from net income from year (in proportion to the other instruments concerned of the same class)	Write-up from net income from year (in proportion to the other instruments concerned of the same class)	Write-up from net income from year (in proportion to the other instruments concerned of the same class)	Write-up from net income from year (in proportion to the other instruments concerned of the same class)	Write-up from net income from year (in proportion to the other instruments concerned of the same class)
Ranks behind subordinated liabilities (i.e. satisfied after all creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
Yes	No	No	No	No
See feature 20a	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 12	Instrument 13	Instrument 14	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEX0L6	DE000HLB88G7	XF0000HEXRV3	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Profit participation rights without certificate	Profit-participation certificate	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	0	6	4	
	Par value of instrument (issue currency, in m)	1	20	10	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	1	20	10	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	n.a.	n.a.	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	12.6.2006	12.6.2006	19.9.2006	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	31.12.2021	31.12.2021	19.9.2022	
14	Issuer call subject to prior supervisory approval	Yes	Yes	No	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.2100 %	5.2200 %	4.4425 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Cumulative	Cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	Yes	Yes	No	
31	If write-down, write-down trigger(s)	Net accumulated loss	Net accumulated loss	n.a.	
32	If write-down, full or partial	Full or partial	Full or partial	n.a.	
33	If write-down, permanent/temporary/n.a.	Temporary	Temporary	n.a.	
34	If temporary write-down, description of write-up mechanism	Write-up from net income from year (in proportion to the other instruments concerned of the same class)	Write-up from net income from year (in proportion to the other instruments concerned of the same class)	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 15	Instrument 16	Instrument 17	Instrument 18	Instrument 19
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XS0128218327	XS0128429619	XS0132805762	XS0130374183	XF0000HEWXN0
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated bond	Subordinated bond	Subordinated bond	Subordinated bond	Subordinated loan
	52	50	15	30	3
	52	50	15	30	5
	EUR	EUR	EUR	EUR	EUR
	52	50	15	30	5
	99.79 %	99.77 %	100.05 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	23.4.2001	3.5.2001	18.7.2001	1.6.2001	10.7.2013
	Dated	Dated	Dated	Dated	Dated
	23.4.2041	3.5.2041	18.7.2031	1.6.2031	10.7.2023
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Floating	Floating	Floating	Fixed	Fixed
	0.1602%/Euribor	0.1610%/Euribor	0.0440%/Euribor	6.2500 %	4.2600 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 20	Instrument 21	Instrument 22	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEWXL4	XF0000HEWXJ8	XF0000HEWXM2	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	6	6	3	
	Par value of instrument (issue currency, in m)	10	10	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	10	10	5	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	10.7.2013	10.7.2013	10.7.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	10.7.2023	10.7.2023	10.7.2023	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.2600 %	4.2600 %	4.2600 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 23	Instrument 24	Instrument 25	Instrument 26	Instrument 27
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEWXR1	XF0000HEWXP5	XF0000HEW XK6	XF0000HEW XH2	XF0000HEW XQ3
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	5	9	10	20	3
	5	10	10	20	5
	EUR	EUR	EUR	EUR	EUR
	5	10	10	20	5
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	12.7.2013	12.7.2013	11.7.2013	15.7.2013	11.7.2013
	Dated	Dated	Dated	Dated	Dated
	12.2.2025	12.2.2025	11.7.2028	15.7.2027	11.7.2023
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.3200 %	4.3200 %	4.6800 %	4.6300 %	4.2500 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 28	Instrument 29	Instrument 30	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEWXV3	XF0000HEWXU5	XF0000HEWXW1	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	2	2	1	
	Par value of instrument (issue currency, in m)	2	2	1	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	2	2	1	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	15.7.2013	15.7.2013	15.7.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	15.7.2026	15.7.2026	15.7.2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.5300 %	4.5300 %	4.5300 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 31	Instrument 32	Instrument 33	Instrument 34	Instrument 35
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEWXS9	XF0000HEWXT7	XF0000HEWXX9	XF0000HEWX77	XF0000HEWX85
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	4	0	3	12	2
	5	1	5	20	3
	EUR	EUR	EUR	EUR	EUR
	5	1	5	20	3
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	12.7.2013	12.7.2013	11.7.2013	17.7.2013	17.7.2013
	Dated	Dated	Dated	Dated	Dated
	12.7.2024	12.7.2024	11.7.2023	17.7.2023	17.7.2023
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.3500 %	4.3500 %	4.2400 %	4.1200 %	4.1200 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 36	Instrument 37	Instrument 38	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEWX36	XF0000HEWX44	XF0000HEWX28	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	3	6	5	
	Par value of instrument (issue currency, in m)	5	10	8	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	5	10	8	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	17.7.2013	12.7.2013	15.7.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	17.7.2023	12.7.2023	17.7.2023	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.1800 %	4.2000 %	4.1800 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 39	Instrument 40	Instrument 41	Instrument 42	Instrument 43
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEWYE7	XF0000HEWYF4	XF0000HEWX93	XF0000HEWYA5	XF0000HEWYB3
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	11	4	24	15	6
	11	4	40	25	10
	EUR	EUR	EUR	EUR	EUR
	11	4	40	25	10
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	23.7.2013	23.7.2013	19.7.2013	19.7.2013	19.7.2013
	Dated	Dated	Dated	Dated	Dated
	22.7.2033	22.7.2033	19.7.2023	19.7.2023	19.7.2023
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.7000 %	4.7000 %	4.2000 %	4.2000 %	4.2000 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 44	Instrument 45	Instrument 46	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEWYC1	XF0000HEWYD9	XF0000HEWX51	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	3	1	5	
	Par value of instrument (issue currency, in m)	5	2	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	5	2	5	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	19.7.2013	19.7.2013	17.7.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	19.7.2023	19.7.2023	17.7.2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.2000 %	4.2000 %	4.6000 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 47	Instrument 48	Instrument 49	Instrument 50	Instrument 51
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEWX69	XF0000HEWYL2	XF0000HEWYK4	XF0000HEWYM0	XF0000HEWYQ1
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	1	2	6	4	1
	1	2	9	7	1
	EUR	EUR	EUR	EUR	EUR
	1	2	9	7	1
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	17.7.2013	24.7.2013	24.7.2013	25.7.2013	25.7.2013
	Dated	Dated	Dated	Dated	Dated
	17.7.2028	24.7.2026	24.7.2023	25.7.2023	25.7.2023
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.6000 %	4.4000 %	4.1000 %	4.1300 %	4.1300 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 52	Instrument 53	Instrument 54	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEWYP3	XF0000HEWYN8	XF0000HEWYS7	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	0	1	5	
	Par value of instrument (issue currency, in m)	1	1	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	1	1	5	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	25.7.2013	25.7.2013	31.7.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	25.7.2023	25.7.2023	31.7.2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.1300 %	4.1300 %	4.5900 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 55	Instrument 56	Instrument 57	Instrument 58	Instrument 59
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEWYT5	XF0000HEWYV1	XF0000HEWYW9	XF0000HEWYX7	XF0000HEWYY5
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	1	20	2	18	12
	1	20	3	30	20
	EUR	EUR	EUR	EUR	EUR
	1	20	3	30	20
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	31.7.2013	31.7.2013	29.7.2013	31.7.2013	31.7.2013
	Dated	Dated	Dated	Dated	Dated
	31.7.2028	31.7.2028	31.7.2023	31.7.2023	31.7.2023
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.5900 %	4.6300 %	4.2300 %	4.2500 %	4.2500 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 60	Instrument 61	Instrument 62	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEWYZ2	XF0000HEWY01	XF0000HEWY19	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	6	3	3	
	Par value of instrument (issue currency, in m)	10	5	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	10	5	5	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	31.7.2013	31.7.2013	31.7.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	31.7.2023	31.7.2023	31.7.2023	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.2500 %	4.2500 %	4.2500 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 63	Instrument 64	Instrument 65	Instrument 66	Instrument 67
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEWY27	DE000HLB0WG6	XF0000HEWY84	XF0000HEWY92	XF0000HEWZA2
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated bond	Subordinated loan	Subordinated loan	Subordinated loan
	3	15	5	5	5
	5	25	5	5	5
	EUR	EUR	EUR	EUR	EUR
	5	25	5	5	5
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	31.7.2013	14.8.2013	5.8.2013	5.8.2013	5.8.2013
	Dated	Dated	Dated	Dated	Dated
	31.7.2023	14.8.2023	5.8.2033	5.8.2033	5.8.2033
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.2500 %	4.2600 %	4.7300 %	4.7300 %	4.7300 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 68	Instrument 69	Instrument 70	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEWZD6	XF0000HEWZC8	DE000HLB0WH4	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated bond	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	12	5	16	
	Par value of instrument (issue currency, in m)	20	5	25	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	20	5	25	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	2.8.2013	2.8.2013	15.8.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	2.8.2023	2.8.2030	15.8.2023	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.2650 %	4.7500 %	4.2300 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

Instrument 71	Instrument 72	Instrument 73	Instrument 74	Instrument 75
Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
XF0000HEWZG9	XF0000HEWOM5	DE000HLB0WJ0	XF0000HEW0Q6	XF0000HEW056
German law	German law	German law	German law	German law
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
Subordinated loan	Subordinated loan	Subordinated bond	Subordinated loan	Subordinated loan
6	6	3	4	6
10	10	5	5	10
EUR	EUR	EUR	EUR	EUR
10	10	5	5	10
100.00 %	100.00 %	100.00 %	100.00 %	99,92 %
100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – fair value option	Liability – amortised cost
9.8.2013	29.8.2013	4.9.2013	5.9.2013	23.9.2013
Dated	Dated	Dated	Dated	Dated
9.8.2023	29.8.2023	4.9.2023	5.9.2033	22.9.2023
Yes	Yes	Yes	Yes	Yes
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
Fixed	Fixed	Fixed	Currently fixed, subsequently floating	Fixed
4.2800 %	4.4200 %	4.4200 %	5.0000 %/EUR swap interest rate	4.4300 %
No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
No	No	No	No	No
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
No	No	No	No	No
n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 76	Instrument 77	Instrument 78	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW072	XF0000HEW1A8	XF0000HEW1B6	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	3	3	3	
	Par value of instrument (issue currency, in m)	5	5	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	5	5	5	
9a	Issue price	99.78 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	26.9.2013	4.10.2013	4.10.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	26.9.2023	4.10.2023	4.10.2023	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.4000 %	4.3500 %	4.3400 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 79	Instrument 80	Instrument 81	Instrument 82	Instrument 83
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW1C4	XF0000HEW1H3	XF0000HEW1L5	XF0000HEW1M3	XF0000HEW1S0
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	3	1	3	3	4
	5	2	5	5	5
	EUR	EUR	EUR	EUR	EUR
	5	2	5	5	5
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	4.10.2013	9.10.2013	9.10.2013	9.10.2013	28.10.2013
	Dated	Dated	Dated	Dated	Dated
	4.10.2023	9.10.2023	9.10.2023	9.10.2023	28.10.2024
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.3400 %	4.4000 %	4.3700 %	4.3700 %	4.4150 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 84	Instrument 85	Instrument 86	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW1T8	DE000HLB02N4	DE000HLB0WK8	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated bond	Subordinated bond	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	0	140	3	
	Par value of instrument (issue currency, in m)	1	215	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	1	215	5	
9a	Issue price	100.00 %	98.06 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	28.10.2013	6.11.2013	1.11.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	28.10.2024	6.11.2023	1.11.2023	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	
18	Coupon rate and any related index	4.4150 %	4.0000 %	2.0810 %/Euribor	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 87	Instrument 88	Instrument 89	Instrument 90	Instrument 91
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	DE000HLB0WL6	XF0000HEW1V4	XF0000HEW1U6	XF0000HEW1Y8	XF0000HEW148
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated bond	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	3	5	0	3	1
	5	5	1	5	1
	EUR	EUR	EUR	EUR	EUR
	5	5	1	5	1
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	1.11.2013	4.11.2013	5.11.2013	6.11.2013	13.11.2013
	Dated	Dated	Dated	Dated	Dated
	1.11.2023	4.11.2033	5.11.2024	6.11.2023	13.11.2023
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.3000 %	4.8750 %	4.4150 %	4.1900 %	4.2700 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 92	Instrument 93	Instrument 94	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW155	XF0000HEW2F5	XF0000HEW2E8	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	3	3	3	
	Par value of instrument (issue currency, in m)	5	5	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	5	5	5	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	28.11.2013	11.12.2013	11.12.2013	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	28.11.2023	11.12.2023	11.12.2023	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.2100 %	4.2850 %	4.2650 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 95	Instrument 96	Instrument 97	Instrument 98	Instrument 99
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW2N9	XF0000HEW2R0	XF0000HEW205	XF0000HEW213	XF0000HEW221
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	7	30	1	4	1
	10	30	1	4	1
	EUR	EUR	EUR	EUR	EUR
	10	30	1	4	1
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	17.1.2014	23.1.2014	6.2.2014	6.2.2014	6.2.2014
	Dated	Dated	Dated	Dated	Dated
	17.1.2024	23.1.2034	6.2.2026	6.2.2026	6.2.2026
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.3400 %	4.6300 %	4.1000 %	4.1000 %	4.1000 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 100	Instrument 101	Instrument 102	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW2Z3	XF0000HEW239	XF0000HEW247	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	2	10	5	
	Par value of instrument (issue currency, in m)	2	10	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	2	10	5	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	6.2.2014	6.2.2014	6.2.2014	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	6.2.2026	6.2.2034	6.2.2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.1000 %	4.4700 %	4.4700 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 103	Instrument 104	Instrument 105	Instrument 106	Instrument 107
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW254	XF0000HEW262	XF0000HEW270	XF0000HEW288	XF0000HEW296
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	15	7	1	1	1
	15	7	1	1	1
	EUR	EUR	EUR	EUR	EUR
	15	7	1	1	1
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	6.2.2014	6.2.2014	6.2.2014	6.2.2014	6.2.2014
	Dated	Dated	Dated	Dated	Dated
	6.2.2034	6.2.2034	6.2.2034	6.2.2034	6.2.2034
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	4.4700 %	4.4700 %	4.4700 %	4.4700 %	4.4700 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 108	Instrument 109	Instrument 110	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW3C0	XF0000HEW3N7	XF0000HEW3P2	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	5	5	5	
	Par value of instrument (issue currency, in m)	5	5	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	5	5	5	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – fair value option	Liability – fair value option	
11	Original issue date	12.2.2014	6.3.2014	6.3.2014	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	12.2.2029	6.3.2034	6.3.2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	6.3.2024/Nominal amount	6.3.2024/Nominal amount	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.3400 %	4.6800 %	4.6800 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 111	Instrument 112	Instrument 113	Instrument 114	Instrument 115
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW3Q0	XF0000HEW3R8	XF0000HEW3W8	XF0000HEW3Z0	XF0000HEW353
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	4	10	20	19	9
	5	10	20	25	9
	EUR	EUR	EUR	EUR	EUR
	5	10	20	25	9
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – fair value option	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	11.3.2014	13.3.2014	21.3.2014	15.4.2014	9.5.2014
	Dated	Dated	Dated	Dated	Dated
	11.3.2024	13.3.2034	21.12.2029	15.4.2024	9.5.2034
	Yes	Yes	Yes	Yes	Yes
	n.a.	13.3.2024/Nominal amount	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	3.8800 %	4.7000 %	4.3000 %	3.6300 %	4.2300 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 116	Instrument 117	Instrument 118	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW361	XF0000HEW379	DE000HLB4L07	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated bond	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	1	1	16	
	Par value of instrument (issue currency, in m)	1	1	20	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	1	1	20	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	9.5.2014	13.5.2014	23.5.2014	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	9.5.2034	13.5.2024	23.5.2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	
18	Coupon rate and any related index	4.2300 %	3.6350 %	1.7550 %/Euribor	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 119	Instrument 120	Instrument 121	Instrument 122	Instrument 123
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW395	XF0000HEW4D6	DE000HLB4L15	XF0000HEW4E4	XF0000HEW4R6
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated bond	Subordinated loan	Subordinated loan
	6	20	8	3	14
	8	25	10	3	20
	EUR	EUR	EUR	EUR	EUR
	8	25	10	3	20
	100.00 %	100.00 %	100,04 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – fair value option
	3.6.2014	5.6.2014	10.6.2014	12.6.2014	1.8.2014
	Dated	Dated	Dated	Dated	Dated
	3.6.2024	5.6.2024	10.6.2024	12.6.2034	1.8.2024
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Floating
	3.3100 %	3.3500 %	3.3000 %	4.0100 %	0.6036%/EUR swap interest rate
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 124	Instrument 125	Instrument 126	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW4X4	XF0000HEW4Y2	XF0000HEW4Z9	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	10	10	5	
	Par value of instrument (issue currency, in m)	10	10	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	10	10	5	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	25.8.2014	25.8.2014	25.8.2014	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	1.7.2025	1.7.2025	1.7.2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.0000 %	3.0000 %	3.0000 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 127	Instrument 128	Instrument 129	Instrument 130	Instrument 131
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW403	XF0000HEW437	XF0000HEW445	XF0000HEW478	XF0000HEW486
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	5	2	5	15	15
	5	3	5	15	15
	EUR	EUR	EUR	EUR	EUR
	5	3	5	15	15
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	25.8.2014	26.8.2014	27.8.2014	3.9.2014	3.9.2014
	Dated	Dated	Dated	Dated	Dated
	1.7.2025	26.8.2024	27.8.2029	3.9.2029	3.9.2029
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	3.0000 %	2.9050 %	3.2650 %	3.1500 %	3.1500 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 132	Instrument 133	Instrument 134	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW5A9	XF0000HEW5D3	XF0000HEW5F8	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	5	15	20	
	Par value of instrument (issue currency, in m)	5	15	20	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	5	15	20	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	10.9.2014	19.9.2014	2.10.2014	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	10.9.2026	19.9.2033	2.10.2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.0300 %	3.5600 %	3.4550 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 135	Instrument 136	Instrument 137	Instrument 138	Instrument 139
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW5G6	XF0000HEW5N2	XF0000HEW5U7	XF0000HEW5V5	DE000HLB1V32
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated bond
	4	1	1	3	44
	5	2	1	4	50
	EUR	EUR	EUR	EUR	EUR
	5	2	1	4	50
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	2.10.2014	29.10.2014	11.11.2014	11.11.2014	18.11.2014
	Dated	Dated	Dated	Dated	Dated
	2.10.2024	29.10.2024	11.11.2024	11.11.2024	18.11.2024
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	2.8100 %	2.7000 %	2.7150 %	2.7150 %	2.6900 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 140	Instrument 141	Instrument 142	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	DE000HLB1KN5	XF0000HEW577	XF0000HEW6L4	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated bond	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	85	2	5	
	Par value of instrument (issue currency, in m)	100	3	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	100	3	5	
9a	Issue price	97.97 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	19.11.2014	12.12.2014	30.1.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	19.11.2024	12.6.2025	30.1.2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	2.5000 %	2.6200 %	2.3700 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 143	Instrument 144	Instrument 145	Instrument 146	Instrument 147
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW6M2	DE000HLB12L7	XF0000HEW6N0	XF0000HEW6S9	XF0000HEW6X9
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated bond	Subordinated loan	Subordinated loan	Subordinated loan
	0	14	5	2	5
	0	15	5	3	5
	EUR	EUR	EUR	EUR	EUR
	0	15	5	3	5
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	30.1.2015	3.2.2015	24.2.2015	10.3.2015	30.3.2015
	Dated	Dated	Dated	Dated	Dated
	30.1.2025	3.2.2025	24.2.2025	10.3.2025	30.3.2027
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	2.3700 %	2.3700 %	2.3750 %	2.3700 %	2.3100 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 148	Instrument 149	Instrument 150	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW6Y7	XF0000HEW7A5	XF0000HEW7D9	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	5	19	4	
	Par value of instrument (issue currency, in m)	5	20	4	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	5	20	4	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	1.4.2015	10.4.2015	14.4.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	1.4.2030	10.4.2025	14.4.2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	2.4000 %	2.2050 %	2.2200 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

Instrument 151	Instrument 152	Instrument 153	Instrument 154	Instrument 155
Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
XF0000HEW7E7	XF0000HEW7F4	XF0000HEW7G2	XF0000HEW7H0	XF0000HEW7J6
German law	German law	German law	German law	German law
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
1	5	5	2	2
1	5	5	2	2
EUR	EUR	EUR	EUR	EUR
1	5	5	2	2
100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
14.4.2015	15.4.2015	15.4.2015	15.4.2015	15.4.2015
Dated	Dated	Dated	Dated	Dated
14.4.2026	15.4.2025	15.4.2025	15.4.2025	15.4.2025
Yes	Yes	Yes	Yes	Yes
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
Fixed	Fixed	Fixed	Fixed	Fixed
2.2200 %	2.1950 %	2.1950 %	2.1950 %	2.1950 %
No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
No	No	No	No	No
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
No	No	No	No	No
n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 156	Instrument 157	Instrument 158	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW8B1	DE000HLB09P4	DE000HLB13N1	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated bond	Subordinated bond	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	10	10	43	
	Par value of instrument (issue currency, in m)	10	10	45	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	10	10	45	
9a	Issue price	100.00 %	99.53 %	98.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	21.5.2015	16.6.2015	24.6.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	21.5.2035	16.6.2025	24.6.2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.0000 %	2.7500 %	2.0000 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 159	Instrument 160	Instrument 161	Instrument 162	Instrument 163
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW855	XF0000HEW817	XF0000HEW825	XF0000HEW833	XF0000HEW841
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	5	35	5	5	2
	5	35	5	5	2
	EUR	EUR	EUR	EUR	EUR
	5	35	5	5	2
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	30.6.2015	14.7.2015	14.7.2015	14.7.2015	14.7.2015
	Dated	Dated	Dated	Dated	Dated
	30.6.2025	14.7.2025	14.7.2025	14.7.2025	14.7.2025
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	2.8600 %	3.0650 %	3.0650 %	3.0650 %	3.0650 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 164	Instrument 165	Instrument 166	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW858	XF0000HEW874	XF0000HEW882	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	5	10	2	
	Par value of instrument (issue currency, in m)	5	10	2	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	5	10	2	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	14.7.2015	14.7.2015	14.7.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	14.7.2031	14.7.2025	14.7.2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.5000 %	3.1800 %	3.1800 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 167	Instrument 168	Instrument 169	Instrument 170	Instrument 171
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW866	XF0000HEW890	XF0000HEW9A1	XF0000HEW9C7	DE000HLB0908
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated bond
	10	5	2	3	5
	10	5	2	3	6
	EUR	EUR	EUR	EUR	EUR
	10	5	2	3	6
	100.00 %	100.00 %	100.00 %	100.00 %	99.92 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	15.7.2015	15.7.2015	15.7.2015	16.7.2015	21.7.2015
	Dated	Dated	Dated	Dated	Dated
	15.7.2030	14.7.2028	15.7.2026	16.7.2025	21.7.2025
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	3.4500 %	3.5500 %	3.3700 %	3.2000 %	3.2000 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 172	Instrument 173	Instrument 174	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW9D5	XF0000HEW9E3	XF0000HEW9F0	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	10	12	10	
	Par value of instrument (issue currency, in m)	10	13	10	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	10	13	10	
9a	Issue price	100.00 %	99.99 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	21.7.2015	24.7.2015	24.7.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	21.7.2025	24.7.2025	24.7.2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.1200 %	3.0900 %	3.0850 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 175	Instrument 176	Instrument 177	Instrument 178	Instrument 179
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEW9M6	XF0000HEW9Q7	XF0000HEW9R5	XF0000HEW9S3	XF0000HEW9T1
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	2	10	10	1	1
	2	10	10	1	1
	EUR	EUR	EUR	EUR	EUR
	2	10	10	1	1
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	28.7.2015	31.7.2015	31.7.2015	31.7.2015	31.7.2015
	Dated	Dated	Dated	Dated	Dated
	28.7.2025	31.7.2030	31.7.2025	31.7.2025	31.7.2025
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	3.0250 %	3.4000 %	3.0400 %	3.0400 %	3.0400 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 180	Instrument 181	Instrument 182	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEW9Y1	XF0000HEW9Z8	XF0000HEW908	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	2	4	1	
	Par value of instrument (issue currency, in m)	2	4	1	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	2	4	1	
9a	Issue price	99.80 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	3.8.2015	5.8.2015	5.8.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	3.8.2027	5.8.2030	5.8.2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.1900 %	3.3800 %	3.3800 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

Instrument 183	Instrument 184	Instrument 185	Instrument 186	Instrument 187
Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
XF0000HEW916	XF0000HEW973	XF0000HEW999	XF0000HEXAA3	XF0000HEXAB1
German law	German law	German law	German law	German law
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
1	2	7	2	1
1	2	7	2	1
EUR	EUR	EUR	EUR	EUR
1	2	7	2	1
100.00 %	99.82 %	99.42 %	99.80 %	100.00 %
100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
5.8.2015	6.8.2015	12.8.2015	11.8.2015	11.8.2015
Dated	Dated	Dated	Dated	Dated
5.8.2030	6.8.2030	12.8.2030	12.8.2030	11.8.2025
Yes	Yes	Yes	Yes	Yes
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
Fixed	Fixed	Fixed	Fixed	Fixed
3.3800 %	3.2750 %	3.3400 %	3.3750 %	3.0300 %
No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
No	No	No	No	No
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
n.a.	n.a.	n.a.	n.a.	n.a.
Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
No	No	No	No	No
n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 188	Instrument 189	Instrument 190	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEXAC9	XF0000HEXAF2	DE000HLB1AH8	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated bond	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	10	5	5	
	Par value of instrument (issue currency, in m)	10	5	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	10	5	5	
9a	Issue price	100.00 %	99.79 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	12.8.2015	25.8.2015	2.9.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	12.8.2025	25.8.2025	2.9.2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.0250 %	2.9200 %	3.3400 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 191	Instrument 192	Instrument 193	Instrument 194	Instrument 195
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEXAN6	DE000HLB1AJ4	XF0000HEXAP1	XF0000HEXAQ9	XF0000HEXAR7
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated bond	Subordinated loan	Subordinated loan	Subordinated loan
	5	5	10	0	1
	5	5	10	1	1
	EUR	EUR	EUR	EUR	EUR
	5	5	10	1	1
	100.00 %	99.53 %	99.91 %	99.91 %	99.91 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	2.9.2015	8.9.2015	8.9.2015	8.9.2015	8.9.2015
	Dated	Dated	Dated	Dated	Dated
	2.9.2030	8.9.2025	8.9.2026	8.9.2026	8.9.2026
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	3.3300 %	3.0300 %	3.1900 %	3.1900 %	3.1900 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 196	Instrument 197	Instrument 198	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEXA55	XF0000HEXA16	XF0000HEXA40	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	1	1	3	
	Par value of instrument (issue currency, in m)	1	1	3	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	1	1	3	
9a	Issue price	99.91 %	97.82 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	8.9.2015	23.9.2015	24.9.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	8.9.2026	23.9.2025	24.9.2029	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.1900 %	2.7500 %	3.3400 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 199	Instrument 200	Instrument 201	Instrument 202	Instrument 203
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEXBB9	XF0000HEXBC7	XF0000HEXBD5	XF0000HEXBE3	XF0000HEXBFO
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	2	2	5	1	20
	2	2	5	1	20
	EUR	EUR	EUR	EUR	EUR
	2	2	5	1	20
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	29.9.2015	29.9.2015	29.9.2015	1.10.2015	1.10.2015
	Dated	Dated	Dated	Dated	Dated
	29.9.2025	29.9.2025	29.9.2025	1.10.2025	1.10.2025
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	3.1700 %	3.1700 %	3.1600 %	3.1500 %	3.1500 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 204	Instrument 205	Instrument 206	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEXBG8	XF0000HEXBH6	XF0000HEXBJ2	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	25	1	0	
	Par value of instrument (issue currency, in m)	25	1	0	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	25	1	0	
9a	Issue price	100.00 %	100.00 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	1.10.2015	1.10.2015	1.10.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	1.10.2025	1.10.2025	1.10.2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.1500 %	3.1500 %	3.1500 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 207	Instrument 208	Instrument 209	Instrument 210	Instrument 211
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEXBK0	XF0000HEXBL8	XF0000HEXBM6	XS1306576726	XF0000HEXBY1
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated bond	Subordinated loan
	10	10	10	40	5
	10	10	10	40	5
	EUR	EUR	EUR	EUR	EUR
	10	10	10	40	5
	100.00 %	100.00 %	100.00 %	100.00 %	99.75 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	1.10.2015	1.10.2015	1.10.2015	21.10.2015	14.10.2015
	Dated	Dated	Dated	Dated	Dated
	1.10.2025	1.10.2025	1.10.2035	21.10.2030	14.10.2030
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Floating	Fixed
	3.1500 %	3.1500 %	3.7240 %	1.6750 %/Euribor	3.5300 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 212	Instrument 213	Instrument 214	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEXB15	XF0000HEXB98	XF0000HEXCG6	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	4	1	10	
	Par value of instrument (issue currency, in m)	4	1	10	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	4	1	10	
9a	Issue price	100.00 %	99.70 %	100.00 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	16.10.2015	21.10.2015	23.10.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	16.10.2025	21.10.2030	23.10.2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	
18	Coupon rate and any related index	3.1700 %	3.4700 %	1.7660 %/Euribor	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 215	Instrument 216	Instrument 217	Instrument 218	Instrument 219
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEXCH4	XF0000HEXCL6	XF0000HEXCM4	XF0000HEXCN2	XF0000HEXCS1
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan
	4	1	4	13	15
	4	1	4	13	15
	EUR	EUR	EUR	EUR	EUR
	4	1	4	13	15
	99.13 %	99.13 %	100.00 %	100.00 %	100.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	28.10.2015	28.10.2015	2.11.2015	2.11.2015	4.11.2015
	Dated	Dated	Dated	Dated	Dated
	28.10.2030	28.10.2030	31.10.2025	31.10.2025	4.11.2025
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Floating
	3.4000 %	3.4000 %	3.0400 %	3.0400 %	1.7870 %/Euribor
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

Key Features of the Capital Instruments		Instrument 220	Instrument 221	Instrument 222	
1	Issuer	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XF0000HEXCT9	XF0000HEXCU7	XF0000HEXBR5	
3	Law applicable to the instrument	German law	German law	German law	
Regulatory treatment					
4	CRR transitional provisions: Instrument category ¹⁾	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group & solo levels	Group & solo	Group & solo	Group & solo	
7	Instrument type	Subordinated loan	Subordinated loan	Subordinated loan	
8	Amount eligible as regulatory own funds (in € m, as at most recent reporting date)	1	2	5	
	Par value of instrument (issue currency, in m)	1	2	5	
	Issue currency	EUR	EUR	EUR	
9	Par value of instrument (EUR equivalent, in € m)	1	2	5	
9a	Issue price	100.00 %	100.00 %	99.49 %	
9b	Redemption price	100.00 %	100.00 %	100.00 %	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	
11	Original issue date	10.11.2015	10.11.2015	17.11.2015	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	10.11.2025	10.11.2025	17.11.2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date and redemption amount	n.a.	n.a.	n.a.	
16	Subsequent call dates, if applicable	n.a.	n.a.	n.a.	
Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.1350 %	3.1400 %	3.0500 %	
19	Existence of a dividend stopper	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	n.a.	n.a.	n.a.	
25	If convertible, fully or partially	n.a.	n.a.	n.a.	
26	If convertible, conversion rate	n.a.	n.a.	n.a.	
27	If convertible, mandatory or optional conversion	n.a.	n.a.	n.a.	
28	If convertible, specify instrument type convertible into	n.a.	n.a.	n.a.	
29	If convertible, specify issuer of instrument it converts into	n.a.	n.a.	n.a.	
30	Write-down features	No	No	No	
31	If write-down, write-down trigger(s)	n.a.	n.a.	n.a.	
32	If write-down, full or partial	n.a.	n.a.	n.a.	
33	If write-down, permanent/temporary/n.a.	n.a.	n.a.	n.a.	
34	If temporary write-down, description of write-up mechanism	n.a.	n.a.	n.a.	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	n.a.	n.a.	n.a.	

¹⁾No portions of an issue have been reclassified to a lower level.

	Instrument 223	Instrument 224	Instrument 225	Instrument 226	Instrument 227
	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR	Landesbank Hessen-Thüringen Girozentrale, AöR
	XF0000HEXBU9	XF0000HEXC9Y	XF0000HEXC55	XF0000HEXC63	DE000HLB2DM0
	German law	German law	German law	German law	German law
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated bond
	0	10	10	3	161
	1	10	10	3	166
	EUR	EUR	EUR	EUR	EUR
	1	10	10	3	166
	99.00 %	100.00 %	100.00 %	100.00 %	99.00 %
	100.00 %	100.00 %	100.00 %	100.00 %	100.00 %
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	18.11.2015	19.11.2015	2.12.2015	2.12.2015	18.11.2015
	Dated	Dated	Dated	Dated	Dated
	18.11.2025	19.11.2025	2.12.2025	2.12.2025	18.11.2025
	Yes	Yes	Yes	Yes	Yes
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Fixed	Fixed	Fixed	Fixed	Fixed
	3.0000 %	3.1000 %	3.0250 %	3.0400 %	3.0000 %
	No	No	No	No	No
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	n.a.	n.a.	n.a.	n.a.	n.a.
	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)	Ranks behind non-subordinated liabilities (i.e. satisfied after all senior unsecured creditors)
	No	No	No	No	No
	n.a.	n.a.	n.a.	n.a.	n.a.

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Neue Mainzer Strasse 52–58
60311 Frankfurt am Main
Germany
T +49 69/91 32-01

www.helaba.com

Bonifaciusstrasse 16
99084 Erfurt
Germany
T +49 3 61/2 17-71 00

Concept and design

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