2016 EU-wide Transparency Exercise

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

2016 EU-wide Transparency Exercise

Capital

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)

			As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**10,879**	**10,591**	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**7,564**	**7,298**	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,947	3,947	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,770	3,879	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-180	-329	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-62	-226	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-148	-148	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-132	-139	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	370	313	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	370	313	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**607**	**544**	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-1	-1	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	608	544	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**8,171**	**7,841**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**2,708**	**2,750**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,690	2,694	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-5	-5	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	23	60	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	54,855	52,582	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	657	44	C 05.01 (r010;c040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**13.79%**	**13.88%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**14.90%**	**14.91%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**19.83%**	**20.14%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**7,193**	**6,983**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**13.27%**	**13.29%**	**[D.1]/[B-B.1]**	-

(1) Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

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Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	46,563	45,011
Risk exposure amount for securitisation and re-securitisations in the banking book	3,298	2,871
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	43,265	42,140
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,750	3,069
of which: Risk exposure amount for securitisation and re-securitisations in the trading book[1]	0	0
Risk exposure amount for Credit Valuation Adjustment	839	818
Risk exposure amount for operational risk	3,703	3,684
Other risk exposure amounts	0	0
Total Risk Exposure Amount	**54,855**	**52,582**

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	4,357	2,004
Of which debt securities income	288	138
Of which loans and advances income	2,789	1,278
Interest expenses	3,049	1,400
(Of which deposits expenses)	1,383	619
(Of which debt securities issued expenses)	524	229
(Expenses on share capital repayable on demand)	0	0
Dividend income	45	19
Net Fee and commission income	307	162
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	40	7
Gains or (-) losses on financial assets and liabilities held for trading, net	108	177
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	116	-67
Gains or (-) losses from hedge accounting, net	3	-1
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-11	17
TOTAL OPERATING INCOME, NET	1,916	918
(Administrative expenses)	1,088	583
(Depreciation)	38	18
(Provisions or (-) reversal of provisions)	-20	-2
(Commitments and guarantees given)	-9	0
(Other provisions)	-11	-2
Of which pending legal issues and tax litigation[1]	18	
Of which restructuring[1]	5	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	301	81
(Loans and receivables)	246	79
(Held to maturity investments, AFS assets and financial assets measured at cost)	56	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	43	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	550	244
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	383	159
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**383**	**159**
Of which attributable to owners of the parent	386	159

(1) Information available only as of end of the year

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Market Risk

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	SA		IM										IM									
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
Traded Debt Instruments	1,192	1,123	0	0	0	0							70	22	63	20						
Of which: General risk	0	0	79	27	89	34							70	22	63	20						
Of which: Specific risk	1,192	1,122	0	0	0	0							0	0	0	0						
Equities	38	25	0	0	0	0							0	0	0	0						
Of which: General risk	6	5	0	0	0	0							0	0	0	0						
Of which: Specific risk	13	15	0	0	0	0							0	0	0	0						
Foreign exchange risk	416	240	0	0	0	0							0	0	0	0						
Commodities risk	6	9	0	0	0	0							0	0	0	0						
Total	**1,652**	**1,396**	**79**	**27**	**89**	**34**	**0**	**0**	**0**	**0**	**0**	**2,098**	**70**	**22**	**63**	**20**	**0**	**0**	**0**	**0**	**0**	**1,672**

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Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data								
Central governments or central banks	1,381	1,382	38		1,313	1,313	44	
Regional governments or local authorities	10,408	11,327	20		10,212	11,029	24	
Public sector entities	2,888	1,982	205		2,733	1,840	199	
Multilateral Development Banks	231	231	0		207	207	0	
International Organisations	577	577	0		625	625	0	
Institutions	17,904	16,958	778		16,715	15,907	705	
Corporates	3,910	2,140	1,835		3,831	2,154	1,870	
of which: SME	113	106	99		109	104	99	
Retail	1,394	122	97		1,385	117	95	
of which: SME	41	5	3		42	5	3	
Secured by mortgages on immovable property	1,437	1,382	483		1,393	1,354	475	
of which: SME	129	126	36		132	131	38	
Exposures in default	300	156	187	133	279	148	171	121
Items associated with particularly high risk	112	62	93		97	49	73	
Covered bonds	186	186	19		161	161	15	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1.408	918	996		1.385	895	967	
Securitisation	1,425	1,406	1,160		1,284	1,269	1,074	
Other exposures	368	368	365		333	333	330	
Standardised Total	**43,928**	**39,197**	**6,276**	**194**	**41,953**	**37,401**	**6,044**	**187**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY								
Central governments or central banks	610	611	27		450	451	21	
Regional governments or local authorities	10.408	11.327	20		10.212	11.029	24	
Public sector entities	1,230	1,141	43		1,143	1,033	44	
Multilateral Development Banks	40	40	0		18	18	0	
International Organisations	56	56	0		52	52	0	
Institutions	16,424	15,511	313		15,307	14,547	289	
Corporates	3,010	1,422	1,159		2,928	1,365	1,120	
of which: SME	113	106	99		109	104	99	
Retail	1,314	103	80		1,310	99	79	
of which: SME	41	5	3		42	5	3	
Secured by mortgages on immovable property	1,375	1,321	458		1,331	1,293	451	
of which: SME	129	126	36		132	131	38	
Exposures in default	87	70	83	6	74	50	58	13
Items associated with particularly high risk	23	23	35		19	19	28	
Covered bonds	182	182	19		153	153	15	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1,349	860	924		1,341	851	911	
Securitisation								
Other exposures	357	357	357		322	322	322	
Standardised Total[2]				**18**				**29**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES								
Central governments or central banks	169	169	8		232	232	12	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	1,625	808	162		1,555	773	155	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	147	147	102		129	129	100	
Corporates	174	133	109		219	171	139	
of which: SME	0	0	0		0	0	0	
Retail	1	0	0		1	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	164	50	50	114	162	66	66	96
Items associated with particularly high risk	52	3	4		51	2	4	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	49	49	49		36	36	36	
Securitisation								
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				**125**				**110**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE								
Central governments or central banks	70	70	0		67	67	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	33	33	0		34	34	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	131	78	28		126	72	29	
Corporates	64	64	66		64	63	65	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	2	2	0		2	2	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Securitisation								
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM								
Central governments or central banks	9	9	0		25	25	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	801	716	167		765	760	177	
Corporates	232	125	139		128	119	137	
of which: SME	0	0	0		0	0	0	
Retail	2	0	0		1	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	6	1	1	5	6	1	1	5
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	9	9	21		7	7	19	
Securitisation								
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				8				7

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
NETHERLANDS								
Central governments or central banks	58	58	0		40	40	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	57	153	69		51	53	16	
Corporates	173	165	154		132	126	117	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		2	2	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Securitisation								
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				7				5

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
LUXEMBOURG								
Central governments or central banks	3	3	0		2	2	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	17	17	0		17	17	0	
International Organisations	0	0	0		0	0	0	
Institutions	12	11	2		6	5	1	
Corporates	0	0	0		35	17	17	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	5	5	7		4	4	6	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Securitisation								
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				0				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SWITZERLAND								
Central governments or central banks	207	207	0		205	205	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	1	0	0		1	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	107	105	21		103	103	20	
Corporates	15	8	8		9	1	1	
of which: SME	0	0	0		0	0	0	
Retail	55	16	15		53	16	15	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	61	60	25		61	61	24	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	1	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	1		0	0	1	
Securitisation								
Other exposures	10	10	7		10	10	7	
Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN								
Central governments or central banks	56	56	0		71	71	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1	0	0		1	0	0	
Corporates	23	23	21		27	27	26	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Securitisation								
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CANADA								
Central governments or central banks	12	12	1		37	37	2	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	73	73	21		88	88	23	
Corporates	4	4	1		3	3	1	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Securitisation								
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

(mln EUR, %)	Standardised Approach							
	As of 31/12/2015				As of 30/06/2016			
	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRIA								
Central governments or central banks	27	27	0		29	29	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	1	0		0	1	0	
Corporates	35	33	12		24	23	7	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Securitisation								
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	**Central banks and central governments**	25,300	1	28,202	1,535	0	4	28,488	0	31,344	1,779	0	7
	Institutions	17,746	4	17,155	3,953	0	9	18,676	3	17,670	3,803	0	10
	Corporates	81,142	2,013	68,349	30,664	38	880	81,177	1,971	68,303	29,519	2	861
	Corporates - Of Which: Specialised Lending	37,316	1,286	34,764	16,405	0	557	37,677	1,167	35,309	15,758	0	514
	Corporates - Of Which: SME	3,289	66	2,942	1,695	0	33	3,359	58	2,999	1,676	0	35
	Retail	5,256	60	4,915	1,084	20	25	5,340	55	4,947	1,109	23	25
	Retail - Secured on real estate property	3,394	39	3,375	710	15	9	3,425	34	3,405	732	16	8
	Retail - Secured on real estate property - Of Which: SME	510	0	500	177	0	0	518	0	506	185	0	0
	Retail - Secured on real estate property - Of Which: non-	2,884	39	2,876	533	15	9	2,906	34	2,899	547	16	8
	Retail - Qualifying Revolving	832	1	584	55	0	1	831	2	547	47	0	1
	Retail - Other Retail	1,030	21	955	319	5	15	1,084	20	995	330	7	15
	Retail - Other Retail - Of Which: SME	210	0	163	67	0	0	222	0	162	66	0	0
	Retail - Other Retail - Of Which: non-SME	820	21	793	252	5	15	863	20	833	264	7	15
	Equity	210	0	210	587	0		212	0	212	596	0	
	Securitisation	5,449		5,339	2,138		2	5,265		5,190	1,797		1
	Other non credit-obligation assets				327						364		
	IRB Total				**40,287**						**38,967**		

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
GERMANY	**Central banks and central governments**	22,493	0	24,977	1,009	0	0	24,822	0	27,303	1,193	0	0
	Institutions	2,215	0	1,919	429	0	1	1,967	0	1,680	424	0	1
	Corporates	43,115	1,285	35,499	15,620	13	460	42,382	1,348	34,682	14,813	2	521
	Corporates - Of Which: Specialised Lending	9,557	753	9,110	4,521	0	237	9,174	741	8,817	4,063	0	266
	Corporates - Of Which: SME	3,128	64	2,785	1,618	0	33	3,196	57	2,839	1,592	0	26
	Retail	5,201	59	4,864	1,069	19	24	5,287	54	4,899	1,095	22	22
	Retail - Secured on real estate property	3,363	38	3,345	701	14	9	3,393	33	3,374	723	15	7
	Retail - Secured on real estate property - Of Which: SME	507	0	497	175	0	0	515	0	503	182	0	0
	Retail - Secured on real estate property - Of Which: non-	2,856	38	2,848	527	14	9	2,878	33	2,870	540	15	7
	Retail - Qualifying Revolving	822	1	577	54	0	1	821	2	541	46	0	1
	Retail - Other Retail	1,015	20	942	313	5	14	1,073	20	984	326	7	14
	Retail - Other Retail - Of Which: SME	209	0	162	66	0	0	221	0	161	65	0	0
	Retail - Other Retail - Of Which: non-SME	807	20	780	248	5	14	852	20	823	261	7	14
	Equity	115	0	115	372	0	0	118	0	118	382	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED STATES	**Central banks and central governments**	900	0	900	72	0	1	1,351	0	1,351	108	0	1
	Institutions	2,326	0	2,287	520	0	2	2,181	0	2,071	478	0	2
	Corporates	13,035	128	10,692	5,119	0	43	13,146	76	10,817	4,792	0	42
	Corporates - Of Which: Specialised Lending	10,033	128	9,032	4,352	0	40	10,133	64	9,205	4,144	0	36
	Corporates - Of Which: SME	2	0	2	0	0	0	0	0	0	0	0	0
	Retail	4	0	3	1	0	0	3	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	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-	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	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	1	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												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
FRANCE	**Central banks and central governments**	751	0	746	131	0	1	760	0	757	132	0	1
	Institutions	3,059	0	3,062	755	0	0	2,934	0	2,925	665	0	0
	Corporates	4,070	9	3,713	1,600	14	15	4,286	9	3,889	1,716	0	21
	Corporates - Of Which: Specialised Lending	3,168	8	3,065	1,305	0	13	3,354	8	3,233	1,433	0	18
	Corporates - Of Which: SME	15	0	15	6	0	0	14	0	14	6	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	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-	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	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	29	0	29	93	0	0	29	0	29	95	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	**Central banks and central governments**	197	0	598	53	0	0	649	0	1,019	105	0	1
	Institutions	2,185	0	2,162	586	0	0	2,836	0	2,760	624	0	1
	Corporates	4,316	0	4,065	1,486	11	12	4,236	0	3,884	1,273	0	14
	Corporates - Of Which: Specialised Lending	3.195	0	3.108	1.061	0	9	3.172	0	3.044	954	0	12
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7	0	7	2	0	0	6	0	6	2	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	4	0	4	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	1	0	0	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	1	0	1	1	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	2	0	2	1	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
NETHERLANDS	**Central banks and central governments**	56	0	56	0	0	0	60	0	60	0	0	0
	Institutions	1,039	0	1,016	218	0	0	1,286	0	1,189	267	0	0
	Corporates	2,439	63	2,122	811	0	33	2,344	59	1,992	781	0	30
	Corporates - Of Which: Specialised Lending	1,190	63	1,155	468	0	31	1,068	59	1,039	400	0	27
	Corporates - Of Which: SME	3	0	2	1	0	0	3	0	3	2	0	0
	Retail	1	0	0	0	0	0	1	0	1	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-	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	9	0	9	25	0	0	8	0	8	24	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
LUXEMBOURG	**Central banks and central governments**	17	0	24	0	0	0	17	0	24	0	0	0
	Institutions	58	0	46	8	0	0	105	0	93	20	0	0
	Corporates	3.147	104	3.055	1.410	0	41	3.560	93	3.466	1.695	0	37
	Corporates - Of Which: Specialised Lending	2,358	0	2,306	1,164	0	6	2,815	0	2,769	1,446	0	10
	Corporates - Of Which: SME	101	0	101	40	0	0	107	0	105	46	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	1
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	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-	1	0	1	0	0	0	1	0	1	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	1
	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	1
	Equity	0	0	0	0	0	0	0	0	0	1	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SWITZERLAND	**Central banks and central governments**	1	0	1	0	0	0	3	0	3	0	0	0
	Institutions	1,075	0	1,144	310	0	1	880	0	946	274	0	1
	Corporates	686	1	466	184	0	1	688	0	484	179	0	2
	Corporates - Of Which: Specialised Lending	98	0	96	49	0	0	81	0	80	34	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	14	1	13	5	1	0	13	1	12	4	0	0
	Retail - Secured on real estate property	8	1	8	3	1	0	8	1	8	3	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	2	0	0
	Retail - Secured on real estate property - Of Which: non-	7	1	7	2	1	0	6	1	6	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	5	0	4	2	0	0	4	0	4	1	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	4	0	4	2	0	0	4	0	4	1	0	0
	Equity	3	0	3	8	0	0	2	0	2	7	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SPAIN	**Central banks and central governments**	528	0	528	221	0	2	508	0	508	213	0	3
	Institutions	382	0	381	94	0	0	341	0	340	68	0	0
	Corporates	710	133	688	523	0	53	600	130	572	371	0	49
	Corporates - Of Which: Specialised Lending	558	123	539	467	0	41	478	120	468	326	0	38
	Corporates - Of Which: SME	0	0	0	1	0	0	0	0	0	1	0	0
	Retail	4	0	3	1	0	0	4	0	3	1	0	1
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	1	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-	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	1
	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	1	0	1	0	0	0	1	0	1	0	0	1
	Equity	9	0	9	25	0	0	9	0	9	27	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
CANADA	**Central banks and central governments**	14	0	14	1	0	0	0	0	0	0	0	0
	Institutions	1.465	0	1.465	198	0	0	1.652	0	1.652	203	0	0
	Corporates	130	0	129	61	0	0	130	0	129	54	0	0
	Corporates - Of Which: Specialised Lending	102	0	102	33	0	0	103	0	103	33	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	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-	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												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR, %)		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
AUSTRIA	**Central banks and central governments**	110	0	126	18	0	0	148	0	148	21	0	0
	Institutions	429	0	385	80	0	0	399	0	371	81	0	1
	Corporates	1.013	51	946	531	0	4	1.013	51	962	516	0	6
	Corporates - Of Which: Specialised Lending	401	0	398	239	0	2	393	0	392	203	0	3
	Corporates - Of Which: SME	1	0	1	0	0	0	4	0	4	3	0	0
	Retail	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	1	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-	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	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	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Country / Region	As of 31/12/2015															
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio												
				Held for trading[1]			Designated at fair value through profit or loss[2]			Available-for-sale[3]			Loans and Receivables[4]			Held-to-maturity investments		
		of which: loans and advances	of which: debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	**33,814.4**	21,116.6	12,697.7	**5,355.3**	600.8	4,754.5	**688.2**	574.6	113.7	**7,829.6**	0.0	7,829.6	**19,941.3**	19,941.3	0.0	**0.0**	0.0	0.0
Austria	**191.4**	12.2	179.2															
Belgium	**160.2**	0.0	160.2															
Bulgaria	**0.0**	0.0	0.0															
Croatia	**0.0**	0.0	0.0															
Cyprus	**0.0**	0.0	0.0															
Czech Republic	**0.8**	0.0	0.8															
Denmark	**0.0**	0.0	0.0															
Estonia	**0.0**	0.0	0.0															
Finland	**50.7**	0.0	50.7															
France	**1,202.3**	539.1	663.2															
Germany	**31,065.2**	20,037.7	11,027.5															
Greece	**0.0**	0.0	0.0															
Hungary	**0.0**	0.0	0.0															
Ireland	**0.0**	0.0	0.0															
Italy	**52.9**	0.0	52.9															
Latvia	**1.1**	0.0	1.1															
Lithuania	**0.1**	0.0	0.1															
Luxembourg	**80.6**	0.0	80.6															
Malta	**0.0**	0.0	0.0															
Netherlands	**0.0**	0.0	0.0															
Poland	**16.6**	0.0	16.6															
Portugal	**0.0**	0.0	0.0															
Romania	**0.0**	0.0	0.0															
Slovakia	**17.1**	0.0	17.1															
Slovenia	**0.0**	0.0	0.0															
Spain	**583.4**	467.0	116.4															
Sweden	**0.0**	0.0	0.0															
United Kingdom	**8.9**	8.9	0.0															
Iceland	**0.0**	0.0	0.0															
Liechtenstein	**0.0**	0.0	0.0															
Norway	**0.0**	0.0	0.0															
Switzerland	**46.4**	46.4	0.0															
Australia	**0.0**	0.0	0.0															
Canada	**15.2**	0.0	15.2															
China	**0.0**	0.0	0.0															
Hong Kong	**0.0**	0.0	0.0															
Japan	**0.0**	0.0	0.0															
U.S.	**82.2**	0.3	81.9															
Other advanced economies non EEA	**0.7**	0.0	0.7															
Other Central and eastern Europe countries non EEA	**4.9**	4.9	0.0															
Middle East	**0.0**	0.0	0.0															
Latin America and the Caribbean	**0.0**	0.0	0.0															
Africa	**0.0**	0.0	0.0															
Others	**233.7**	0.2	233.5															

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.
Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP
(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Country / Region	As of 30/06/2016															
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio												
		of which: loans and advances	of which: debt securities	Held for trading[1]	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss[2]	of which: Loans and advances	of which: Debt securities	Available-for-sale[3]	of which: Loans and advances	of which: Debt securities	Loans and Receivables[4]	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	**33,119.7**	22,367.3	10,752.4	**4,169.3**	769.2	3,400.1	**709.2**	584.1	125.1	**7,227.1**	0.0	7,227.1	**21,014.0**	21,014.0	0.0	**0.0**	0.0	0.0
Austria	**197.1**	10.4	186.6															
Belgium	**56.7**	0.0	56.7															
Bulgaria	**0.0**	0.0	0.0															
Croatia	**0.0**	0.0	0.0															
Cyprus	**0.0**	0.0	0.0															
Czech Republic	**0.1**	0.0	0.1															
Denmark	**0.0**	0.0	0.0															
Estonia	**0.0**	0.0	0.0															
Finland	**48.3**	0.0	48.3															
France	**1,190.0**	543.1	646.9															
Germany	**30,499.8**	21,307.9	9,191.9															
Greece	**0.0**	0.0	0.0															
Hungary	**0.0**	0.0	0.0															
Ireland	**0.0**	0.0	0.0															
Italy	**15.8**	0.0	15.8															
Latvia	**0.3**	0.0	0.3															
Lithuania	**0.4**	0.0	0.4															
Luxembourg	**64.6**	0.0	64.6															
Malta	**0.0**	0.0	0.0															
Netherlands	**0.0**	0.0	0.0															
Poland	**37.0**	0.0	37.0															
Portugal	**0.0**	0.0	0.0															
Romania	**0.0**	0.0	0.0															
Slovakia	**0.0**	0.0	0.0															
Slovenia	**0.0**	0.0	0.0															
Spain	**542.9**	446.8	96.1															
Sweden	**0.0**	0.0	0.0															
United Kingdom	**7.9**	7.9	0.0															
Iceland	**0.0**	0.0	0.0															
Liechtenstein	**0.0**	0.0	0.0															
Norway	**0.0**	0.0	0.0															
Switzerland	**46.3**	46.3	0.0															
Australia	**0.0**	0.0	0.0															
Canada	**1.2**	0.0	1.2															
China	**0.0**	0.0	0.0															
Hong Kong	**0.0**	0.0	0.0															
Japan	**0.0**	0.0	0.0															
U.S.	**82.3**	0.7	81.6															
Other advanced economies non EEA	**0.7**	0.0	0.7															
Other Central and eastern Europe countries non EEA	**4.2**	4.2	0.0															
Middle East	**0.0**	0.0	0.0															
Latin America and the Caribbean	**-0.1**	-0.1	0.0															
Africa	**0.0**	0.0	0.0															
Others	**324.2**	0.1	324.0															

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.
Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP
(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	As of 31/12/2015							As of 30/06/2016						
	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	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[1]	Of which: defaulted	On performing exposures[2]	On non-performing exposures[3]			Of which performing but past due >30 days and <=90 days	Of which non-performing[1]	Of which: defaulted	On performing exposures[2]	On non-performing exposures[3]	
Debt securities (including at amortised cost and fair value)	**23,440**	**0**	**88**	**88**	**2**	**37**	**0**	**23,257**	**0**	**88**	**88**	**2**	**37**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,945	0	0	0	2	0	0	7,354	0	0	0	2	0	0
Credit institutions	14,152	0	0	0	0	0	0	14,752	0	0	0	0	0	0
Other financial corporations	1,099	0	0	0	1	0	0	901	0	0	0	0	0	0
Non-financial corporations	244	0	88	88	0	37	0	250	0	88	88	0	37	0
Loans and advances(including at amortised cost and fair value)	**112,732**	**33**	**2,392**	**2,385**	**356**	**749**	**516**	**114,119**	**6**	**2,328**	**2,327**	**305**	**782**	**377**
Central banks	1,832	0	0	0	0	0	0	2,255	0	0	0	0	0	0
General governments	20,525	0	2	2	7	2	0	21,606	0	1	1	7	1	0
Credit institutions	17,049	0	3	3	1	1	2	17,078	1	3	3	1	0	2
Other financial corporations	11,615	0	482	482	15	88	123	11,210	0	408	408	12	68	121
Non-financial corporations	56,111	30	1,763	1,757	328	613	348	56,421	3	1,783	1,783	281	670	212
of which: small and medium-sized enterprises at amortised cost	8,218	2	97	92	9	36	45	7,582	3	67	67	7	34	28
Households	5,600	3	141	140	5	44	44	5,549	3	133	132	5	43	43
DEBT INSTRUMENTS other than HFT	**136,171**	**33**	**2,480**	**2,473**	**358**	**786**	**516**	**137,376**	**6**	**2,416**	**2,415**	**307**	**819**	**377**
OFF-BALANCE SHEET EXPOSURES	**29,099**		**89**	**88**	**9**	**35**	**2**	**28,158**		**91**	**89**	**9**	**33**	**2**

(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) Insitutions report here collective allowances for incurrred 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) Insitutions 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)

2016 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	**2,332**	**1,756**	**532**	**516**	**372**	**2,158**	**1,738**	**584**	**570**	**263**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	2	2	2	0	1	1	1	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	338	294	53	49	94	316	268	35	32	94
Non-financial corporations	1,947	1,426	470	458	263	1,810	1,444	542	530	157
of which: small and medium-sized enterprises at amortised cost	54	50	26	26	16	45	33	24	24	18
Households	45	35	7	7	15	31	25	7	6	12
DEBT INSTRUMENTS other than HFT	**2,332**	**1,756**	**532**	**516**	**372**	**2,158**	**1,738**	**584**	**570**	**263**
Loan commitments given	**39**	**22**	**3**	**3**	**0**	**46**	**41**	**3**	**3**	**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□