2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)

			As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**10,809**	**10,796**	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)**	**7,534**	**7,555**	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	3,967	4,043	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	-247	-214	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	-210	-194	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-113	-133	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	0	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	-48	-2	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 exceeding 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	238	106	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 (+/-)	238	106	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)	**576**	**499**	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	576	500	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)**	**8,110**	**8,054**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**2,699**	**2,742**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,626	2,608	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-5	28	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	78	106	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	**B**	**TOTAL RISK EXPOSURE AMOUNT**	52,849	50,070	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	44	22	C 05.01 (r010;c040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**14.26%**	**15.09%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**15.35%**	**16.08%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**20.45%**	**21.56%**	**CA3 {5}**	-
CET1 Capital Fully loaded	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**7,296**	**7,448**	**[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)**	**13.82%**	**14.88%**	**[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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Leverage ratio

Landesbank Hessen-Thüringen Girozentrale

	(mln EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,110	8,054	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,296	7,448	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	171,255	172,657	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	171,211	172,645	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.7%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.3%	4.3%	C 47.00 (r330,c010)	

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Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	44,820	42,815
Risk exposure amount for securitisation and re-securitisations in the banking book	3,074	2,213
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	41,746	40,601
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,618	2,821
of which: Risk exposure amount for securitisation and re-securitisations in the trading book[1]	0	0
Risk exposure amount for Credit Valuation Adjustment	727	792
Risk exposure amount for operational risk	3,684	3,642
Other risk exposure amounts	0	0
Total Risk Exposure Amount	**52,849**	**50,070**

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

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P&L

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	3,973	1,874
Of which debt securities income	262	117
Of which loans and advances income	2,550	1,192
Interest expenses	2,766	1,333
(Of which deposits expenses)	1,216	580
(Of which debt securities issued expenses)	470	228
(Expenses on share capital repayable on demand)	0	0
Dividend income	73	11
Net Fee and commission income	338	178
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	14	4
Gains or (-) losses on financial assets and liabilities held for trading, net	161	-71
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	16	137
Gains or (-) losses from hedge accounting, net	-5	-1
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-21	13
TOTAL OPERATING INCOME, NET	1,782	811
(Administrative expenses)	1,134	605
(Depreciation)	36	16
(Provisions or (-) reversal of provisions)	3	-2
(Commitments and guarantees given)	12	-7
(Other provisions)	-9	5
Of which pending legal issues and tax litigation[1]	2	
Of which restructuring[1]	2	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	132	10
(Loans and receivables)	158	10
(Held to maturity investments, AFS assets and financial assets measured at cost)	-26	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	52	0
(of which Goodwill)	31	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	63	17
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	488	199
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	292	123
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**292**	**123**
Of which attributable to owners of the parent	291	123

(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 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017									
	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	1,219	1,113	82	26	79	26							50	18	59	21						
Of which: General risk	0	0	82	26	79	26							50	18	59	21						
Of which: Specific risk	1,219	1,113	0	0	0	0							0	0	0	0						
Equities	30	50	0	0	0	0							0	0	0	0						
Of which: General risk	6	7	0	0	0	0							0	0	0	0						
Of which: Specific risk	4	7	0	0	0	0							0	0	0	0						
Foreign exchange risk	350	297	0	0	0	0							0	0	0	0						
Commodities risk	9	9	0	0	0	0							0	0	0	0						
Total	**1,608**	**1,469**	**82**	**26**	**79**	**26**	**0**	**0**	**0**	**0**	**0**	**2,010**	**50**	**18**	**59**	**21**	**0**	**0**	**0**	**0**	**0**	**1,353**

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Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	937	938	18		1,031	1,033	31	
	Regional governments or local authorities	9,859	10,648	22		9,555	10,423	21	
	Public sector entities	3,064	2,010	249		3,104	1,982	259	
	Multilateral Development Banks	188	188	0		180	182	0	
	International Organisations	558	558	0		547	547	0	
	Institutions	15,776	14,722	577		13,034	13,341	526	
	Corporates	3,785	1,981	1,733		3,990	2,091	1,871	
	of which: SME	306	115	109		564	133	121	
	Retail	1,334	108	87		1,246	114	92	
	of which: SME	70	6	3		40	5	2	
	Secured by mortgages on immovable property	1,445	1,406	505		1,482	1,439	518	
	of which: SME	417	409	146		497	489	173	
	Exposures in default	287	160	188	117	266	123	138	129
	Items associated with particularly high risk	90	44	66		42	42	63	
	Covered bonds	151	151	14		114	114	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		19	19	19	
	Equity	1,394	1,394	976		1,455	1,407	979	
	Securitisation	1,215	1,198	1,047		1,297	1,283	1,073	
	Other exposures	310	310	307		281	281	279	
	Standardised Total	**40,393**	**35,814**	**5,790**	**178**	**37,645**	**34,422**	**5,875**	**185**

(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 31/12/2016				As of 30/06/2017			
		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	263	264	0		387	389	11	
	Regional governments or local authorities	9.859	10.648	22		9.555	10.423	21	
	Public sector entities	1,176	1,068	62		939	903	43	
	Multilateral Development Banks	0	0	0		0	2	0	
	International Organisations	11	11	0		4	4	0	
	Institutions	14,594	13,679	224		11,755	12,239	205	
	Corporates	3,013	1,310	1,111		3,301	1,473	1,293	
	of which: SME	306	115	109		564	133	121	
	Retail	1,271	87	68		1,169	90	69	
	of which: SME	70	6	3		40	5	2	
	Secured by mortgages on immovable property	1,384	1,346	481		1,419	1,377	494	
	of which: SME	416	408	146		496	488	173	
	Exposures in default	70	51	61	9	58	40	46	8
	Items associated with particularly high risk	18	18	27		19	19	28	
	Covered bonds	143	143	13		101	101	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		19	19	19	
	Equity	1,349	1,349	921		1,374	1,368	931	
	Securitisation								
	Other exposures	298	298	298		273	273	273	
	Standardised Total[2]				**25**				**31**

(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 31/12/2016				As of 30/06/2017			
		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	181	181	9		169	169	8	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,881	936	187		2,165	1,079	216	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	139	139	106		85	85	54	
	Corporates	214	168	141		180	141	117	
	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	173	74	74	98	167	55	57	108
	Items associated with particularly high risk	49	3	4		2	2	3	
	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	36	36	36		74	33	33	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**112**				**118**

(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 31/12/2016				As of 30/06/2017			
		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	0	0	0		30	30	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	613	510	126		777	633	148	
	Corporates	70	63	55		65	58	51	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		2	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	5	1	1	4	5	1	1	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		1	1	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	7	7	17		6	6	14	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**5**				**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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	21	21	0		19	19	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	6	6	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	113	66	28		101	60	28	
	Corporates	57	55	56		46	46	46	
	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

(mln EUR, %)

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	6	6	0		0	0	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	34	34	11		34	34	11	
	Corporates	107	104	99		119	117	115	
	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]				4				2

(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 31/12/2016				As of 30/06/2017			
		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]
SWEDEN	Central governments or central banks	0	0	0		0	0	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	53	53	16		50	50	15	
	Corporates	0	0	0		0	0	0	
	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

(mln EUR, %)

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	1	1	0		1	1	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	4	3	1		8	8	2	
	Corporates	35	33	33		45	43	44	
	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	4	4	6		3	3	5	
	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]				2				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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	291	291	0		268	268	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	70	69	13		89	88	17	
	Corporates	5	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	54	18	17		59	23	22	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	60	60	24		62	61	24	
	of which: SME	1	1	0		1	1	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	1		0	0	1	
	Securitisation								
	Other exposures	11	11	8		8	8	6	
	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 31/12/2016				As of 30/06/2017			
		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	0	0	0		0	0	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	87	87	23		67	67	17	
	Corporates	0	0	0		0	0	0	
	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 31/12/2016				As of 30/06/2017			
		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]
POLAND	Central governments or central banks	18	18	9		18	18	9	
	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	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		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**	24,371	1	27,094	1,376	0	4	33,094	1	35,751	1,316	0	3
	Institutions	18,083	2	17,178	3,842	0	35	17,163	0	16,166	3,458	0	30
	Corporates	83,306	1,473	69,842	30,149	0	706	81,867	928	68,979	29,294	0	559
	Corporates - Of Which: Specialised Lending	37,570	890	35,153	15,794	0	452	36,220	568	34,026	15,453	0	310
	Corporates - Of Which: SME	3,494	58	3,098	1,681	0	20	3,517	48	3,159	1,669	0	20
	Retail	5,380	50	4,999	1,041	19	21	5,363	53	5,012	1,065	24	21
	Retail - Secured on real estate property	3,444	29	3,426	669	12	7	3,441	31	3,427	673	17	6
	Retail - Secured on real estate property - Of Which: SME	537	0	525	179	0	0	531	0	523	188	0	0
	Retail - Secured on real estate property - Of Which: non-	2,907	29	2,901	489	12	7	2,910	31	2,904	485	17	6
	Retail - Qualifying Revolving	825	2	543	48	0	1	818	2	546	50	0	1
	Retail - Other Retail	1,111	19	1,030	324	7	13	1,104	20	1,040	342	7	13
	Retail - Other Retail - Of Which: SME	219	0	166	67	0	0	215	0	176	76	0	0
	Retail - Other Retail - Of Which: non-SME	892	19	865	257	7	13	889	20	864	266	7	13
	Equity	150	0	150	311	0		143	0	143	314	0	
	Securitisation	5,817		5,747	2,027		1	4,803		4,701	1,140		0
	Other non credit-obligation assets				284						353		
	IRB Total				**39,030**						**36,939**		

[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 31/12/2016						As of 30/06/2017					
		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**	21,918	0	24,278	944	0	0	30,407	0	32,739	847	0	0
	Institutions	1,830	0	1,605	487	0	1	1,944	0	1,686	419	0	1
	Corporates	45,975	1,020	38,085	16,339	0	397	45,475	559	37,758	15,437	0	322
	Corporates - Of Which: Specialised Lending	11,548	569	11,136	5,233	0	217	11,460	323	10,950	4,952	0	157
	Corporates - Of Which: SME	3,335	57	2,940	1,606	0	21	3,362	47	3,005	1,595	0	11
	Retail	5,324	49	4,948	1,027	19	20	5,310	52	4,963	1,052	23	20
	Retail - Secured on real estate property	3,410	29	3,392	660	12	7	3,409	30	3,395	664	16	6
	Retail - Secured on real estate property - Of Which: SME	534	0	522	177	0	0	529	0	520	185	0	0
	Retail - Secured on real estate property - Of Which: non-	2,876	29	2,870	483	12	7	2,880	30	2,874	479	16	6
	Retail - Qualifying Revolving	815	1	537	47	0	1	808	2	540	49	0	1
	Retail - Other Retail	1,098	19	1,018	320	7	13	1,092	20	1,028	338	7	13
	Retail - Other Retail - Of Which: SME	218	0	165	66	0	0	214	0	175	76	0	0
	Retail - Other Retail - Of Which: non-SME	880	19	853	253	7	13	878	20	853	262	7	13
	Equity	110	0	110	261	0	0	97	0	97	240	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 31/12/2016						As of 30/06/2017					
		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**	579	0	579	46	0	1	438	0	438	35	0	0
	Institutions	2,283	0	2,175	516	0	2	1,962	0	1,779	428	0	1
	Corporates	14,162	79	11,491	5,083	0	74	12,668	71	10,271	4,536	0	72
	Corporates - Of Which: Specialised Lending	10,671	66	9,687	4,362	0	69	9,356	61	8,627	3,903	0	66
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	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	2	0	2	0	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	2	0	1	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	1	0	1	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 31/12/2016						As of 30/06/2017					
		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**	208	0	565	64	0	0	33	0	363	40	0	0
	Institutions	2,987	0	2,898	733	0	1	2,760	0	2,729	719	0	1
	Corporates	6,017	8	5,680	2,090	0	22	6,004	7	5,661	2,173	0	21
	Corporates - Of Which: Specialised Lending	4,658	8	4,517	1,634	0	19	4,656	7	4,512	1,687	0	18
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	6	2	0	0	6	0	6	2	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5	1	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	5	0	5	1	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		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**	851	0	851	146	0	1	1,420	0	1,410	231	0	1
	Institutions	2,698	0	2,697	610	0	0	2,492	0	2,491	525	0	0
	Corporates	4,140	1	3,726	1,705	0	17	3,988	1	3,534	1,692	0	16
	Corporates - Of Which: Specialised Lending	3,097	0	2,982	1,380	0	14	2,884	0	2,742	1,341	0	13
	Corporates - Of Which: SME	13	0	13	4	0	0	12	0	12	4	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	0	0	0	0	1	0	1	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	1	0	1	4	0	0	7	0	7	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 31/12/2016						As of 30/06/2017					
		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**	58	0	58	0	0	0	57	0	57	0	0	0
	Institutions	1,224	0	1,119	253	0	0	1,133	0	1,013	225	0	0
	Corporates	2,011	47	1,653	614	0	29	2,086	0	1,762	699	0	6
	Corporates - Of Which: Specialised Lending	731	47	711	284	0	27	774	0	766	334	0	4
	Corporates - Of Which: SME	3	0	3	2	0	0	3	0	3	2	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 31/12/2016						As of 30/06/2017					
		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	
SWEDEN	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,022	0	997	145	0	0	1,298	0	1,259	195	0	0
	Corporates	616	0	562	211	0	2	742	0	683	260	0	3
	Corporates - Of Which: Specialised Lending	286	0	286	121	0	1	412	0	411	188	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	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 31/12/2016						As of 30/06/2017					
		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	23	0	0	0	17	0	22	0	0	0
	Institutions	84	0	72	14	0	0	75	0	62	12	0	0
	Corporates	1,625	79	1,476	674	0	29	1,899	75	1,730	808	0	39
	Corporates - Of Which: Specialised Lending	887	0	810	425	0	4	803	0	741	440	0	4
	Corporates - Of Which: SME	107	0	107	44	0	0	106	0	106	45	0	0
	Retail	1	0	1	0	0	0	1	0	1	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	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	1	0	1	5	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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		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**	2	0	2	0	0	0	1	0	1	0	0	0
	Institutions	857	0	920	255	0	0	667	0	726	182	0	0
	Corporates	704	0	451	199	0	2	788	0	553	212	0	2
	Corporates - Of Which: Specialised Lending	42	0	41	24	0	0	10	0	10	5	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	2	0	2	1	0	0
	Retail	14	1	13	4	0	0	14	1	13	5	1	0
	Retail - Secured on real estate property	10	1	10	3	0	0	10	1	9	4	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	2	0	0	1	0	1	2	0	0
	Retail - Secured on real estate property - Of Which: non-	8	1	8	1	0	0	8	1	8	2	1	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	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	3	0	3	1	0	0	3	0	3	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 31/12/2016						As of 30/06/2017					
		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**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.677	0	1.677	199	0	0	1.634	0	1.634	189	0	0
	Corporates	142	0	142	59	0	0	130	0	130	51	0	0
	Corporates - Of Which: Specialised Lending	116	0	116	38	0	0	108	0	108	35	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	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	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 31/12/2016						As of 30/06/2017					
		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	
POLAND	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4	0	4	1	0	0	15	0	15	5	0	0
	Corporates	1.278	0	1.277	568	0	7	1.352	0	1.348	689	0	8
	Corporates - Of Which: Specialised Lending	1.277	0	1.277	568	0	7	1.351	0	1.348	689	0	8
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-	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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Country / Region	As of 31/12/2016															
	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	**29,758.5**	20,271.5	9,487.0	**2,319.0**	898.5	1,420.5	**600.3**	482.9	117.5	**7,949.0**	0.0	7,949.0	**18,890.1**	18,890.1	0.0	**0.0**	0.0	0.0
Austria	**138.2**	8.7	129.5															
Belgium	**71.1**	0.0	71.1															
Bulgaria	**0.0**	0.0	0.0															
Croatia	**0.0**	0.0	0.0															
Cyprus	**0.0**	0.0	0.0															
Czech Republic	**0.5**	0.0	0.5															
Denmark	**0.0**	0.0	0.0															
Estonia	**0.0**	0.0	0.0															
Finland	**47.4**	0.0	47.4															
France	**1,150.0**	583.0	567.0															
Germany	**27,393.5**	19,236.1	8,157.4															
Greece	**0.0**	0.0	0.0															
Hungary	**0.0**	0.0	0.0															
Ireland	**0.0**	0.0	0.0															
Italy	**39.1**	0.0	39.1															
Latvia	**0.0**	0.0	0.0															
Lithuania	**0.0**	0.0	0.0															
Luxembourg	**17.2**	0.0	17.2															
Malta	**0.0**	0.0	0.0															
Netherlands	**0.0**	0.0	0.0															
Poland	**32.1**	0.0	32.1															
Portugal	**0.0**	0.0	0.0															
Romania	**0.0**	0.0	0.0															
Slovakia	**6.8**	0.0	6.8															
Slovenia	**0.0**	0.0	0.0															
Spain	**476.8**	383.6	93.1															
Sweden	**0.0**	0.0	0.0															
United Kingdom	**7.6**	7.6	0.0															
Iceland	**0.0**	0.0	0.0															
Liechtenstein	**0.0**	0.0	0.0															
Norway	**0.0**	0.0	0.0															
Switzerland	**46.8**	46.8	0.0															
Australia	**0.0**	0.0	0.0															
Canada	**3.0**	0.0	3.0															
China	**0.0**	0.0	0.0															
Hong Kong	**0.0**	0.0	0.0															
Japan	**0.0**	0.0	0.0															
U.S.	**83.4**	1.0	82.4															
Other advanced economies non EEA	**0.7**	0.0	0.7															
Other Central and eastern Europe countries non EEA	**3.7**	3.7	0.0															
Middle East	**0.0**	0.0	0.0															
Latin America and the Caribbean	**0.7**	0.7	0.0															
Africa	**0.0**	0.0	0.0															
Others	**239.7**	0.1	239.6															

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Country / Region	As of 30/06/2017															
	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	**28,586.8**	19,578.9	9,007.9	**1,611.7**	776.6	835.1	**582.9**	467.0	115.9	**8,056.9**	0.0	8,056.9	**18,335.3**	18,335.3	0.0	**0.0**	0.0	0.0
Austria	**134.6**	7.0	127.6															
Belgium	**63.3**	0.0	63.3															
Bulgaria	**0.0**	0.0	0.0															
Croatia	**0.0**	0.0	0.0															
Cyprus	**0.0**	0.0	0.0															
Czech Republic	**2.1**	0.0	2.1															
Denmark	**0.0**	0.0	0.0															
Estonia	**0.0**	0.0	0.0															
Finland	**46.7**	0.0	46.7															
France	**1,732.4**	595.2	1,137.2															
Germany	**25,720.0**	18,547.6	7,172.3															
Greece	**0.0**	0.0	0.0															
Hungary	**0.0**	0.0	0.0															
Ireland	**0.0**	0.0	0.0															
Italy	**47.4**	0.0	47.4															
Latvia	**0.0**	0.0	0.0															
Lithuania	**2.4**	0.0	2.4															
Luxembourg	**16.7**	0.0	16.7															
Malta	**0.0**	0.0	0.0															
Netherlands	**57.3**	0.0	57.3															
Poland	**36.1**	0.0	36.1															
Portugal	**0.0**	0.0	0.0															
Romania	**0.0**	0.0	0.0															
Slovakia	**5.1**	0.0	5.1															
Slovenia	**0.0**	0.0	0.0															
Spain	**452.4**	370.4	82.0															
Sweden	**0.0**	0.0	0.0															
United Kingdom	**7.4**	7.4	0.0															
Iceland	**0.0**	0.0	0.0															
Liechtenstein	**0.0**	0.0	0.0															
Norway	**0.0**	0.0	0.0															
Switzerland	**46.0**	46.0	0.0															
Australia	**0.0**	0.0	0.0															
Canada	**0.0**	0.0	0.0															
China	**0.0**	0.0	0.0															
Hong Kong	**0.0**	0.0	0.0															
Japan	**0.0**	0.0	0.0															
U.S.	**72.7**	1.8	70.9															
Other advanced economies non EEA	**0.7**	0.0	0.7															
Other Central and eastern Europe countries non EEA	**2.9**	2.9	0.0															
Middle East	**0.0**	0.0	0.0															
Latin America and the Caribbean	**0.4**	0.4	0.0															
Africa	**0.0**	0.0	0.0															
Others	**140.0**	0.1	139.9															

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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	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]		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]		On performing exposures[2]	On non-performing exposures[3]	
				Of which: defaulted							Of which: defaulted			
Debt securities (including at amortised cost and fair value)	**23,742**	**0**	**5**	**5**	**3**	**0**	**0**	**23,293**	**0**	**0**	**0**	**2**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,069	0	0	0	3	0	0	8,175	0	0	0	2	0	0
Credit institutions	14,761	0	0	0	0	0	0	14,288	0	0	0	0	0	0
Other financial corporations	754	0	5	5	0	0	0	695	0	0	0	0	0	0
Non-financial corporations	158	0	0	0	0	0	0	134	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**111,953**	**91**	**1,852**	**1,851**	**280**	**641**	**316**	**115,488**	**7**	**1,473**	**1,473**	**254**	**475**	**194**
Central banks	2,991	0	0	0	0	0	0	11,118	0	0	0	0	0	0
General governments	19,379	0	1	1	6	0	0	18,808	0	1	1	5	0	0
Credit institutions	15,155	0	1	1	1	0	1	11,986	0	1	1	1	0	0
Other financial corporations	11,365	0	293	293	14	79	86	10,407	0	160	160	15	76	2
Non-financial corporations	57,520	88	1,438	1,437	255	526	179	57,672	4	1,214	1,214	229	366	150
of which: small and medium-sized enterprises at amortised cost	7,682	1	68	68	6	12	44	7,858	2	55	55	6	11	31
Households	5,543	3	118	118	4	35	50	5,498	3	98	97	4	33	41
DEBT INSTRUMENTS other than HFT	**135,694**	**91**	**1,857**	**1,856**	**283**	**641**	**316**	**138,780**	**7**	**1,473**	**1,473**	**257**	**475**	**194**
OFF-BALANCE SHEET EXPOSURES	**30,506**		**68**	**65**	**10**	**44**	**3**	**29,792**		**72**	**67**	**10**	**31**	**1**

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

(2) 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)

2017 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	As of 31/12/2016					As of 30/06/2017				
	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)	**1,633**	**1,417**	**500**	**490**	**235**	**1,216**	**989**	**358**	**350**	**102**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	1	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	275	274	73	70	86	138	138	69	69	0
Non-financial corporations	1,328	1,120	422	414	138	1,055	835	284	276	90
of which: small and medium-sized enterprises at amortised cost	35	14	6	5	19	32	18	5	4	17
Households	28	22	5	5	11	23	16	5	5	12
DEBT INSTRUMENTS other than HFT	**1,633**	**1,417**	**500**	**490**	**235**	**1,216**	**989**	**358**	**350**	**102**
Loan commitments given	**29**	**22**	**11**	**11**	**0**	**35**	**26**	**8**	**8**	**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