



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Landesbank Hessen-Thüringen Girozentrale AdöR

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

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale AdöR

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Landesbank Hessen-Thüringen Girozentrale AdöR	(min EUR, %)													
	Central banks and central governments	0	0	34,082	0	0	0	1,331	0	26,856	0	2	0	30.0%
	Institutions	0	0	15,767	0	0	0	3,074	0	3,376	0	3	0	-
	Corporates	0	0	67,242	566	0	0	29,637	0	58,191	495	347	209	42.2%
	Corporates - Of Which: Specialised Lending	0	0	32,745	253	0	0	15,928	0	29,199	192	178	82	42.0%
	Corporates - Of Which: SME	0	0	3,497	313	0	0	1,709	0	3,233	53	20	9	16.7%
	Retail	5,025	49	0	0	1,053	22	0	0	5,029	49	55	25	50.3%
	Retail - Secured on real estate property	3,423	29	0	0	654	16	0	0	3,423	29	24	10	34.3%
	Retail - Secured on real estate property - Of Which: SME	534	0	0	0	184	0	0	0	534	0	7	0	25.4%
	Retail - Secured on real estate property - Of Which: non-SME	2,889	28	0	0	469	16	0	0	2,889	28	17	10	34.4%
	Retail - Qualifying Revolving	540	2	0	0	51	1	0	0	540	2	7	1	79.7%
	Retail - Other Retail	1,062	19	0	0	349	6	0	0	1,067	19	24	13	71.8%
	Retail - Other Retail - Of Which: SME	197	0	0	0	83	0	0	0	199	0	5	0	30.6%
	Retail - Other Retail - Of Which: non-SME	865	19	0	0	265	6	0	0	868	19	19	13	71.8%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		5,025	49	117,090	567	1,053	22	34,042	0	93,452	544	407	234	42.9%

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

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	(min EUR, %)													
	Central banks and central governments	0	0	31,525	0	0	0	971	0	25,377	0	1	0	-
	Institutions	0	0	2,891	0	0	0	649	0	2,059	0	1	0	-
	Corporates	0	0	36,224	345	0	0	15,037	0	30,970	286	192	126	44.2%
	Corporates - Of Which: Specialised Lending	0	0	8,590	135	0	0	4,128	0	7,654	89	89	58	67.2%
	Corporates - Of Which: SME	0	0	3,374	33	0	0	1,776	0	3,311	52	19	9	16.3%
	Retail	5,025	49	0	0	1,053	22	0	0	5,029	49	55	25	50.3%
	Retail - Secured on real estate property	3,423	29	0	0	654	16	0	0	3,423	29	24	10	34.3%
	Retail - Secured on real estate property - Of Which: SME	534	0	0	0	184	0	0	0	534	0	7	0	25.4%
	Retail - Secured on real estate property - Of Which: non-SME	2,889	28	0	0	469	16	0	0	2,889	28	17	10	34.4%
	Retail - Qualifying Revolving	540	2	0	0	51	1	0	0	540	2	7	1	79.7%
	Retail - Other Retail	1,062	19	0	0	349	6	0	0	1,067	19	24	13	71.8%
	Retail - Other Retail - Of Which: SME	197	0	0	0	83	0	0	0	199	0	5	0	30.6%
	Retail - Other Retail - Of Which: non-SME	865	19	0	0	265	6	0	0	868	19	19	13	71.8%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		5,025	49	70,640	345	1,053	22	16,657	0	63,435	335	249	151	45.0%

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

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United States	(min EUR, %)													
	Central banks and central governments	0	0	418	0	0	0	33	0	418	0	0	0	-
	Institutions	0	0	1,762	0	0	0	391	0	220	0	0	0	-
	Corporates	0	0	9,667	22	0	0	4,507	0	7,979	22	23	1	6.3%
	Corporates - Of Which: Specialised Lending	0	0	8,265	13	0	0	3,979	0	6,761	13	21	1	11.0%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		0	0	11,846	22	0	0	4,932	0	8,617	22	23	1	6.3%

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

2018 EU-wide Stress Test: Credit risk IRB
Landesbank Hessen-Thüringen Girozentrale AdöR

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
United Kingdom	Central banks and central governments	0	0	331	0	0	0	36	0	331	0	0	0	0	-
	Institutions	0	0	2,122	0	0	0	432	0	191	0	0	0	0	-
	Corporates	0	0	3,784	42	0	0	1,344	0	2,992	42	32	28	67.2%	
	Corporates - Of Which: Specialised Lending	0	0	2,786	7	0	0	925	0	2,286	7	7	4	61.5%	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									0	0	0	0	-	
	Securitisation													-	
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		0	0	6,237	42	0	0	1,812	0	3,514	42	32	28	67.2%	

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
France	Central banks and central governments	0	0	1,384	0	0	0	216	0	535	0	0	0	0	
	Institutions	0	0	2,307	0	0	0	448	0	155	0	0	0	0	
	Corporates	0	0	3,751	0	0	0	1,872	0	3,385	0	14	0	100.0%	
	Corporates - Of Which: Specialised Lending	0	0	3,096	0	0	0	1,616	0	2,945	0	12	0	-	
	Corporates - Of Which: SME	0	0	10	0	0	0	4	0	10	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity													-	
	Securitisation													-	
Other non-credit obligation assets													-		
IRB TOTAL		0	0	7,442	0	0	0	2,536	0	4,076	0	14	0	100.0%	

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Netherlands	Central banks and central governments	0	0	57	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	973	0	0	0	187	0	46	0	0	0	0	
	Corporates	0	0	1,392	0	0	0	566	0	1,232	0	2	0	70.0%	
	Corporates - Of Which: Specialised Lending	0	0	716	0	0	0	303	0	695	0	1	0	-	
	Corporates - Of Which: SME	0	0	12	0	0	0	6	0	10	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity													-	
	Securitisation													-	
Other non-credit obligation assets													-		
IRB TOTAL		0	0	2,422	0	0	0	754	0	1,278	0	2	0	70.0%	

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

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale AdöR

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Luxembourg	Central banks and central governments	0	0	21	0	0	0	0	0	5	0	0	0	0
	Institutions	0	0	85	0	0	0	15	0	31	0	0	0	0
	Corporates	0	0	3,677	32	0	0	2,023	0	3,336	32	41	27	86.2%
	Corporates - Of Which: Specialised Lending	0	0	3,164	0	0	0	1,839	0	2,927	0	13	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
IRB TOTAL	0	0	3,783	32	0	0	2,038	0	3,372	32	41	27	86.2%	

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

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Switzerland	Central banks and central governments	0	0	2	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	785	0	0	0	199	0	175	0	0	0	0
	Corporates	0	0	505	0	0	0	196	0	413	0	0	0	66.7%
	Corporates - Of Which: Specialised Lending	0	0	24	0	0	0	9	0	10	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
IRB TOTAL	0	0	1,291	0	0	0	395	0	588	0	1	0	66.7%	

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

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Austria	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale AdÖR

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets													
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Canada	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,511	0	0	0	164	0	29	0	0	0	0
	Corporates	0	0	151	0	0	0	66	0	147	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	103	0	0	0	33	0	99	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets													
IRB TOTAL	0	0	1,662	0	0	0	230	0	176	0	0	0	0	

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

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale AdöR

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Landesbank Hessen-Thüringen Girozentrale AdöR	Central banks and central governments	26,854	3	3	1	40.0%	26,851	5	4	2	40.1%	26,849	7	5	3	40.2%
	Institutions	3,373	3	7	2	47.7%	3,370	7	27	3	48.3%	3,366	10	24	5	47.9%
	Corporates	57,900	786	465	300	38.2%	57,592	1,094	641	379	34.6%	57,257	1,429	783	469	32.8%
	Corporates - Of Which: Specialised Lending	29,085	306	219	112	36.8%	28,942	450	296	147	32.8%	28,765	626	370	188	30.1%
	Corporates - Of Which: SME	3,215	70	91	35	49.7%	3,290	96	70	47	49.2%	3,260	126	86	61	48.5%
	Retail	4,996	82	76	36	43.8%	4,962	115	93	47	41.1%	4,929	149	101	59	39.6%
	Retail - Secured on real estate property	3,401	50	36	15	29.5%	3,379	72	47	20	27.7%	3,357	94	49	25	26.7%
	Retail - Secured on real estate property - Of Which: SME	526	8	11	3	33.3%	518	16	14	5	33.8%	510	24	16	8	34.0%
	Retail - Secured on real estate property - Of Which: non-SME	2,875	42	26	12	28.8%	2,861	56	33	15	25.9%	2,847	70	33	17	24.3%
	Retail - Qualifying Revolving	537	5	8	3	69.7%	534	8	8	5	67.2%	531	11	11	7	66.1%
	Retail - Other Retail	1,058	27	32	18	65.8%	1,050	36	38	22	62.6%	1,041	44	41	27	60.5%
	Retail - Other Retail - Of Which: SME	195	4	7	2	61.1%	191	8	10	5	61.5%	187	11	12	7	61.7%
	Retail - Other Retail - Of Which: non-SME	863	23	25	15	66.6%	858	28	28	18	62.9%	854	33	29	20	60.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	93,123	874	551	338	38.7%	92,775	1,221	764	432	35.3%	92,401	1,596	913	536	33.6%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	25,375	2	2	1	40.0%	25,373	4	3	1	40.0%	25,372	6	3	2	40.0%
	Institutions	2,059	1	1	0	32.9%	2,058	2	2	1	33.1%	2,057	3	2	1	33.0%
	Corporates	30,775	480	266	190	39.6%	30,587	668	360	239	35.8%	30,401	854	430	294	34.4%
	Corporates - Of Which: Specialised Lending	7,617	122	92	66	54.3%	7,575	164	102	77	46.6%	7,528	213	113	89	41.4%
	Corporates - Of Which: SME	3,294	70	50	34	49.5%	3,258	95	70	47	49.0%	3,238	125	85	61	48.4%
	Retail	4,996	82	76	36	43.8%	4,962	115	93	47	41.1%	4,929	149	101	59	39.6%
	Retail - Secured on real estate property	3,401	50	36	15	29.5%	3,379	72	47	20	27.7%	3,357	94	49	25	26.7%
	Retail - Secured on real estate property - Of Which: SME	526	8	11	3	33.3%	518	16	14	5	33.8%	510	24	16	8	34.0%
	Retail - Secured on real estate property - Of Which: non-SME	2,875	42	26	12	28.8%	2,861	56	33	15	25.9%	2,847	70	33	17	24.3%
	Retail - Qualifying Revolving	537	5	8	3	69.7%	534	8	8	5	67.2%	531	11	11	7	66.1%
	Retail - Other Retail	1,058	27	32	18	65.8%	1,050	36	38	22	62.6%	1,041	44	41	27	60.5%
	Retail - Other Retail - Of Which: SME	195	4	7	2	61.1%	191	8	10	5	61.5%	187	11	12	7	61.7%
	Retail - Other Retail - Of Which: non-SME	863	23	25	15	66.6%	858	28	28	18	62.9%	854	33	29	20	60.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	63,205	565	345	227	40.2%	62,981	789	457	289	36.6%	62,758	1,011	536	356	35.2%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United States	Central banks and central governments	417	0	0	0	40.0%	417	0	0	0	40.0%	417	0	0	0	40.0%
	Institutions	220	0	0	0	35.2%	220	0	0	0	35.8%	220	0	0	0	36.1%
	Corporates	7,958	43	32	7	16.3%	7,928	73	48	13	17.7%	7,889	112	64	20	18.2%
	Corporates - Of Which: Specialised Lending	6,742	31	30	6	18.1%	6,715	58	44	11	18.4%	6,678	95	59	17	18.3%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	8,596	43	33	7	16.4%	8,566	73	49	13	17.8%	8,526	113	64	21	18.3%	

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

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale AdÖR

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	331	0	0	0	40.0%	331	0	0	0	40.0%	330	0	0	0	40.0%
	Institutions	191	0	0	0	38.3%	190	0	0	0	38.2%	190	1	0	0	38.1%
	Corporates	2,988	46	34	29	63.4%	2,982	52	38	31	58.9%	2,974	60	42	32	54.1%
	Corporates - Of Which: Specialised Lending	2,283	10	8	5	48.9%	2,279	14	11	5	39.4%	2,273	20	15	6	32.7%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	3,509	47	34	29	63.2%	3,503	53	38	31	58.7%	3,495	61	43	33	53.8%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	535	0	0	0	40.0%	535	0	0	0	40.0%	535	1	0	0	40.0%
	Institutions	155	0	0	0	30.4%	155	0	0	0	30.4%	155	0	0	0	30.4%
	Corporates	3,271	14	24	6	40.8%	3,354	31	41	12	38.7%	3,333	52	58	19	37.1%
	Corporates - Of Which: Specialised Lending	2,931	13	23	5	40.3%	2,915	29	39	11	38.3%	2,895	50	55	18	36.6%
	Corporates - Of Which: SME	10	0	0	0	45.4%	10	0	0	0	45.4%	10	0	0	0	45.4%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	4,061	14	24	6	40.7%	4,044	31	41	12	38.7%	4,023	53	59	20	37.1%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	46	0	0	0	34.6%	46	0	0	0	34.6%	46	0	0	0	34.6%
	Corporates	1,230	3	3	1	34.6%	1,227	6	4	2	31.1%	1,223	10	5	3	29.2%
	Corporates - Of Which: Specialised Lending	694	1	2	0	29.6%	692	3	3	1	28.3%	689	6	4	2	27.0%
	Corporates - Of Which: SME	10	0	0	0	45.2%	10	0	0	0	45.2%	10	0	0	0	45.2%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,275	3	3	1	34.6%	1,272	6	4	2	31.1%	1,268	10	5	3	29.3%	

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

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale AdöR

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	331	0	0	0	40.0%	330	0	0	0	40.0%	330	1	0	0	40.0%
	Institutions	190	0	0	0	40.8%	189	1	1	1	40.7%	189	2	1	1	40.7%
	Corporates	2,986	48	35	30	62.2%	2,976	58	43	33	56.3%	2,962	72	52	36	50.5%
	Corporates - Of Which: Specialised Lending	2,282	11	9	5	47.0%	2,275	18	15	7	37.3%	2,264	29	22	9	31.7%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	3,507	49	36	30	61.9%	3,496	60	44	33	55.8%	3,481	74	54	37	50.1%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	535	0	0	0	40.0%	535	0	0	0	40.0%	535	1	1	0	40.0%
	Institutions	155	0	0	0	37.5%	155	0	0	0	37.5%	155	0	0	0	37.5%
	Corporates	3,365	19	28	8	43.2%	3,340	45	62	18	41.2%	3,307	78	93	31	39.8%
	Corporates - Of Which: Specialised Lending	2,926	18	26	8	42.8%	2,902	43	60	17	40.8%	2,870	74	90	29	39.4%
	Corporates - Of Which: SME	10	0	0	0	46.6%	10	0	0	0	46.6%	10	0	0	0	46.6%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	4,056	20	28	8	43.1%	4,030	45	63	19	41.2%	3,997	79	94	31	39.8%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	46	0	0	0	37.2%	46	0	0	0	37.2%	46	0	0	0	37.2%
	Corporates	1,229	4	3	1	38.2%	1,223	9	6	3	35.6%	1,216	16	10	5	34.2%
	Corporates - Of Which: Specialised Lending	693	2	2	1	34.3%	690	5	4	2	33.3%	685	10	6	3	32.5%
	Corporates - Of Which: SME	10	0	0	0	46.3%	10	0	0	0	46.3%	10	0	0	0	46.3%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,274	4	3	1	38.2%	1,269	9	6	3	35.6%	1,262	16	10	6	34.2%	

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

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale AdÖR

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Luxembourg	Central banks and central governments	5	0	0	0	40.0%	5	0	0	0	40.0%	5	0	0	0	40.0%
	Institutions	30	0	0	0	30.5%	30	0	0	0	30.5%	30	0	0	0	30.5%
	Corporates	3,311	57	56	37	65.8%	3,276	92	92	51	55.0%	3,234	134	122	67	49.6%
	Corporates - Of Which: Specialised Lending	2,904	23	28	9	40.1%	2,870	57	63	22	39.0%	2,830	97	92	37	38.7%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	3,347	57	56	37	65.7%	3,311	92	92	51	55.0%	3,269	134	122	67	49.6%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Switzerland	Central banks and central governments	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	175	0	0	0	28.9%	175	0	0	0	31.9%	175	0	0	0	31.9%
	Corporates	412	1	1	0	48.2%	411	2	1	1	46.0%	410	3	2	1	44.8%
	Corporates - Of Which: Specialised Lending	10	0	0	0	11.0%	10	0	0	0	11.0%	10	0	0	0	11.0%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	588	1	1	0	47.1%	587	2	2	1	44.9%	585	3	3	1	43.9%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Austria	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	

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

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale AdöR

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Canada	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	29	0	0	0	32.7%	29	0	0	0	32.7%	29	0	0	0	32.7%
	Corporates	146	0	0	0	18.9%	146	1	1	0	18.8%	145	2	1	0	18.9%
	Corporates - Of Which: Specialised Lending	99	0	0	0	27.4%	98	0	0	0	27.5%	98	1	1	0	27.5%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	176	0	0	0	19.3%	175	1	1	0	19.2%	174	2	1	0	19.2%	

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

2018 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale AdöR

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Landesbank Hessen-Thüringen Girozentrale AdöR	Central governments or central banks	989	0	34	0	943	0	0	0	0.0%
	Regional governments or local authorities	10,402	0	17	0	10,402	0	0	0	0.0%
	Public sector entities	2,242	0	320	0	967	0	7	0	0.0%
	Multilateral Development Banks	183	0	0	0	20	0	0	0	0.0%
	International Organisations	551	0	0	0	212	0	0	0	0.0%
	Institutions	11,908	0	490	0	8,716	0	0	0	0.0%
	Corporates	1,707	63	1,544	71	1,915	196	144	131	66.7%
	of which: SME	0	0	1	0	0	0	0	0	0.0%
	Retail	116	29	93	34	114	39	22	19	50.1%
	of which: SME	1	1	1	1	1	1	1	1	36.5%
	Secured by mortgages on immovable property	1,668	0	592	0	1,668	0	0	0	0.0%
	of which: SME	135	0	38	0	135	0	0	0	0.0%
	Items associated with particularly high risk	24	0	36	0	0	0	0	0	0.0%
	Covered bonds	332	0	4	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	21	0	21	0	21	0	0	0	0.0%
	Equity			1,198	0	0	0	0	0	0.0%
Securitisation										
Other exposures			257	0	0	0	0	0	0.0%	
Standardised Total		32,046	92	4,606	107	24,977	235	173	150	64.0%

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	679	0	26	0	632	0	0	0	0.0%
	Regional governments or local authorities	6,965	0	12	0	6,965	0	0	0	0.0%
	Public sector entities	1,137	0	118	0	894	0	5	0	0.0%
	Multilateral Development Banks	14	0	0	0	14	0	0	0	0.0%
	International Organisations	142	0	0	0	142	0	0	0	0.0%
	Institutions	10,660	0	249	0	8,016	0	0	0	0.0%
	Corporates	1,317	7	954	8	1,401	8	8	1	13.9%
	of which: SME	0	0	1	0	0	0	0	0	0.0%
	Retail	115	29	92	34	113	38	22	19	50.1%
	of which: SME	1	1	1	1	1	1	1	0	38.0%
	Secured by mortgages on immovable property	1,132	0	402	0	1,132	0	0	0	0.0%
	of which: SME	91	0	26	0	91	0	0	0	0.0%
	Items associated with particularly high risk	8	0	13	0	0	0	0	0	0.0%
	Covered bonds	222	0	2	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	14	0	14	0	14	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		24,186	36	3,214	42	19,234	46	35	20	43.8%

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

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

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

2018 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale AdöR

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United Kingdom	Central governments or central banks	51	0	1	0	51	0	0	0	0.0%
	Regional governments or local authorities	570	0	1	0	570	0	0	0	0.0%
	Public sector entities	27	0	2	0	27	0	0	0	0.0%
	Multilateral Development Banks	1	0	0	0	1	0	0	0	0.0%
	International Organisations	12	0	0	0	12	0	0	0	0.0%
	Institutions	632	0	123	0	122	0	0	0	0.0%
	Corporates	40	1	31	1	34	0	0	0	50.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	32.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	89	0	32	0	89	0	0	0	0.0%
	of which: SME	7	0	2	0	7	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	18	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total	1,457	1	206	1	908	0	1	0	36.4%	

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

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

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Netherlands	Central governments or central banks	16	0	0	0	16	0	0	0	0.0%
	Regional governments or local authorities	177	0	0	0	177	0	0	0	0.0%
	Public sector entities	9	0	1	0	9	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	4	0	0	0	4	0	0	0	0.0%
	Institutions	36	0	6	0	36	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	28	0	10	0	28	0	0	0	0.0%
	of which: SME	2	0	1	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	6	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total	280	0	22	0	270	0	0	0	0.0%	

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

2018 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale AdöR

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

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Switzerland	(min EUR, %)									
	Central governments or central banks	11	0	0	0	11	0	0	0	0.0%
	Regional governments or local authorities	121	0	0	0	121	0	0	0	0.0%
	Public sector entities	6	0	1	0	6	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	2	0	0	0	2	0	0	0	0.0%
	Institutions	24	0	4	0	24	0	0	0	0.0%
	Corporates	0	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	19	0	7	0	19	0	0	0	0.0%
	of which: SME	2	0	0	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	4	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		192	0	16	0	186	0	0	0	0.0%

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

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

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

2018 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale AdöR

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Sweden	Central governments or central banks	13	0	0	0	13	0	0	0	0.0%
	Regional governments or local authorities	142	0	0	0	142	0	0	0	0.0%
	Public sector entities	7	0	1	0	7	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	3	0	0	0	3	0	0	0	0.0%
	Institutions	28	0	5	0	28	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	22	0	8	0	22	0	0	0	0.0%
	of which: SME	2	0	1	0	2	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	5	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0		0.0%
Standardised Total		223	0	18	0	215	0	0	0	0.0%

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

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

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

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		51	0	0	0	40.0%	51	0	0	0	40.0%	51	0	0	0	40.0%
United Kingdom	Central governments or central banks	570	0	0	0	40.0%	570	1	0	0	40.0%	569	1	1	0	40.0%
	Regional governments or local authorities	27	0	0	0	30.5%	27	0	0	0	30.5%	27	0	0	0	30.5%
	Public sector entities	1	0	0	0	36.7%	1	0	0	0	36.7%	1	0	0	0	36.7%
	Multilateral Development Banks	12	0	0	0	35.2%	12	0	0	0	35.2%	12	0	0	0	35.2%
	International Organisations	122	0	0	0	47.0%	122	0	0	0	47.0%	122	1	0	0	46.6%
	Institutions	32	2	1	1	0.0%	31	4	2	2	0.0%	30	5	2	2	0.0%
	Corporates	0	0	0	0	35.9%	0	0	0	0	35.9%	0	0	0	0	35.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	88	1	0	0	16.2%	87	2	0	0	16.3%	86	3	1	0	16.3%
	Secured by mortgages on immovable property	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	1	0	0	0	36.7%	1	0	0	0	38.0%	1	0	0	0	38.9%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	905	3	2	1	38.5%	902	7	3	2	37.0%	899	10	4	3	34.6%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		48	0	0	0	40.0%	48	0	0	0	40.0%	48	0	0	0	40.0%
France	Central governments or central banks	530	0	0	0	40.0%	529	0	0	0	40.0%	529	1	1	0	40.0%
	Regional governments or local authorities	25	0	0	0	30.5%	25	0	0	0	30.5%	25	0	0	0	30.5%
	Public sector entities	1	0	0	0	36.7%	1	0	0	0	38.0%	1	0	0	0	38.9%
	Multilateral Development Banks	11	0	0	0	35.2%	11	0	0	0	35.1%	11	0	0	0	35.8%
	International Organisations	106	0	0	0	0.0%	106	0	0	0	0.0%	106	1	0	0	0.0%
	Institutions	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	82	0	0	0	14.9%	81	2	0	0	14.9%	80	3	1	0	14.9%
	Secured by mortgages on immovable property	7	0	0	0	16.3%	7	0	0	0	16.3%	6	0	0	0	16.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	1	0	0	0	36.7%	1	0	0	0	38.0%	1	0	0	0	38.9%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	803	1	1	0	24.8%	802	2	2	1	23.8%	800	4	2	1	22.5%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		16	0	0	0	40.0%	16	0	0	0	40.0%	16	0	0	0	40.0%
Netherlands	Central governments or central banks	177	0	0	0	40.0%	177	0	0	0	40.0%	177	0	0	0	40.0%
	Regional governments or local authorities	9	0	0	0	30.5%	9	0	0	0	30.5%	9	0	0	0	30.5%
	Public sector entities	0	0	0	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.9%
	Multilateral Development Banks	4	0	0	0	35.2%	4	0	0	0	35.1%	4	0	0	0	35.8%
	International Organisations	36	0	0	0	0.0%	36	0	0	0	0.0%	35	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	27	0	0	0	8.6%	27	1	0	0	8.6%	27	1	0	0	8.6%
	Secured by mortgages on immovable property	2	0	0	0	16.3%	2	0	0	0	16.3%	2	0	0	0	16.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.9%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	269	0	0	0	15.8%	269	1	0	0	16.0%	268	1	0	0	14.7%	

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

2018 EU-wide Stress Test: Credit risk STA

Landesbank Hessen-Thüringen Girozentrale AdöR

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Sweden	Central governments or central banks	13	0	0	0	40.0%	13	0	0	0	40.0%	13	0	0	0	40.0%
	Regional governments or local authorities	142	0	0	0	40.0%	142	0	0	0	40.0%	142	0	0	0	40.0%
	Public sector entities	7	0	0	0	30.5%	7	0	0	0	30.5%	7	0	0	0	30.5%
	Multilateral Development Banks	0	0	0	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.9%
	International Organisations	3	0	0	0	36.7%	3	0	0	0	38.0%	3	0	0	0	38.9%
	Institutions	28	0	0	0	35.2%	28	0	0	0	35.1%	28	0	0	0	35.8%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	22	0	0	0	13.8%	22	0	0	0	13.8%	21	1	0	0	13.8%
	of which: SME	2	0	0	0	16.2%	2	0	0	0	16.3%	2	0	0	0	16.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.9%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	215	0	0	0	19.7%	215	1	0	0	20.0%	214	1	0	0	18.9%	

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

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Canada	Central governments or central banks	11	0	0	0	40.0%	11	0	0	0	40.0%	11	0	0	0	40.0%
	Regional governments or local authorities	125	0	0	0	40.0%	125	0	0	0	40.0%	125	0	0	0	40.0%
	Public sector entities	6	0	0	0	30.5%	6	0	0	0	30.5%	6	0	0	0	30.5%
	Multilateral Development Banks	0	0	0	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.9%
	International Organisations	3	0	0	0	36.7%	3	0	0	0	38.0%	3	0	0	0	38.9%
	Institutions	25	0	0	0	35.2%	25	0	0	0	35.1%	25	0	0	0	35.8%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	19	0	0	0	13.8%	19	0	0	0	13.8%	19	1	0	0	13.8%
	of which: SME	2	0	0	0	16.2%	2	0	0	0	16.3%	2	0	0	0	16.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	36.7%	0	0	0	0	38.0%	0	0	0	0	38.9%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	189	0	0	0	19.7%	189	0	0	0	20.0%	189	1	0	0	18.9%	

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

2018 EU-wide Stress Test: Securitisations

Landesbank Hessen-Thüringen Girozentrale AdöR

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

(min EUR)

2018 EU-wide Stress Test: Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale AdÖR

(mln EUR)

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

2018 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale AdöR

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)										
OWN FUNDS	A	OWN FUNDS	10,847	11,249	11,251	11,188	11,006	9,982	9,423	8,625
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,673	8,065	8,098	8,156	8,262	6,796	6,295	5,826
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,947	3,947	3,947	3,947	3,947	3,947	3,947	3,947
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	4,137	4,246	4,319	4,377	4,483	3,329	2,828	2,360
	A.1.3	Accumulated other comprehensive income	-238	63	63	63	63	-250	-250	-250
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	192	493	493	493	493	48	48	48
	A.1.3.2	OCI impact of defined benefit pension plans (gain or (-) loss)	-441	-441	-441	-441	-441	-310	-310	-310
	A.1.3.3	Other OCI contributions	11	11	11	11	11	11	11	11
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-153	-153	-153	-153	-153	-153	-153	-153
	A.1.8	(-) Intangible assets (including Goodwill)	-67	-67	-67	-67	-67	-67	-67	-67
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-5	-5	-5	-5	-5	-5	-5	-5
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-55	-2	-5	-5	-5	-5	-5	-5
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		410						
	A.1.21.1	Of which: subject to transitional arrangements		0						
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0						
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0						
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0						
	A.1.22	Transitional adjustments	108	36	0	0	0	0	0	0
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0	
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0	
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0							
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0							
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0							
A.1.22.4	Other transitional adjustments to CET1 Capital	108	36	0	0	0	0	0	0	
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	1	1	0	0	0	0	0	0	
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	61	0							

2018 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale AdöR

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	507	513	421	316	211	421	316	211
	A.2.1	0	0	0	0	0	0	0	0
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	507	513	421	316	211	421	316	211
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	8,180	8,577	8,520	8,472	8,473	7,217	6,611	6,037
	A.4	2,667	2,672	2,732	2,715	2,533	2,765	2,813	2,587
	A.4.1	2,571	2,571	2,555	2,466	2,294	2,555	2,466	2,294
	A.4.2	-5	-5	76	174	189	110	271	243
	A.4.3	100	106	100	75	50	100	75	50
	A.4.3.1	0	0	0	0	0	0	0	0
A.5	384	384	309	232	154	309	232	154	
TOTAL RISK EXPOSURE AMOUNT	B	49,822	50,079	50,785	51,055	51,163	58,070	62,454	58,498
	B.1	22	22	0	0	0	0	0	0
	B.2	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	15.40%	16.10%	15.95%	15.98%	16.15%	11.70%	10.08%	9.96%
	C.2	16.42%	17.13%	16.78%	16.59%	16.56%	12.43%	10.58%	10.32%
	C.3	21.77%	22.46%	22.15%	21.91%	21.51%	17.19%	15.09%	14.74%
Fully loaded CAPITAL	D.1	7,565	8,029	8,098	8,156	8,262	6,796	6,295	5,826
	D.2	7,565	8,029	8,098	8,156	8,262	6,796	6,295	5,826
	D.3	10,515	10,979	11,039	11,028	10,900	9,770	9,264	8,518
CAPITAL RATIOS (%) Fully loaded	E.1	15.19%	16.04%	15.95%	15.98%	16.15%	11.70%	10.08%	9.96%
	E.2	15.19%	16.04%	15.95%	15.98%	16.15%	11.70%	10.08%	9.96%
	E.3	21.12%	21.93%	21.74%	21.60%	21.30%	16.82%	14.83%	14.56%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	167,618	167,893	167,893	167,893	167,893	167,893	167,893	167,893
	H.2	167,600	167,875	167,875	167,875	167,875	167,875	167,875	167,875
	H.3	4.88%	5.11%	5.07%	5.05%	5.05%	4.30%	3.94%	3.60%
	H.4	4.51%	4.78%	4.82%	4.86%	4.92%	4.05%	3.75%	3.47%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	P.3	0.33%	0.33%	0.66%	1.00%	1.00%	0.66%	1.00%	1.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.61%	1.61%	2.57%	3.53%	3.53%	2.57%	3.53%	3.53%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Landesbank Hessen-Thüringen Girozentrale AdöR

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

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

Landesbank Hessen-Thüringen Girozentrale AdÖR

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

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

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

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Landesbank Hessen-Thüringen Girozentrale AdÖR

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	22,084	0	5	5	2	0	0
Central banks	0	0	0	0	0	0	0
General governments	7,164	0	0	0	2	0	0
Credit institutions	14,119	0	0	0	0	0	0
Other financial corporations	681	0	5	5	0	0	0
Non-financial corporations	120	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	111,709	21	915	912	131	390	197
Central banks	9,825	0	0	0	0	0	0
General governments	18,911	0	0	0	4	0	0
Credit institutions	10,975	0	0	0	1	0	0
Other financial corporations	10,012	15	75	75	10	21	9
Non-financial corporations	56,857	1	754	754	112	337	150
Households	5,130	5	84	82	4	32	38
DEBT INSTRUMENTS other than HFT	133,794	21	920	917	133	390	197
OFF-BALANCE SHEET EXPOSURES	31,102		51	51	-12	-28	1

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

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

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

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Landesbank Hessen-Thüringen Girozentrale AdöR

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

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