



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Landesbank Hessen-Thüringen Girozentrale

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	1,451	1,530	1,308	1,473	1,441	1,302	1,342	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1,796	102	102	102	-1,756	64	64	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-150	-232	-190	-437	-440	-414	-978	
Profit or (-) loss for the year	398	342	281	231	-1,347	-74	-573	
Coverage ratio: non-performing exposure (%)	39.91%	36.47%	33.63%	31.88%	34.30%	31.46%	30.04%	
Common Equity Tier 1 capital	8,786	8,971	8,984	8,997	6,770	6,480	5,663	
Total Risk exposure amount (all transitional adjustments included)	64,844	65,144	65,411	65,691	69,338	73,775	74,040	
Common Equity Tier 1 ratio, %	13.55%	13.77%	13.73%	13.70%	9.76%	8.78%	7.65%	
Fully loaded Common Equity Tier 1 ratio, %	13.26%	13.51%	13.58%	13.70%	9.48%	8.62%	7.65%	
Tier 1 capital	9,140	9,324	9,338	9,351	7,123	6,834	6,017	
Total leverage ratio exposures	206,042	206,042	206,042	206,042	206,042	206,042	206,042	
Leverage ratio, %	4.44%	4.53%	4.53%	4.54%	3.46%	3.32%	2.92%	
Fully loaded leverage ratio, %	4.35%	4.45%	4.48%	4.54%	3.36%	3.26%	2.92%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	13.26%	13.51%	13.58%	13.70%	9.48%	8.62%	7.65%	

IFRS 9 transitional arrangements?	Yes (dynamic only)
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2023 EU-wide Stress Test: Credit risk IRB
Landesbank Hessen-Thüringen Girozentrale

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Landesbank Hessen-Thüringen Girozentrale	Central banks	0	0	36,924	0	0	0	134	0	36,925	0	0	0	0	0	0
	Central governments	0	0	39,209	0	0	0	2,106	0	39,209	0	0	0	0	0	0
	Institutions	0	0	15,977	0	0	0	3,334	0	13,835	271	15	5	0	44,740	
	Corporates	0	0	63,526	945	0	0	39,203	384	63,284	3,299	913	44	524	283	30,713
	Corporates - Of Which: Specialised Lending	0	0	33,599	436	0	0	18,015	0	28,013	3,368	469	17	222	134	32,674
	Corporates - Of Which: SME	0	0	4,176	81	0	0	1,642	0	3,971	69	61	2	15	21	35,264
	Retail	6,312	39	0	0	987	46	0	0	5,722	951	99	21	81	14	23,293
	Retail - Secured on real estate property	4,198	39	0	0	576	28	0	0	3,765	432	39	0	2	2	4,348
	Retail - Secured on real estate property - Of Which: SME	983	12	0	0	126	18	0	0	507	75	12	0	0	0	1,535
	Retail - Secured on real estate property - Of Which: non-SME	3,614	27	0	0	449	10	0	0	3,258	358	27	0	1	1	4,943
	Retail - Qualifying Revolving	754	0	0	0	41	18	0	0	725	28	0	0	1	2	69,350
	Retail - Other Retail	1,361	18	0	0	370	18	0	0	1,321	139	18	1	7	18	57,893
	Retail - Other Retail - Of Which: SME	223	0	0	0	76	0	0	0	200	23	0	1	2	5	54,000
	Retail - Other Retail - Of Which: non-SME	1,138	18	0	0	294	18	0	0	1,021	107	18	0	5	13	61,514
	Equity	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	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	6,312	59	166,735	945	987	46	44,794	34	149,160	7,161	973	63	540	295	30,273	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
GERMANY	Central banks	0	0	35,879	0	0	0	0	35,879	0	0	0	0	0	0	
	Central governments	0	0	27,773	0	0	0	1,621	0	27,097	0	0	0	0	0	
	Institutions	0	0	1,180	0	0	0	812	0	2,387	255	0	13	4	0	0,000
	Corporates	0	0	42,620	460	0	0	17,348	384	33,645	3,149	451	25	251	131	29,310
	Corporates - Of Which: Specialised Lending	0	0	4,395	0	0	0	3,135	4,843	853	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	3,812	60	0	0	1,438	0	3,700	99	99	2	14	21	35,111
	Retail	6,312	39	0	0	987	46	0	0	5,722	951	99	21	81	14	23,293
	Retail - Secured on real estate property	4,198	39	0	0	576	28	0	0	3,765	432	39	0	2	2	4,348
	Retail - Secured on real estate property - Of Which: SME	983	12	0	0	126	18	0	0	507	75	12	0	0	0	1,535
	Retail - Secured on real estate property - Of Which: non-SME	3,214	27	0	0	449	10	0	0	3,258	358	27	0	1	1	4,943
	Retail - Qualifying Revolving	754	0	0	0	41	18	0	0	725	28	0	0	1	2	69,350
	Retail - Other Retail	1,361	18	0	0	370	18	0	0	1,321	139	18	1	7	18	57,893
	Retail - Other Retail - Of Which: SME	223	0	0	0	76	0	0	0	200	23	0	1	2	5	54,000
	Retail - Other Retail - Of Which: non-SME	1,138	18	0	0	294	18	0	0	1,021	107	18	0	5	13	61,514
	Equity	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	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	6,312	59	109,415	460	987	46	19,778	34	100,674	3,885	511	41	268	147	28,624	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED STATES	Central banks	0	0	1,093	0	0	0	131	0	1,093	0	0	0	0	0	
	Central governments	0	0	49	0	0	0	42	0	42	0	0	0	0	0	
	Institutions	0	0	472	0	0	0	128	0	472	0	0	0	0	0	
	Corporates	0	0	12,514	4	0	0	7,132	0	5,534	1,422	4	5	102	1	13,411
	Corporates - Of Which: Specialised Lending	0	0	10,630	0	0	0	6,215	0	4,273	1,206	0	4	94	0	
	Corporates - Of Which: SME	0	0	66	4	0	0	47	0	41	0	0	0	0	0	81,473
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	0	0	14,130	4	0	0	7,399	0	11,143	1,422	4	5	102	1	13,411	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	463	0	0	0	80	0	423	0	0	0	0	0	
	Institutions	0	0	3,634	0	0	0	770	0	3,292	0	0	0	0	0	
	Corporates	0	0	3,124	207	0	0	2,795	429	4,094	354	204	2	24	73	35,350
	Corporates - Of Which: Specialised Lending	0	0	3,173	205	0	0	1,598	0	2,771	282	205	1	12	73	35,580
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,000
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	0	0	9,216	207	0	0	3,564	0	7,809	354	204	2	24	73	35,350	

2023 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

		Actual 31/12/2022*								Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Exposure values				Risk exposure amounts										
		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	203	0	0	0	71	0	203	0	0	0	0	0	0
	Institutions	0	0	847	0	0	0	298	0	341	100	0	0	0	0	0
	Corporates	0	0	3,731	113	0	0	1,713	0	2,952	108	111	2	1	34	29.65%
	Corporates - Of Which: Specialised Lending	0	0	2,813	90	0	0	1,188	0	2,389	109	90	1	4	31	34.28%
	Corporates - Of Which: SME	0	0	918	23	0	0	525	0	963	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
Securitisation	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	4,857	113	0	0	2,085	0	3,508	119	113	2	5	34	29.65%	

		Actual 31/12/2022*								Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Exposure values				Risk exposure amounts										
		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	19	0	0	0	4	0	13	0	0	0	0	0	0
	Corporates	0	0	5,427	0	0	0	2,913	0	4,331	463	3	18	0	0	0.00%
	Corporates - Of Which: Specialised Lending	0	0	2,811	0	0	0	1,520	0	2,594	177	2	16	0	0	0
	Corporates - Of Which: SME	0	0	187	0	0	0	99	0	120	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
Securitisation	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	5,426	0	0	0	2,917	0	4,364	463	0	3	18	0	0.00%	

		Actual 31/12/2022*								Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Exposure values				Risk exposure amounts										
		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	90	0	0	0	0	0	90	0	0	0	0	0	0
	Institutions	0	0	261	0	0	0	48	0	213	0	0	0	0	0	0
	Corporates	0	0	1,021	0	0	0	824	0	1,624	113	3	9	0	0	0.00%
	Corporates - Of Which: Specialised Lending	0	0	1,021	0	0	0	824	0	1,472	108	1	4	0	0	0
	Corporates - Of Which: SME	0	0	21	0	0	0	12	0	17	3	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
Securitisation	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	3,312	0	0	0	1,472	0	2,572	113	0	0	0	0	0.00%	

		Actual 31/12/2022*								Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Exposure values				Risk exposure amounts										
		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	1,024	0	0	0	138	0	1,024	0	0	0	0	0	0
	Institutions	0	0	841	0	0	0	192	0	792	0	0	0	0	0	0
	Corporates	0	0	1,251	0	0	0	686	0	1,036	18	2	13	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	861	0	0	0	345	0	388	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	131	0	0	0	341	0	177	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
Securitisation	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	3,116	0	0	0	1,017	0	2,823	18	0	0	13	0	0	

2023 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	293	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,495	0	0	0	0	213	0	1,364	0	0	0	0	0
	Corporates	0	0	923	0	0	0	0	763	0	626	96	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	923	0	0	0	0	763	0	626	96	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	1	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													
Securitisation	0	0														
Other non-credit obligation assets	0	0														
IRB TOTAL	0	0	2,356	0	0	0	0	976	0	2,088	96	0	0	1	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,915	0	0	0	0	163	0	1,915	0	0	0	0	0
	Corporates	0	0	317	0	0	0	0	136	0	322	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	62	0	0	0	0	13	0	62	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													
Securitisation	0	0														
Other non-credit obligation assets	0	0														
IRB TOTAL	0	0	2,232	0	0	0	0	299	0	2,231	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
BELGIUM	Central banks	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	157	0	0	0	0	96	0	157	0	0	0	0	0
	Institutions	0	0	188	0	0	0	0	63	0	188	0	0	0	0	0
	Corporates	0	0	818	0	0	0	0	303	0	724	0	0	0	4	0
	Corporates - Of Which: Specialised Lending	0	0	365	0	0	0	0	117	0	365	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													
Securitisation	0	0														
Other non-credit obligation assets	0	0														
IRB TOTAL	0	0	1,161	0	0	0	0	459	0	1,046	0	0	0	4	0	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	10	1	0	0	0	0	0.00%	11	1	0	0	0	0	0.00%	11	1	0	0	0	0	0	0.00%
Central governments	185	13	0	0	0	0	35.44%	181	25	0	0	21	0	35.33%	178	25	0	0	0	31	0	35.38%
Institutions	316	37	0	0	0	0	38.37%	305	47	0	0	0	0	38.04%	297	54	0	0	0	0	0	37.20%
Corporates	2,756	295	121	1	0	17	30.91%	2,706	345	129	1	0	10	30.47%	2,665	372	132	1	0	41	0	30.13%
Corporates - Of Which: Specialised Lending	2,457	235	96	1	0	34	35.98%	2,221	266	101	0	0	35	34.51%	2,196	286	107	0	0	35	0	33.79%
Corporates - Of Which: SME	1	0	0	0	0	0	35.37%	1	0	0	0	0	0	35.37%	1	0	0	0	0	0	0	35.37%
Retail	0	0	0	0	0	0	0	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	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	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	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	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	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	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	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	0	0	0	0
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
IRB TOTAL	3,272	346	121	1	7	38	30.93%	3,202	408	130	1	30	40	30.52%	3,147	454	138	1	40	42	30.20%	

	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	13	0	0	0	0	0	40.94%	13	0	0	0	0	0	40.10%	13	0	0	0	0	0	0	39.53%
Corporates	4,081	713	12	13	13	12	12.13%	4,010	780	23	23	23	23	14.09%	3,928	853	35	23	23	23	13.08%	
Corporates - Of Which: Specialised Lending	2,472	332	7	7	7	7	9.22%	2,394	364	14	14	14	14	11.96%	2,350	401	20	14	14	14	11.07%	
Corporates - Of Which: SME	113	6	0	0	0	0	35.37%	109	10	1	0	0	0	35.37%	105	11	2	0	0	0	35.37%	
Retail	0	0	0	0	0	0	0	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	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	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	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	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	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	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	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	0	0	0	0
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
IRB TOTAL	4,101	713	12	13	13	2	12.14%	4,023	780	23	23	23	23	14.18%	3,929	853	35	23	23	23	15.10%	

	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	49	1	0	0	0	0	40.00%	47	3	0	0	0	0	40.00%	47	3	0	0	0	0	0	40.00%
Institutions	192	21	0	0	0	0	39.84%	177	35	0	0	0	0	39.91%	169	44	0	0	0	0	0	40.14%
Corporates	2,172	244	10	1	10	3	35.22%	2,142	268	16	1	16	5	29.89%	2,109	294	23	0	0	15	7	29.82%
Corporates - Of Which: Specialised Lending	1,420	157	3	4	4	4	19.34%	1,396	176	0	0	0	0	21.94%	1,361	190	10	0	0	0	22.69%	
Corporates - Of Which: SME	15	5	0	0	0	0	35.37%	14	6	0	0	0	0	35.37%	13	7	0	0	0	0	35.37%	
Retail	0	0	0	0	0	0	0	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	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	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	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	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	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	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	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	0	0	0	0
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
IRB TOTAL	2,413	266	10	1	10	3	30.26%	2,364	307	16	1	16	5	29.94%	2,325	347	23	0	0	15	7	29.88%

	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	967	98	0	0	0	0	40.00%	954	120	1	0	0	0	40.00%	951	172	1	0	0	0	0	40.00%
Institutions	795	57	1	1	0	0	29.15%	695	77	1	0	0	0	29.13%	666	90	0	0	0	11	0	29.12%
Corporates	967	98	3	1	0	1	26.97%	956	92	2	0	14	2	28.57%	947	98	10	0	14	1	28.92%	
Corporates - Of Which: Specialised Lending	539	47	2																			

2023 EU-wide Stress Test: Credit risk IRB

Landesbank Hessen-Thüringen Girozentrale

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	26	2	0	0	0	0	40.00%	23	1	0	0	0	0	40.00%	21	0	0	0	0	0	0	0
Institutions	1,022	339	2	1	1	0	21.37%	926	432	6	0	1	1	21.42%	954	462	7	0	1	2	0	0
Corporates - Of Which: Specialised Lending	651	96	2	0	0	0	22.62%	611	132	0	0	0	0	21.81%	586	126	0	0	0	0	0	0
Corporates - Of Which: SME	463	68	1	0	1	0	23.96%	422	86	1	0	1	1	22.49%	404	101	0	0	1	1	0	0
Retail	0	0	0	0	0	0	0	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	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	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	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	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	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	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	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	0	0	0	0
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
IRB TOTAL	1,700	440	4	1	2	0	21.96%	1,566	573	11	0	3	2	21.62%	1,562	565	17	0	3	4	0	0

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	1,464	449	0	0	0	0	10.14%	1,456	455	0	0	0	0	10.19%	1,425	464	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	259	60	4	0	0	0	6.92%	242	73	2	0	0	0	6.72%	232	80	10	0	0	0	0	0
Corporates - Of Which: SME	99	1	0	0	0	0	22.21%	97	4	0	0	0	0	22.20%	96	1	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	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	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	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	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	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	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	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	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	0	0	0	0
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
IRB TOTAL	1,723	509	6	0	0	1	8.33%	1,698	528	12	0	0	1	8.18%	1,657	564	17	0	0	1	0	0

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	151	5	0	0	0	0	40.00%	143	11	0	0	0	0	40.00%	138	18	0	0	0	0	0	0
Institutions	136	30	1	0	2	0	28.25%	119	46	2	0	1	1	21.90%	129	43	1	0	1	1	0	0
Corporates - Of Which: Specialised Lending	676	57	1	0	0	0	27.61%	615	114	0	0	1	1	28.04%	591	135	0	0	1	1	0	0
Corporates - Of Which: SME	347	17	0	0	0	0	6.39%	321	41	1	0	0	0	6.52%	299	64	2	0	0	0	0	0
Retail	0	0	0	0	0	0	0	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	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	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	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	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	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	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	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	0	0	0	0
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
IRB TOTAL	961	92	2	1	2	1	29.11%	877	172	6	0	0	2	29.77%	848	197	0	0	0	0	0	0

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA
Landesbank Hessen-Thüringen Girozentrale

		Actual 31/12/2022*													
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted										
SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	11	0	1	0	11	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	15	0	1	0	15	0	0	0	0	0	0	0	0	0.00%	

		Actual 31/12/2022*													
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted										
CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	17	0	1	0	17	0	0	0	0	0	0	0	0	0.00%
	Corporates	24	0	18	0	17	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	42	0	22	0	35	0	0	0	0	0	0	0	0	0.00%	

		Actual 31/12/2022*													
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted										
BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	20	0	0	0	20	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	727	0	103	0	727	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	537	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	767	0	103	0	767	0	0	0	0	0	0	0	0	0.00%	

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
Landesbank Hessen-Thüringen Girozentrale

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)																						
Landesbank Hessen-Thüringen Girozentrale	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Central governments	3,294	210	0	0	0	36.29%	3,227	229	0	0	0	36.29%	3,228	241	0	0	0	0	0	36.29%	
	Regional governments or local authorities	13,020	89	0	0	0	40.00%	13,256	121	0	0	0	40.00%	13,481	226	0	0	0	0	0	40.00%	
	Public sector entities	581	529	0	0	0	34.51%	578	790	1	0	0	34.51%	578	700	201	0	0	0	0	34.51%	
	Multilateral Development Banks	468	0	0	0	0	33.80%	563	95	0	0	0	33.80%	158	14	0	0	0	0	0	33.80%	
	International Organisations	347	96	1	0	0	33.38%	346	157	1	0	0	33.38%	366	37	2	0	0	0	0	33.38%	
	Institutions	10,362	504	2	0	0	36.27%	10,262	418	0	0	0	36.27%	9,954	1,013	4	0	0	0	0	36.27%	
	Corporates	2,064	174	211	1	0	100	85,514%	2,004	203	292	2	171	25,534%	1,927	233	242	1	0	0	172	24,500%
	of which: SME	1,038	79	1	0	0	86.37%	1,023	98	14	0	0	86.37%	1,003	100	21	0	0	0	0	86.37%	
	Retail	143	21	2	0	0	82.88%	142	38	8	0	0	82.88%	141	18	8	0	0	0	0	82.88%	
	of which: SME	1,038	79	1	0	0	86.37%	1,023	98	14	0	0	86.37%	1,003	100	21	0	0	0	0	86.37%	
	Secured by mortgages on immovable property	1,478	0	0	0	0	0.00%	1,465	11	19	0	0	0.00%	1,451	15	27	0	0	0	0	0.00%	
	of which: SME	1,478	0	0	0	0	0.00%	1,465	11	19	0	0	0.00%	1,451	15	27	0	0	0	0	0.00%	
	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Covered bonds	228	0	1	0	0	0.00%	221	14	1	0	0	0.00%	215	20	2	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	149	0	0	0	0	0.00%	144	0	1	0	0	0.00%	140	13	1	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Standardised Total	32,974	1,851	236	0	0	179	27.69%	32,471	3,226	271	0	0	189	68.45%	32,211	2,549	396	0	13	193	62.87%	

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)																						
GERMANY	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Central governments	3,294	210	0	0	0	40.00%	3,227	31	0	0	0	40.00%	3,210	51	0	0	0	0	0	40.00%	
	Regional governments or local authorities	13,020	89	1	0	0	40.00%	13,247	141	2	0	0	40.00%	13,270	209	1	0	0	0	0	40.00%	
	Public sector entities	581	492	0	0	0	34.51%	577	790	1	0	0	34.51%	577	700	209	0	0	0	0	34.51%	
	Multilateral Development Banks	468	0	0	0	0	33.80%	563	95	0	0	0	33.80%	158	14	0	0	0	0	0	33.80%	
	International Organisations	347	96	1	0	0	33.38%	346	157	1	0	0	33.38%	366	37	2	0	0	0	0	33.38%	
	Institutions	8,062	483	1	0	0	38.12%	8,200	243	0	1	1	37.51%	8,512	920	2	0	1	1	0	37.78%	
	Corporates	1,465	96	20	2	0	15.73%	1,168	101	31	2	1	12.14%	1,100	111	42	0	4	0	0	18.64%	
	of which: SME	981	71	2	0	0	46.29%	966	93	5	0	0	39.58%	951	96	21	0	0	0	0	31.51%	
	Retail	132	0	0	0	0	82.87%	131	0	0	0	0	82.87%	130	0	0	0	0	0	0	82.87%	
	of which: SME	1,465	96	20	2	0	15.73%	1,168	101	31	2	1	12.14%	1,100	111	42	0	4	0	0	18.64%	
	Secured by mortgages on immovable property	1,488	0	0	0	0	0.00%	1,397	2	17	0	0	0.00%	1,387	9	26	0	0	0	0	0.00%	
	of which: SME	1,488	0	0	0	0	0.00%	1,397	2	17	0	0	0.00%	1,387	9	26	0	0	0	0	0.00%	
	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Covered bonds	209	0	0	0	0	0.00%	201	11	1	0	0	0.00%	197	18	2	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	80	0	0	0	0	0.00%	79	0	0	0	0	0.00%	76	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Standardised Total	29,598	1,491	40	0	0	11	26.29%	29,268	1,771	68	0	0	15	22.93%	28,881	2,071	94	0	8	21	21.89%	

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)																						
UNITED STATES	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Central governments	13	1	0	0	0	39.64%	13	1	0	0	0	39.33%	12	2	0	0	0	0	0	39.38%	
	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Institutions	320	14	0	0	0	44.53%	188	0	0	0	0	44.00%	114	11	0	0	0	0	0	44.00%	
	Corporates	201	14	195	0	166	87.74%	195	27	193	0	0	87.51%	192	29	193	0	0	0	0	86.79%	
	of which: SME	18	1	0	0	0	31.87%	17	1	0	0	0	31.57%	17	2	0	0	0	0	0	31.95%	
	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Standardised Total	444	23	191	0	0	167	87.38%															

2023 EU-wide Stress Test: Credit risk STA
Landesbank Hessen-Thüringen Girozentrale

	Adverse Scenario																	
	31/12/2023				31/12/2024				31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																		
Landesbank Hessen-Thüringen Girozentrale	3,141	229	0	0	0	0.00%	3,229	269	0	0	0	0.00%	3,320	266	0	0	0	0.00%
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Central governments	3,141	229	0	0	0	0.00%	3,229	269	0	0	0	0.00%	3,320	266	0	0	0	0.00%
Regional governments or local authorities	13,073	137	1	0	0	0.00%	13,209	305	1	0	0	0.00%	13,272	475	4	0	0	0.00%
Public sector entities	560	728	1	0	0	0.00%	569	735	1	0	0	0.00%	578	741	1	0	0	0.00%
Multilateral Development Banks	463	0	0	0	0	0.00%	464	0	0	0	0	0.00%	465	0	0	0	0	0.00%
International Organisations	7,922	120	2	0	0	0.00%	7,955	127	3	0	0	0.00%	8,002	124	3	0	0	0.00%
Institutions	7,734	3,384	16	0	0	0.00%	7,752	3,392	15	0	0	0.00%	7,692	3,486	24	0	0	0.00%
Corporates	1,066	204	228	4	7	17%	1,069	310	262	3	12	18%	1,069	351	485	1	13	18%
of which: SME	807	103	16	0	0	0.00%	808	149	20	0	0	0.00%	808	159	11	0	0	0.00%
Retail	142	8	8	0	0	0.00%	146	16	20	0	0	0.00%	146	12	10	0	0	0.00%
of which: SME	142	8	8	0	0	0.00%	146	16	20	0	0	0.00%	146	12	10	0	0	0.00%
Secured by mortgages on immovable property	1,465	0	20	0	0	0.00%	1,430	15	37	0	0	0.00%	1,425	23	48	0	0	0.00%
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Items associated with particularly high risk	111	0	0	0	0	0.00%	111	0	0	0	0	0.00%	111	0	0	0	0	0.00%
Covered bonds	223	17	1	0	0	0.00%	222	22	2	0	0	0.00%	207	31	3	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	146	18	1	0	0	0.00%	138	15	1	0	0	0.00%	132	20	2	0	0	0.00%
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Standardised Total	30,081	4,710	277	0	0	0.00%	29,423	5,297	348	0	0	0.00%	29,077	5,592	400	0	0	0.00%

	Adverse Scenario																	
	31/12/2023				31/12/2024				31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																		
GERMANY	3,230	31	0	0	0	0.00%	3,299	70	0	0	0	0.00%	3,361	99	0	0	0	0.00%
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Central governments	3,230	31	0	0	0	0.00%	3,299	70	0	0	0	0.00%	3,361	99	0	0	0	0.00%
Regional governments or local authorities	13,960	120	1	0	0	0.00%	13,188	290	2	0	0	0.00%	13,078	489	3	0	0	0.00%
Public sector entities	599	727	1	0	0	0.00%	591	729	2	0	0	0.00%	591	741	3	0	0	0.00%
Public sector entities	12	0	0	0	0	0.00%	12	0	0	0	0	0.00%	11	0	0	0	0	0.00%
Multilateral Development Banks	463	0	0	0	0	0.00%	464	0	0	0	0	0.00%	465	0	0	0	0	0.00%
International Organisations	7,922	120	2	0	0	0.00%	7,955	127	3	0	0	0.00%	8,002	124	3	0	0	0.00%
Institutions	6,997	3,043	6	0	0	0.00%	6,221	3,212	11	0	0	0.00%	6,099	3,320	14	0	0	0.00%
Corporates	1,603	135	35	1	4	6%	1,662	161	55	3	17	12%	1,611	175	75	1	8	16%
of which: SME	933	112	14	0	0	0.00%	899	149	21	0	0	0.00%	892	148	30	0	0	0.00%
Retail	133	0	8	0	0	0.00%	139	0	0	0	0	0.00%	128	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	1,392	6	18	2	2	2%	1,325	11	31	1	0	0.00%	1,303	14	45	1	0	0.00%
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Items associated with particularly high risk	124	15	0	0	0	0.00%	124	15	0	0	0	0.00%	124	15	0	0	0	0.00%
Covered bonds	205	14	1	0	0	0.00%	199	21	2	0	0	0.00%	184	29	3	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	79	0	0	0	0	0.00%	75	0	0	0	0	0.00%	71	0	0	0	0	0.00%
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Standardised Total	26,866	4,110	71	0	0	0.00%	26,368	4,551	127	0	0	0.00%	26,016	4,867	145	0	0	0.00%

	Adverse Scenario																	
	31/12/2023				31/12/2024				31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																		
UNITED STATES	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Institutions	14	40	0	0	0	0.00%	12	42	0	0	0	0.00%	10	44	0	0	0	0.00%
Corporates	106	20	192	1	10	10%	103	31	151	0	0	0.00%	102	37	197	0	0	0.00%
of which: SME	12	2	0	0	0	0.00%	13	3	0	0	0	0.00%	16	3	0	0	0	0.00%
Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Items associated with particularly high risk	18	0	2	0	0	0.00%	18	0	0	0	0	0.00%	18	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	14	0	0	0	0	0.00%	11	0	0	0	0	0.00%	14	0	0	0	0	0.00%
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Standardised Total	306	68	194	1	0	0.00%	324	86	168	0	0	0.00%	358	99	201	0	0	0.00%

	Adverse Scenario																	
	31/12/2023				31/12/2024				31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																		
FRANCE	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0</								

2023 EU-wide Stress Test: Credit risk STA
Landesbank Hessen-Thüringen Girozentrale

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Institutions	10	1	0	0	0	0	34.57%	10	1	0	0	0	34.57%	10	1	0	0	0	0	0	34.57%
	Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	14	1	0	0	0	0	34.58%	14	1	0	0	0	35.05%	13	1	0	0	0	0	0	35.14%	

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CANADA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Institutions	16	1	0	0	0	0	34.57%	16	1	0	0	0	34.57%	16	1	0	0	0	0	0	34.57%
	Corporates	12	4	0	0	0	0	35.37%	11	1	0	0	0	35.37%	10	4	1	0	0	0	0	35.37%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	28	5	0	0	0	0	35.35%	28	6	1	0	0	35.32%	26	7	1	0	0	0	0	35.34%	

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Central governments	23	1	0	0	0	0	40.00%	22	1	0	0	0	40.00%	21	3	0	0	0	0	0	40.00%
	Regional governments or local authorities	211	1	0	0	0	0	40.00%	202	1	0	0	0	40.00%	194	2	1	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Corporates	409	67	1	0	0	0	35.37%	441	71	0	0	0	33.48%	432	70	0	0	0	0	4	33.25%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	649	69	1	0	0	0	36.70%	667	92	1	0	0	34.52%	649	100	0	0	0	0	4	34.12%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Securitisations

Landesbank Hessen-Thüringen Girozentrale

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	5,034						
	SEC-SA	2,097						
	SEC-ERBA	0						
	SEC-IAA	2,998						
	Total	10,129						
REA	SEC-IRBA	653	819	935	1,067	961	1,291	1,744
	SEC-SA	353	437	495	557	510	740	1,082
	SEC-ERBA	0	0	0	0	0	0	0
	SEC-IAA	643	671	748	842	740	928	1,193
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	1,649	1,927	2,177	2,466	2,211	2,959	4,019
Impairments	Total banking book others than assessed at fair value		2	0	1	3	27	11



2023 EU-wide Stress Test: Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	54,310	54,610	54,877	55,181	58,210	62,592	63,056
Risk exposure amount for securitisations and re-securitisations	1,649	1,927	2,177	2,466	2,211	2,959	4,019
Risk exposure amount other credit risk	52,661	52,683	52,700	52,716	55,999	59,633	59,038
Risk exposure amount for market risk	6,599	6,599	6,599	6,599	7,090	7,194	7,176
Risk exposure amount for operational risk	3,777	3,777	3,777	3,777	3,777	3,777	3,777
Other risk exposure amounts	133	133	133	133	236	188	31
Total risk exposure amount	64,819	65,119	65,386	65,691	69,314	73,751	74,040
Total Risk exposure amount (transitional)	64,844	65,144	65,411	65,691	69,338	73,775	74,040
Total Risk exposure amount (fully loaded)	64,819	65,119	65,386	65,691	69,314	73,751	74,040

2023 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
		(min EUR, %)								
A	OWN FUNDS			11,195	11,488	11,648	11,693	9,248	9,004	8,397
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			8,786	8,971	8,984	8,997	6,770	6,480	5,663
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			3,947	3,947	3,947	3,947	3,947	3,947	3,947
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			5,576	5,816	6,012	6,174	4,229	4,155	3,582
A.1.3	Accumulated other comprehensive income			112	112	112	112	-290	-290	-290
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-45	-45	-45	-45	-547	-547	-547
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			-73	-73	-73	-73	28	28	28
A.1.3.3	Other OCI contributions			229	229	229	229	229	229	229
A.1.4	Other Reserves			0	0	0	0	0	0	0
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters			-642	-642	-642	-642	-758	-758	-758
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-159	-159	-159	-159	-276	-276	-276
A.1.7.2	Cash flow hedge reserve			0	0	0	0	0	0	0
A.1.7.3	Other adjustments			-483	-483	-483	-483	-483	-483	-483
A.1.8	(-) Intangible assets (including Goodwill)			-188	-156	-123	-91	-156	-123	-91
A.1.8.1	of which: Goodwill (-)			-18	-18	-18	-18	-18	-18	-18
A.1.8.2	of which: Software assets (-)			-166	-134	-101	-69	-134	-101	-69
A.1.8.3	of which: Other intangible assets (-)			-5	-5	-5	-5	-5	-5	-5
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-2	-2	-2	-2	-2	-2	-2
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			-4	-4	-4	-4	-4	-4	-4
A.1.11	(-) Defined benefit pension fund assets			-23	-23	-23	-23	-19	-19	-19
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-2	-2	-2	-2	-2	-2	-2
	A.1.14.1	of which: from securitisation positions (-)		-2	-2	-2	-2	-2	-2	-2
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-131	-150	-213
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-22	-87	-240	-314	-87	-240	-328
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-158	-158	-158	-158	-158	-158	-158
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-257	-340	-429	-484	-401	-504	-447
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		367	485	613	691	573	720	638
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		110	146	184	207	172	216	192
	A.1.22	Transitional adjustments		193	170	107	0	201	126	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		193	170	107	0	201	126	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		193	170	107	0	201	126	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0	
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		354	354	354	354	354	354	354	354
	A.2.1	Additional Tier 1 Capital instruments		354	354	354	354	354	354	354	354
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		9,140	9,324	9,338	9,351	7,123	6,834	6,017	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,055	2,163	2,311	2,342	2,125	2,170	2,380	
	A.4.1	Tier 2 Capital instruments		2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053
	A.4.2	Other Tier 2 Capital components and deductions		255	289	289	289	309	288	327	
	A.4.3	Tier 2 transitional adjustments		-253	-179	-32	0	-237	-171	0	
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-253	-179	-32	0	-237	-171	0	
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		64,819	65,119	65,386	65,691	69,314	73,751	74,040	
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0	
	B.2	Adjustments due to IFRS 9 transitional arrangements		25	25	25	0	25	25	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		13.55%	13.77%	13.73%	13.70%	9.76%	8.78%	7.65%	
	C.2	Tier 1 Capital ratio		14.09%	14.31%	14.28%	14.23%	10.27%	9.26%	8.13%	
	C.3	Total Capital ratio		17.26%	17.63%	17.81%	17.80%	13.34%	12.21%	11.34%	
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,593	8,801	8,877	8,997	6,569	6,354	5,663	
	D.2	TIER 1 CAPITAL (fully loaded)		8,947	9,155	9,230	9,351	6,923	6,708	6,017	
	D.3	TOTAL CAPITAL (fully loaded)		11,255	11,497	11,573	11,693	9,285	9,049	8,397	

2023 EU-wide Stress Test: Capital

Landesbank Hessen-Thüringen Girozentrale

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		13.26%	13.51%	13.58%	13.70%	9.48%	8.62%	7.65%
	E.2	Tier 1 Capital ratio		13.80%	14.06%	14.12%	14.23%	9.99%	9.10%	8.13%
	E.3	Total Capital ratio		17.36%	17.66%	17.70%	17.80%	13.40%	12.27%	11.34%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		206,042	206,042	206042	206042	206042	206042	206042
	H.2	Total leverage ratio exposures (fully loaded)		205,849	205,849	205849	205849	205849	205849	205849
	H.3	Leverage ratio (transitional)		4.44%	4.53%	4.53%	4.54%	3.46%	3.32%	2.92%
	H.4	Leverage ratio (fully loaded)		4.35%	4.45%	4.48%	4.54%	3.36%	3.26%	2.92%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.10%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%
	P.3	O-SII buffer		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
	P.6	Combined buffer		3.10%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	R.1.1	of which: CET1		0.98%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
	R.1.2	of which: AT1		0.33%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
	R.2.1	of which: CET1		5.48%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.85%	13.53%	13.53%	13.53%	13.53%	13.53%	13.53%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.58%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		8,593						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			8,801	8,877	8,997	6,569	6,354	5,663
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		64,819						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			65,119	65,386	65,691	69,314	73,751	74,040
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			13.26%	13.51%	13.58%	13.70%	9.48%	8.62%

2023 EU-wide Stress Test: P&L

Landesbank Hessen-Thüringen Girozentrale

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	1,451	1,530	1,308	1,473	1,441	1,302	1,342
Interest income	3,857	10,542	8,987	8,278	13,170	11,614	10,130
Interest expense	-2,406	-9,013	-7,679	-6,806	-11,730	-10,312	-8,789
Dividend income	100	96	93	89	75	75	75
Net fee and commission income	532	511	523	527	372	372	372
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1,796	102	102	102	-1,756	64	64
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					719		
Other operating income not listed above, net	1,929	20	20	20	117	19	19
Total operating income, net	2,217	2,260	2,047	2,211	968	1,832	1,871
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-150	-232	-190	-437	-440	-414	-978
Other income and expenses not listed above, net	-1,486	-1,539	-1,455	-1,444	-1,875	-1,492	-1,466
Profit or (-) loss before tax from continuing operations	581	489	401	330	-1,347	-74	-573
Tax expenses or (-) income related to profit or loss from continuing operations	-182	-147	-120	-99	0	0	0
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	398	342	281	231	-1,347	-74	-573
Amount of dividends paid and minority interests after MDA-related adjustments	103	103	84	69	0	0	0
Attributable to owners of the parent net of estimated dividends	295	240	197	162	-1,347	-74	-573
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	52	52	52
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
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 31 March 2023	Impact on Additional Tier 1 and Tier 2
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 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0