2023 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2023 EU-wide Transparency Exercise

Key Metrics

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,810	8,786	8,731	8,789	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,624	8,593	8,608	8,691	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	9,164	9,140	9,085	9,143	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	8,977	8,947	8,962	9,045	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	11,167	11,195	11,322	11,261	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,123	11,255	11,361	11,163	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	66,637	64,844	65,066	63,128	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	66,614	64,819	65,050	63,114	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.22%	13.55%	13.42%	13.92%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.95%	13.26%	13.23%	13.77%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.75%	14.09%	13.96%	14.48%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.48%	13.80%	13.78%	14.33%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.76%	17.26%	17.40%	17.84%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.70%	17.36%	17.46%	17.69%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	220,710	206,042	214,516	205,054	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.15%	4.44%	4.24%	4.46%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2023 EU-wide Transparency Exercise

Leverage ratio

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,164	9,140	9,085	9,143	C 47.00 (r0320,c0010)	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	8,977	8,947	8,962	9,045	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	220,710	206,042	214,516	205,054	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	220,524	205,849	214,393	204,956	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.15%	4.44%	4.24%	4.46%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.07%	4.35%	4.18%	4.41%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise

Capital

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	**OWN FUNDS**	**11,167**	**11,195**	**11,322**	**11,261**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**8,810**	**8,786**	**8,731**	**8,789**	C 01.00 (r0020,c0010)	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	3,947	3,947	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,354	5,576	5,586	5,729	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	235	112	112	148	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	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	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-529	-642	-617	-575	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-181	-188	-209	-214	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	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	-3	-2	-2	-2	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-5	-4	-4	-74	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-16	-23	-23	-25	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	-5	-2	-3	-2	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	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 (-)	-5	-2	-3	-2	C 01.00 (r0460,c0010)	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	0	0	C 01.00 (r0480,c0010)	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	0	0	C 01.00 (r0490,c0010)	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	0	0	C 01.00 (r0500,c0010)	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	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-15	-22	-21	-64	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-158	-158	-158	-178	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	187	193	124	98	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	187	193	124	98	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**354**	**354**	**354**	**354**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	354	354	354	354	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**9,164**	**9,140**	**9,085**	**9,143**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**2,003**	**2,055**	**2,236**	**2,118**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,004	2,053	2,189	2,118	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	142	255	211	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0976,c0010)	
	A.4.3	Tier 2 transitional adjustments	-142	-253	-163	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	66,637	64,844	65,066	63,128	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	23	25	16	15	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**13.22%**	**13.55%**	**13.42%**	**13.92%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**13.75%**	**14.09%**	**13.96%**	**14.48%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**16.76%**	**17.26%**	**17.40%**	**17.84%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**8,624**	**8,593**	**8,608**	**8,691**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.1.2-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)**	**12.95%**	**13.26%**	**13.23%**	**13.77%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	187	193	124	98	C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	-142	-253	-163	0	C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	23	25	16	15	C 05.01 (r0440,c0040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	RWAs				
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	52,293	51,256	50,890	49,742	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	5,010	4,348	4,278	4,382	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	43,690	43,496	43,247	41,903	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	1,036	1,032	1,054	1,048	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,362	1,153	1,175	1,250	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	1,649	1,407	1,389	1,294	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	1,413	1,395	1,257	1,213	C 02.00 (r0640, c0010)
Settlement risk	2	2	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,676	1,649	1,647	1,621	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,550	5,205	5,553	4,811	C 02.00 (r0520, c0010)
Of which the standardised approach	1,065	875	823	730	C 02.00 (r0530, c0010)
Of which IMA	4,485	4,330	4,730	4,081	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,777	3,777	4,179	4,179	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,777	3,777	4,179	4,179	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	275	154	151	268	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	66,637	64,844	65,066	63,128	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2023 EU-wide Transparency Exercise

P&L

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	2,642	3,857	1,717	3,774
Of which debt securities income	79	118	53	127
Of which loans and advances income	1,606	2,576	927	1,970
Interest expenses	1,660	2,406	1,342	2,938
(Of which deposits expenses)	565	970	673	1,435
(Of which debt securities issued expenses)	274	403	204	444
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	100	1	4
Net Fee and commission income	402	532	133	258
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	20	25	0	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	-1,820	-1,796	156	193
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1,932	1,897	-147	-119
Gains or (-) losses from hedge accounting, net	1	-8	22	24
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	20	20	21	34
TOTAL OPERATING INCOME, NET	1,544	2,221	562	1,227
(Administrative expenses)	921	1,267	301	620
(Cash contributions to resolution funds and deposit guarantee schemes)	154	157	160	133
(Depreciation)	62	86	22	43
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-12	-15	-4	-11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	14	-4	-3
(Other provisions)	-11	-29	0	-8
Of which pending legal issues and tax litigation[1]	0	-2	0	0
Of which restructuring[1]	0	-32	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	104	150	28	106
(Financial assets at fair value through other comprehensive income)	0	-1	0	0
(Financial assets at amortised cost)	104	151	28	106
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	6	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	12	10	-3	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	327	581	53	339
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	222	398	36	239
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**222**	**398**	**36**	**239**
Of which attributable to owners of the parent	223	399	36	239

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

(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	49,101				40,146				49,945				41,524				IAS 1.54 (i)
Financial assets held for trading	14,848	1,418	12,774	656	13,721	1,369	11,654	698	13,723	2,075	11,112	536	12,903	1,827	10,629	447	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,447	39	918	490	1,456	40	944	472	1,470	41	953	476	1,506	41	967	498	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2,903	101	2,558	244	2,853	104	2,511	238	2,771	100	2,438	233	2,738	100	2,409	229	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	16,181	13,511	2,075	595	15,577	12,524	2,396	658	14,830	12,062	2,095	672	15,127	11,293	3,192	642	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	132,510				130,792				131,224				131,472				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	288	0	288	0	740	0	740	0	314	0	314	0	164	0	164	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	4,684				3,507				3,716				3,839				
TOTAL ASSETS	221,961				208,792				217,993				209,272				IAS 1.9(a), IG 6

[1] Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)

Breakdown of financial assets by instrument and by counterparty sector[1]		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
		Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	15,841	10	0	-2	0	0	14,932	257	0	-2	0	0	14,145	264	0	-2	0	0	14,717	7	0	-2	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	771	4	0	-1	0	0	854	4	0	-1	0	0	851	0	0	-1	0	0	838	0	0	-1	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,590	0	0	0	0	0	1,775	0	0	0	0	0	2,057	0	0	-1	0	0	2,183	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	123,207	7,418	1,269	-36	-535	-408	120,939	7,949	1,117	-38	-560	-395	121,101	7,911	1,165	-40	-570	-403	121,569	6,710	2,069	-38	-487	-539	Annex V.Part 1.32, 44(a)

[1] This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

[2] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

LIABILITIES:	Carrying amount				*References*
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	24,956	17,182	15,476	16,996	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	10,535	10,915	11,406	11,527	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	173,114	167,908	177,990	167,680	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,231	706	714	811	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,183	1,133	1,275	1,152	IAS 37.10; IAS 1.54(l)
Tax liabilities	112	211	216	106	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	568	527	658	515	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	211,699	198,582	207,734	198,788	IAS 1.9(b);IG 6
TOTAL EQUITY	10,262	10,210	10,258	10,484	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	221,961	208,792	217,993	209,272	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	*References*
Derivatives		14,795	13,402	12,278	12,382	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	40	45	39	73	Annex V.Part 1.31
Deposits	Central banks	23,764	23,780	20,985	15,436	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,570	9,413	11,335	10,919	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,632	3,656	5,735	5,266	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	43,551	42,607	42,337	41,151	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	14,197	13,939	13,862	13,769	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	29,425	24,967	27,494	28,573	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7,350	5,362	6,405	5,527	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,069	11,903	15,381	12,266	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,711	7,654	9,783	9,043	ECB/2013/33 Annex 2.Part 2.9.1
	Households	21,906	22,168	22,550	22,390	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	15,338	15,189	14,906	14,495	Annex V.Part 1.42(f), 44(c)
Debt securities issued		50,439	48,114	52,923	53,272	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,594	1,700	1,920	1,943	Annex V.Part 1.37
Other financial liabilities		277	314	264	553	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		209,836	196,711	205,586	197,015	

2023 EU-wide Transparency Exercise

Market Risk

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	SA		IM										IM									
	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	
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	678	479	140	24	219	30							157	34	189	30						
Of which: General risk	0	0	140	24	219	30							157	34	189	30						
Of which: Specific risk	678	479	0	0	0	0							0	0	0	0						
Equities	8	2	0	0	0	0							0	0	0	0						
Of which: General risk	5	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	379	393	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**1,065**	**875**	**140**	**24**	**219**	**30**	**0**	**0**	**0**	**0**	**0**	**4,485**	**157**	**34**	**189**	**30**	**0**	**0**	**0**	**0**	**0**	**4,330**
	As of 31/03/2023	**As of 30/06/2023**	**As of 31/03/2023**										**As of 30/06/2023**									
Traded Debt Instruments	438	382	175	34	204	40							147	31	180	37						
Of which: General risk	0	0	175	34	204	40							147	31	180	37						
Of which: Specific risk	438	382	0	0	0	0							0	0	0	0						
Equities	3	4	0	0	0	0							0	0	0	0						
Of which: General risk	2	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	2	0	0	0	0							0	0	0	0						
Foreign exchange risk	381	338	0	0	0	0							0	0	0	0						
Commodities risk	0	6	0	0	0	0							0	0	0	0						
Total	**823**	**730**	**175**	**34**	**204**	**40**	**0**	**0**	**0**	**0**	**0**	**4,730**	**147**	**31**	**180**	**37**	**0**	**0**	**0**	**0**	**0**	**4,081**

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
(mln EUR, %)		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
Consolidated data	Central governments or central banks	2,472	2,875	4		3,106	3,555	7	
	Regional governments or local authorities	12,083	14,046	119		12,328	14,227	117	
	Public sector entities	1,489	1,384	129		1,598	1,530	165	
	Multilateral Development Banks	159	179	0		156	174	0	
	International Organisations	474	474	0		544	544	0	
	Institutions	13,177	13,220	334		13,023	12,919	345	
	Corporates	5,142	2,105	2,043		4,472	1,761	1,639	
	of which: SME	675	98	80		512	88	71	
	Retail	713	145	108		703	145	108	
	of which: SME	40	5	3		24	5	3	
	Secured by mortgages on immovable property	1,550	1,504	503		1,507	1,494	504	
	of which: SME	375	355	97		298	296	82	
	Exposures in default	232	42	43	176	216	33	33	173
	Items associated with particularly high risk	528	494	741		454	424	636	
	Covered bonds	338	338	5		236	236	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	186	184	56		157	154	53	
	Equity	1,444	924	936		1,242	724	737	
	Other exposures	62	62	61		60	60	58	
	Standardised Total [2]	40,049	38,078	5,081	222	39,802	37,982	4,406	220

(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) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
(mln EUR, %)		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	2,200	2,703	0		2,722	3,279	0	
	Regional governments or local authorities	12,083	13,291	13		12,328	13,490	13	
	Public sector entities	1,225	1,342	121		1,417	1,529	164	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,971	11,015	176		10,847	10,744	213	
	Corporates	3,569	1,334	1,295		3,254	1,232	1,194	
	of which: SME	672	98	80		509	88	71	
	Retail	691	130	97		684	133	99	
	of which: SME	39	5	3		24	5	3	
	Secured by mortgages on immovable property	1,478	1,432	476		1,434	1,421	477	
	of which: SME	375	355	97		298	296	82	
	Exposures in default	20	3	3	7	19	3	3	7
	Items associated with particularly high risk	373	345	517		360	335	502	
	Covered bonds	323	323	2		217	217	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	107	105	4		85	82	3	
	Equity	1,424	924	936		1,224	724	737	
	Other exposures	54	54	54		53	53	53	
	Standardised Total[2]				30				35

(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 excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
(mln EUR, %)		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	15	15	0		14	14	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	83	41	8		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	60	60	28		53	53	26	
	Corporates	381	355	346		234	217	187	
	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	208	37	37	171	196	30	30	166
	Items associated with particularly high risk	155	149	224		94	89	134	
	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)	19	18	9		17	17	8	
	Equity	20	0	0		18	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				185				178

(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 excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
(mln EUR, %)		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	23	23	0		26	26	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	49	48	23		48	48	22	
	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)	16	16	9		11	10	9	
	Equity	0	0	0		0	0	0	
	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 excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
(mln EUR, %)		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	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	15	15	0		15	15	9	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		6	6	1	
	Corporates	30	22	17		30	22	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	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)	4	4	3		4	4	3	
	Equity	0	0	0		0	0	0	
	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 excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

UNITED KINGDOM

(mln EUR, %)	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	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]
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	1,904	1,904	47		1,918	1,918	38	
Corporates	24	17	15		21	14	12	
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)	1	1	1		1	1	1	
Equity	0	0	0		0	0	0	
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 excludes those for securitisation exposures but includes general credit risk adjustments.

NETHERLANDS

(mln EUR, %)	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	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]
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	43	44	16		41	41	15	
Corporates	85	84	77		43	43	28	
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		5	0	0	
Collective investments undertakings (CIU)	3	3	3		3	3	2	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				1				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 excludes those for securitisation exposures but includes general credit risk adjustments.

AUSTRIA

(mln EUR, %)	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	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]
Central governments or central banks	21	21	0		21	21	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	9	9	4		9	9	4	
Corporates	234	126	126		102	62	48	
of which: SME	1	0	0		1	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)	3	3	2		3	3	2	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				3				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 excludes those for securitisation exposures but includes general credit risk adjustments.

SWEDEN

(mln EUR, %)	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	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]
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	12	12	6		11	11	5	
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)	4	0	0		4	0	0	
Equity	0	0	0		0	0	0	
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 excludes those for securitisation exposures but includes general credit risk adjustments.

CANADA

(mln EUR, %)	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	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]
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	19	19	9		17	17	3	
Corporates	51	25	25		47	24	18	
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)	1	1	0		1	1	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total[2]				1				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 excludes those for securitisation exposures but includes general credit risk adjustments.

SWITZERLAND

(mln EUR, %)	Standardised Approach							
	As of 30/09/2022				As of 31/12/2022			
	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]
Central governments or central banks	165	165	0		161	161	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	2	1	0		2	1	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	53	53	13		37	37	10	
Corporates	62	47	47		45	41	33	
of which: SME	1	0	0		0	0	0	
Retail	19	13	10		17	11	8	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	72	72	27		73	73	27	
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	15	15	3		19	19	4	
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	
Other exposures	8	8	6		6	6	5	
Standardised Total[2]				1				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 excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

Consolidated data

(mln EUR, %)

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	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
Central governments or central banks	3,261	3,674	8		3,378	3,820	10	
Regional governments or local authorities	12,351	14,256	115		12,147	14,032	110	
Public sector entities	1,525	1,472	165		1,312	1,256	164	
Multilateral Development Banks	211	226	0		246	262	0	
International Organisations	453	453	0		406	406	0	
Institutions	13,200	13,202	356		14,152	14,178	334	
Corporates	4,470	1,811	1,681		4,512	1,943	1,769	
of which: SME	407	96	78		394	87	70	
Retail	694	165	123		686	158	118	
of which: SME	27	5	3		27	5	3	
Secured by mortgages on immovable property	1,433	1,423	485		1,472	1,460	498	
of which: SME	217	213	59		204	201	55	
Exposures in default	212	31	33	171	211	35	35	166
Items associated with particularly high risk	351	331	497		355	337	505	
Covered bonds	222	222	6		258	258	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	208	202	59		201	185	63	
Equity	1,238	720	731		1,228	714	732	
Other exposures	69	69	67		85	85	84	
Standardised Total [2]	**39,898**	**38,258**	**4,325**	**215**	**40,651**	**39,130**	**4,427**	**208**

(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) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

GERMANY

(mln EUR, %)

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	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]
Central governments or central banks	2,728	3,318	0		2,897	3,514	0	
Regional governments or local authorities	12,351	13,539	12		12,147	13,334	11	
Public sector entities	1,362	1,470	164		1,148	1,255	163	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	10,997	10,999	229		11,913	11,938	212	
Corporates	3,218	1,239	1,200		3,134	1,208	1,170	
of which: SME	404	96	78		390	87	70	
Retail	675	154	114		668	148	110	
of which: SME	27	5	3		27	5	3	
Secured by mortgages on immovable property	1,358	1,348	457		1,395	1,385	471	
of which: SME	216	213	59		204	201	55	
Exposures in default	18	3	3	6	17	3	3	5
Items associated with particularly high risk	258	244	366		263	249	374	
Covered bonds	203	203	2		239	239	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	123	117	4		107	96	4	
Equity	1,220	720	731		1,214	714	732	
Other exposures	61	61	61		78	78	78	
Standardised Total [2]				**29**				**25**

(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 excludes those for securitisation exposures but includes general credit risk adjustments.

UNITED STATES

(mln EUR, %)

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	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]
Central governments or central banks	14	14	0		14	14	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	51	51	23		56	56	17	
Corporates	228	215	185		227	213	184	
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	28	193	28	165	193	32	32	161
Items associated with particularly high risk	93	87	131		93	87	131	
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)	30	30	14		35	30	14	
Equity	18	0	0		14	0	0	
Other exposures	0		0		0		0	
Standardised Total [2]				**177**				**170**

(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 excludes those for securitisation exposures but includes general credit risk adjustments.

FRANCE

(mln EUR, %)

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	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]
Central governments or central banks	27	27	0		8	8	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	42	42	18		34	34	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)	11	11	9		13	13	11	
Equity	0	0	0		0	0	0	
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 excludes those for securitisation exposures but includes general credit risk adjustments.

LUXEMBOURG

(mln EUR, %)

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	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]
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	15	15	0		15	15	0	
International Organisations	0	0	0		0	0	0	
Institutions	12	12	2		1	1	0	
Corporates	29	22	17		26	14	11	
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)	4	4	3		4	4	3	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total [2]				**1**				**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 excludes those for securitisation exposures but includes general credit risk adjustments.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

UNITED KINGDOM

Standardised Approach

(mln EUR, %)	As of 31/03/2023				As of 30/06/2023			
	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]
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	1,953	1,953	39		1,979	1,979	40	
Corporates	22	16	14		50	38	36	
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)	1	1	1		1	1	1	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total[3]				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 excludes those for securitisation exposures but includes general credit risk adjustments.

NETHERLANDS

Standardised Approach

(mln EUR, %)	As of 31/03/2023				As of 30/06/2023			
	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]
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	36	36	14		40	40	13	
Corporates	43	42	28		42	42	28	
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)	3	3	2		6	6	3	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total[3]				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 excludes those for securitisation exposures but includes general credit risk adjustments.

AUSTRIA

Standardised Approach

(mln EUR, %)	As of 31/03/2023				As of 30/06/2023			
	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]
Central governments or central banks	27	27	0		27	27	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	9	9	4		9	9	4	
Corporates	98	66	57		92	68	52	
of which: SME	1	0	0		1	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)	3	3	2		3	3	2	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total[3]				2				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 excludes those for securitisation exposures but includes general credit risk adjustments.

SWEDEN

Standardised Approach

(mln EUR, %)	As of 31/03/2023				As of 30/06/2023			
	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]
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	11	11	5		11	11	5	
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)	3	3	3		3	3	3	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total[3]				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 excludes those for securitisation exposures but includes general credit risk adjustments.

CANADA

Standardised Approach

(mln EUR, %)	As of 31/03/2023				As of 30/06/2023			
	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]
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	10	10	5		10	10	5	
Corporates	92	67	50		210	203	152	
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)	1	1	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total[3]				2				6

(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 excludes those for securitisation exposures but includes general credit risk adjustments.

SWITZERLAND

Standardised Approach

(mln EUR, %)	As of 31/03/2023				As of 30/06/2023			
	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]
Central governments or central banks	233	233	0		210	210	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	3	1	0		3	1	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	44	44	9		56	56	14	
Corporates	53	49	41		45	37	30	
of which: SME	0	0	0		1	0	0	
Retail	16	10	8		15	9	7	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	76	76	28		77	75	27	
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	19	19	4		20	20	4	
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	
Other exposures	8	8	5		7	7	5	
Standardised Total[3]				1				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 excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

Consolidated data

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	73,526	0	77,494	2,150	0	8	63,713	0	67,161	2,240	0	7
Institutions	17,894	2	16,696	3,473	0	53	17,363	1	15,966	3,315	0	53
Corporates	103,989	1,184	87,275	39,623	0	706	100,554	1,026	84,551	39,273	0	770
Corporates - Of Which: Specialised Lending	38,282	727	35,015	17,867	0	353	36,021	502	34,035	18,015	0	367
Corporates - Of Which: SME	4,455	53	4,248	1,730	0	22	4,486	65	4,237	1,642	0	28
Retail	6,450	60	6,370	1,036	50	21	6,447	59	6,372	1,032	46	26
Retail - Secured on real estate property	4,283	38	4,262	615	29	3	4,255	39	4,237	605	28	3
Retail - Secured on real estate property - Of Which: SME	610	15	603	150	13	1	606	17	599	149	14	1
Retail - Secured on real estate property - Of Which: non-SME	3,673	23	3,659	465	16	3	3,649	22	3,638	456	14	3
Retail - Qualifying Revolving	754	3	762	42	1	2	748	3	756	42	1	3
Retail - Other Retail	1,413	19	1,345	378	20	16	1,444	18	1,379	386	16	20
Retail - Other Retail - Of Which: SME	267	10	231	87	11	8	268	9	231	84	8	7
Retail - Other Retail - Of Which: non-SME	1,146	9	1,114	292	9	8	1,175	9	1,148	302	8	13
Equity	724	0	724	1,362	0		747	0	647	1,153	0	
Other non credit-obligation assets				1,196						1,226		
IRB Total[2]				**48,840**						**48,240**		

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

GERMANY

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	69,373	0	72,747	1,381	0	0	60,674	0	63,590	1,621	0	0
Institutions	3,351	0	3,234	785	0	9	3,651	0	3,250	845	0	10
Corporates	54,222	379	44,364	17,610	0	279	52,343	452	43,151	17,404	0	322
Corporates - Of Which: Specialised Lending	7,479	0	6,107	2,916	0	16	6,471	0	6,152	3,131	0	20
Corporates - Of Which: SME	3,998	49	3,842	1,499	0	18	4,031	64	3,871	1,438	0	24
Retail	6,391	59	6,310	1,026	50	21	6,388	59	6,313	1,024	46	26
Retail - Secured on real estate property	4,243	38	4,222	609	29	3	4,216	39	4,198	599	28	3
Retail - Secured on real estate property - Of Which: SME	607	15	600	148	13	1	602	17	595	147	14	1
Retail - Secured on real estate property - Of Which: non-SME	3,636	23	3,622	461	16	3	3,613	22	3,602	452	14	3
Retail - Qualifying Revolving	745	3	753	41	1	2	740	3	748	41	1	3
Retail - Other Retail	1,402	19	1,335	376	20	16	1,432	18	1,368	383	16	20
Retail - Other Retail - Of Which: SME	267	10	231	86	11	8	268	9	231	84	8	7
Retail - Other Retail - Of Which: non-SME	1,135	9	1,104	289	9	8	1,164	9	1,137	299	8	12
Equity	306	0	306	593	0	0	302	0	301	539	0	0
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).

UNITED STATES

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	1,938	0	1,992	239	0	4	1,093	0	1,142	137	0	2
Institutions	391	0	391	107	0	1	345	0	345	91	0	1
Corporates	16,434	84	14,147	7,318	0	117	14,940	1	12,520	7,132	0	98
Corporates - Of Which: Specialised Lending	12,666	83	11,650	6,305	0	107	11,487	0	10,630	6,215	0	85
Corporates - Of Which: SME	84	1	69	49	0	1	76	1	67	47	0	1
Retail	5	0	5	2	0	0	5	0	5	2	0	0
Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	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	1	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	2	0	2	3	0	0
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).

FRANCE

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	535	0	592	99	0	1	365	0	469	80	0	1
Institutions	3,889	0	3,871	896	0	11	3,717	0	3,709	800	0	11
Corporates	5,963	211	5,329	2,670	0	112	5,980	205	5,320	2,705	0	119
Corporates - Of Which: Specialised Lending	3,458	211	3,380	1,562	0	94	3,450	205	3,378	1,598	0	100
Corporates - Of Which: SME	2	0	2	2	0	0	1	0	1	2	0	0
Retail	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Qualifying Revolving	1	0	1	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	5	0	5	9	0	0	7	0	7	13	0	0
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).

LUXEMBOURG

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	95	0	30	10	0	0	79	0	19	4	0	0
Corporates	5,580	86	5,221	2,778	0	41	5,824	0	5,456	2,945	0	28
Corporates - Of Which: Specialised Lending	3,229	86	3,174	1,640	0	31	2,951	0	2,890	1,552	0	13
Corporates - Of Which: SME	77	0	74	38	0	0	227	0	187	99	0	2
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-SME	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	324	0	324	616	0	0	334	0	252	479	0	0
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).

EBA

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

UNITED KINGDOM

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	16	0	308	80	0	0	11	0	280	73	0	0
Institutions	666	0	669	202	0	1	665	0	639	233	0	1
Corporates	3,997	115	3,828	1,769	0	43	3,956	113	3,710	1,648	0	57
Corporates - Of Which: Specialised Lending	2,871	91	2,771	1,183	0	38	2,997	90	2,892	1,188	0	51
Corporates - Of Which: SME	33	0	32	24	0	0	2	0	2	2	0	0
Retail	3	0	3	1	0	0	3	0	3	1	0	0
Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	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-SME	2	0	2	0	0	0	3	0	3	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	20	0	20	38	0	0	21	0	11	22	0	0
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).

NETHERLANDS

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	50	0	50	0	0	0	50	0	50	0	0	0
Institutions	418	0	418	81	0	1	289	0	289	55	0	0
Corporates	3,233	0	2,961	1,363	0	15	3,198	0	3,006	1,424	0	17
Corporates - Of Which: Specialised Lending	1,749	0	1,682	803	0	10	1,740	0	1,683	834	0	11
Corporates - Of Which: SME	22	0	20	11	0	0	22	0	21	12	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-SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1	0	1	0	0	0	1	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	1	0	0
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).

AUSTRIA

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	1,102	0	1,104	148	0	2	1,023	0	1,024	138	0	2
Institutions	1,226	0	1,161	263	0	4	888	0	841	192	0	3
Corporates	1,434	0	1,359	762	0	9	1,408	0	1,268	691	0	9
Corporates - Of Which: Specialised Lending	663	0	595	360	0	5	646	0	583	348	0	6
Corporates - Of Which: SME	33	0	16	6	0	0	30	0	13	5	0	0
Retail	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Qualifying Revolving	1	0	1	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	0	0	0	0	0	0	0	0	0	0	0	0
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).

SWEDEN

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	0	0	40	0	0	0	0	0	28	0	0	0
Institutions	1,576	0	1,386	199	0	3	1,627	0	1,496	213	0	3
Corporates	779	0	739	328	0	5	874	0	833	362	0	6
Corporates - Of Which: Specialised Lending	435	0	430	222	0	4	538	0	529	261	0	5
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
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).

CANADA

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	1,776	0	1,776	172	0	2	1,990	0	1,990	178	0	2
Corporates	680	0	340	138	0	2	632	0	317	136	0	2
Corporates - Of Which: Specialised Lending	72	0	68	13	0	0	65	0	62	11	0	0
Corporates - Of Which: SME	79	0	76	48	0	1	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-SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
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).

SWITZERLAND

(mln EUR, %)

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	6	0	130	0	0	0	6	0	133	0	0	0
Institutions	556	0	529	125	0	1	301	0	272	79	0	1
Corporates	1,503	0	994	342	0	4	1,412	0	1,015	340	0	6
Corporates - Of Which: Specialised Lending	134	0	101	22	0	0	131	0	99	22	0	0
Corporates - Of Which: SME	68	0	67	31	0	0	59	0	59	29	0	0
Retail	19	0	20	3	0	0	19	0	19	3	0	0
Retail - Secured on real estate property	15	0	15	2	0	0	14	0	14	2	0	0
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	14	0	14	2	0	0	13	0	13	2	0	0
Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail	4	0	4	1	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	1	0	0	4	0	4	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
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).

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

Consolidated data

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	73,157	0	76,619	2,346	0	6	64,474	0	67,836	2,186	0	9
Institutions	16,398	1	15,122	3,436	0	54	16,765	1	15,465	3,421	0	48
Corporates	100,096	1,088	84,570	38,785	0	764	99,367	2,100	83,819	37,510	0	828
Corporates - Of Which: Specialised Lending	35,217	518	33,386	17,559	0	378	34,760	754	33,019	16,879	0	369
Corporates - Of Which: SME	4,609	65	4,361	1,745	0	25	4,757	60	4,483	1,776	0	18
Retail	6,458	59	6,377	1,054	43	24	6,437	59	6,376	1,048	45	26
Retail - Secured on real estate property	4,252	39	4,232	625	27	4	4,220	39	4,207	616	29	4
Retail - Secured on real estate property - Of Which: SME	620	17	608	165	13	1	609	16	603	156	13	1
Retail - Secured on real estate property - Of Which: non-SME	3,632	22	3,624	459	14	3	3,611	24	3,605	460	16	3
Retail - Qualifying Revolving	747	3	754	43	2	2	746	3	754	44	1	2
Retail - Other Retail	1,459	18	1,391	386	15	17	1,471	17	1,415	389	14	20
Retail - Other Retail - Of Which: SME	277	8	238	90	7	6	268	8	234	88	7	7
Retail - Other Retail - Of Which: non-SME	1,182	9	1,153	296	8	11	1,203	9	1,181	301	8	13
Equity	738	0	644	1,175	0		764	0	673	1,250	0	
Other non credit-obligation assets				1,136						1,160		
IRB Total[2]				**47,932**						**46,575**		

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

GERMANY

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	69,464	0	72,403	1,622	0	0	60,694	0	63,810	1,502	0	0
Institutions	3,559	0	3,223	898	0	11	3,554	0	3,218	808	0	10
Corporates	52,603	503	45,705	17,180	0	307	52,321	944	43,240	16,464	0	338
Corporates - Of Which: Specialised Lending	6,325	0	6,018	2,826	0	17	6,180	0	5,890	2,731	0	18
Corporates - Of Which: SME	4,082	64	3,936	1,520	0	22	4,275	60	4,093	1,560	0	16
Retail	6,397	59	6,315	1,045	43	24	6,376	58	6,314	1,039	44	26
Retail - Secured on real estate property	4,211	39	4,190	620	27	4	4,178	39	4,165	610	29	4
Retail - Secured on real estate property - Of Which: SME	616	17	604	164	13	1	605	16	599	154	13	1
Retail - Secured on real estate property - Of Which: non-SME	3,595	22	3,586	456	14	3	3,572	24	3,566	456	16	3
Retail - Qualifying Revolving	739	3	745	43	2	2	738	3	745	43	1	2
Retail - Other Retail	1,447	17	1,380	383	15	17	1,460	17	1,403	386	14	20
Retail - Other Retail - Of Which: SME	276	8	238	89	7	6	267	8	233	88	7	7
Retail - Other Retail - Of Which: non-SME	1,171	9	1,142	294	8	11	1,192	9	1,170	298	8	13
Equity	289	0	288	544	0	0	303	0	302	587	0	0
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).

UNITED STATES

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	1,554	0	1,608	193	0	3	1,463	0	1,522	197	0	3
Institutions	293	0	293	81	0	1	262	0	262	70	0	1
Corporates	14,660	39	12,341	7,052	0	115	14,500	163	12,252	6,848	0	94
Corporates - Of Which: Specialised Lending	11,234	38	10,393	6,112	0	102	11,116	163	10,335	5,866	0	80
Corporates - Of Which: SME	93	1	77	50	0	0	60	0	50	29	0	0
Retail	7	0	7	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	1	0	1	1	0	0	1	0	1	1	0	0
Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	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	1	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	2	0	2	3	0	0	2	0	2	4	0	0
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).

FRANCE

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	542	0	647	107	0	2	521	0	630	105	0	2
Institutions	3,674	0	3,670	874	0	11	3,818	0	3,809	915	0	12
Corporates	5,829	204	5,180	2,598	0	116	5,839	326	5,175	2,433	0	141
Corporates - Of Which: Specialised Lending	3,372	204	3,304	1,610	0	100	3,321	286	3,255	1,400	0	110
Corporates - Of Which: SME	1	0	1	2	0	0	1	0	1	2	0	0
Retail	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Qualifying Revolving	1	0	1	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	16	0	16	31	0	0	13	0	13	24	0	0
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).

LUXEMBOURG

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	77	0	18	4	0	0	78	0	19	5	0	0
Corporates	5,849	0	5,547	3,063	0	27	5,889	244	5,613	2,996	0	55
Corporates - Of Which: Specialised Lending	2,936	0	2,893	1,580	0	13	2,772	0	2,730	1,351	0	14
Corporates - Of Which: SME	272	0	232	121	0	2	272	0	237	127	0	2
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-SME	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	326	0	248	471	0	0	333	0	259	493	0	0
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).

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

UNITED KINGDOM

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	11	0	269	70	0	0	0	0	238	63	0	0
Institutions	426	0	434	176	0	1	446	0	430	201	0	1
Corporates	3,716	114	3,536	1,499	0	54	3,544	22	3,360	1,474	0	22
Corporates - Of Which: Specialised Lending	2,807	91	2,736	1,060	0	49	2,642	0	2,580	1,030	0	18
Corporates - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0
Retail	3	0	3	1	0	0	3	0	3	1	0	0
Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	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-SI	3	0	3	0	0	0	2	0	2	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	21	0	11	22	0	0	21	0	11	22	0	0
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).

NETHERLANDS

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	50	0	50	0	0	0	50	0	50	0	0	0
Institutions	316	0	316	66	0	0	560	0	560	122	0	1
Corporates	3,111	0	2,940	1,408	0	17	3,047	0	2,880	1,349	0	16
Corporates - Of Which: Specialised Lending	1,663	0	1,617	828	0	11	1,639	0	1,606	809	0	11
Corporates - Of Which: SME	22	0	21	8	0	0	22	0	20	9	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-SI	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	2	0	2	4	0	0	1	0	1	2	0	0
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).

AUSTRIA

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	1,042	0	1,044	165	0	3	988	0	990	159	0	3
Institutions	1,090	0	1,043	227	0	3	964	0	903	180	0	3
Corporates	1,455	0	1,191	607	0	9	1,485	0	1,299	778	0	10
Corporates - Of Which: Specialised Lending	641	0	592	325	0	5	625	0	577	326	0	6
Corporates - Of Which: SME	34	0	9	3	0	0	29	0	4	1	0	0
Retail	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-SI	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Qualifying Revolving	1	0	1	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	0	0	0	0	0	0	0	0	0	1	0	0
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).

SWEDEN

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	0	0	28	0	0	0	0	0	27	0	0	0
Institutions	1,541	0	1,373	228	0	3	1,654	0	1,485	238	0	4
Corporates	865	0	825	349	0	6	937	0	877	386	0	6
Corporates - Of Which: Specialised Lending	531	0	523	248	0	4	611	0	602	286	0	5
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SI	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
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).

CANADA

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	1,923	0	1,923	179	0	2	1,875	0	1,875	175	0	2
Corporates	598	0	288	123	0	2	455	0	144	37	0	1
Corporates - Of Which: Specialised Lending	63	0	60	10	0	0	39	0	38	6	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-SI	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
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).

SWITZERLAND

(mln EUR, %)	IRB Approach											
	As of 31/03/2023						As of 30/06/2023					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	8	0	134	0	0	0	8	0	137	0	0	0
Institutions	298	0	267	80	0	1	272	0	252	76	0	1
Corporates	1,430	0	1,024	344	0	5	1,461	0	1,062	363	0	5
Corporates - Of Which: Specialised Lending	129	0	97	22	0	0	126	0	96	22	0	0
Corporates - Of Which: SME	60	0	60	30	0	0	61	0	61	32	0	0
Retail	19	0	19	3	0	0	19	0	19	3	0	0
Retail - Secured on real estate property	14	0	14	2	0	0	14	0	14	2	0	0
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-SI	13	0	13	1	0	0	13	0	13	1	0	0
Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail	4	0	4	1	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	1	0	0	4	0	4	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
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).

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Belgium													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Bulgaria													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Cyprus													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia													
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Germany	1,357	1,357	10	52	52	1,243	9	228	1	200	66	0	
[3M - 1Y [		1,175	1,175	0	6	96	1,072	2	111	0	32	14	0	
[1Y - 2Y [		1,359	1,359	22	3	321	1,008	6	196	1	31	102	0	
[2Y - 3Y [		1,738	1,738	0	111	411	1,214	10	260	0	11	40	0	
[3Y - 5Y [		4,569	4,569	20	827	19	3,691	48	746	6	105	573	0	
[5Y - 10Y [		4,173	4,128	160	191	594	3,175	28	391	74	674	184	0	
[10Y - more		16,566	16,566	86	1,620	853	13,951	1,069	5,386	204	2,697	1,014	0	
Total		**30,939**	**30,894**	**298**	**2,811**	**2,346**	**25,355**	**1,171**	**7,318**	**286**	**3,749**	**1,994**	**0**	**92**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Lithuania													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Luxembourg													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Malta													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Netherlands													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Poland													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Portugal													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Romania													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovenia													
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong													

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Japan													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	China													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzerland													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Latin America and the Caribbean													
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Africa													
Total														
[0 - 3M [	Others	259	259	7	0	244	9	0	0	0	0	0	0	
[3M - 1Y [		458	458	0	0	247	211	0	0	0	0	16	0	
[1Y - 2Y [		392	392	0	0	237	155	0	0	0	0	52	0	
[2Y - 3Y [		273	273	2	0	44	227	0	0	0	0	99	0	
[3Y - 5Y [		598	598	10	0	172	417	0	0	0	0	0	0	
[5Y - 10Y [		627	627	25	0	220	382	0	0	0	0	201	0	
[10Y - more		303	303	1	0	37	265	0	0	0	0	0	0	
Total		**2,912**	**2,912**	**45**	**0**	**1,202**	**1,665**	**0**	**0**	**0**	**0**	**368**	**0**	**369**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

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, 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,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Belgium													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Bulgaria													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Cyprus													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia													
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Germany	1,630	1,630	2	0	0	1,628	0	11	0	0	21	0	
[3M - 1Y [		1,245	1,245	59	0	284	899	4	161	0	23	159	0	
[1Y - 2Y [		1,571	1,571	34	2	471	1,060	4	135	0	27	12	0	
[2Y - 3Y [		1,541	1,502	9	108	18	1,406	25	379	1	49	163	0	
[3Y - 5Y [		4,590	4,590	42	810	372	3,354	38	582	5	96	1,113	0	
[5Y - 10Y [		4,220	4,186	119	311	219	3,522	18	329	71	643	110	0	
[10Y - more		15,537	15,537	86	1,467	817	13,113	972	5,257	219	2,599	965	0	
Total		**30,334**	**30,261**	**351**	**2,698**	**2,181**	**24,982**	**1,061**	**6,854**	**298**	**3,437**	**2,542**	**0**	**96**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia													

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong													

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Japan													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	China													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzerland													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Latin America and the Caribbean													
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Africa													
Total														
[0 - 3M [	Others	153	153	0	0	84	69	0	0	0	0	0	0	
[3M - 1Y [		288	288	0	0	84	204	0	0	0	0	0	0	
[1Y - 2Y [		403	403	0	0	221	183	0	0	0	0	0	0	
[2Y - 3Y [		235	234	2	0	52	181	0	0	0	0	0	0	
[3Y - 5Y [		720	720	10	0	293	416	0	0	0	0	0	0	
[5Y - 10Y [		926	925	5	0	460	460	0	0	0	0	0	0	
[10Y - more		204	204	0	0	32	172	0	0	0	0	0	0	
Total		2,929	2,929	17	0	1,227	1,685	0	0	0	0	0	0	440

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

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, 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,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2022									As of 31/12/2022								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			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 Stage 3[5]			Of which Stage 3[5]					Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**49,037**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**40,068**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**17,555**	**0**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**17,074**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,932	0	0	0	0	0	0	0	0	3,657	0	0	0	0	0	0	0	0
Credit institutions	13,193	0	0	0	0	2	0	0	0	12,955	0	0	0	0	2	0	0	0
Other financial corporations	243	0	0	0	0	0	0	0	0	271	0	0	0	0	0	0	0	0
Non-financial corporations	187	0	0	0	0	0	0	0	0	191	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**135,701**	**5**	**1,275**	**1,274**	**1,269**	**572**	**409**	**408**	**621**	**133,835**	**4**	**1,123**	**1,122**	**1,117**	**598**	**396**	**395**	**450**
Central banks	50	0	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0	0
General governments	29,483	0	0	0	0	1	0	0	0	29,851	1	0	0	0	0	0	0	0
Credit institutions	13,867	0	2	2	2	2	0	0	1	12,779	0	1	1	1	2	0	0	1
Other financial corporations	11,671	0	1	1	1	6	1	1	0	12,272	0	2	2	2	5	1	1	0
Non-financial corporations	72,122	1	1,190	1,190	1,185	553	388	387	563	70,406	0	1,032	1,032	1,027	577	374	373	389
of which: small and medium-sized enterprises	2,737	1	18	18	18	2	6	6	9	2,191	0	15	15	15	2	6	6	8
of which: Loans collateralised by commercial immovable property	19,330	0	499	499	499	14	138	138	277	17,763	0	324	324	324	13	106	106	165
Households	8,508	4	82	81	81	11	20	20	57	8,474	3	87	86	86	15	20	20	60
of which: Loans collateralised by residential immovable property	6,514	3	46	45	45	5	2	2	41	6,564	2	52	51	51	7	2	2	45
of which: Credit for consumption	233	1	7	7	7	3	6	6	0	232	0	7	7	7	4	6	6	0
DEBT INSTRUMENTS other than HFT	**202,293**	**5**	**1,275**	**1,274**	**1,269**	**574**	**409**	**408**	**621**	**190,977**	**4**	**1,123**	**1,122**	**1,117**	**601**	**396**	**395**	**450**
OFF-BALANCE SHEET EXPOSURES	**44,893**		**200**	**200**	**185**	**26**	**52**	**52**	**6**	**42,849**		**178**	**178**	**163**	**28**	**64**	**62**	**4**

[1] For the definition of non-performing exposures please refer to Article 47a(3) of Resolution (EU) No 575/2013 (CRR)

[2] Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

[3] Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment. the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

[4] For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

[5] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 31/03/2023									As of 30/06/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			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 Stage 3[5]			Of which Stage 3[5]					Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**49,876**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**41,451**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**16,579**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**17,013**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,781	0	0	0	0	0	0	0	0	3,527	0	0	0	0	0	0	0	0
Credit institutions	12,446	0	0	0	0	2	0	0	0	13,201	0	0	0	0	2	0	0	0
Other financial corporations	190	0	0	0	0	0	0	0	0	153	0	0	0	0	0	0	0	0
Non-financial corporations	161	0	0	0	0	0	0	0	0	131	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**133,908**	**37**	**1,170**	**1,169**	**1,165**	**611**	**404**	**403**	**389**	**134,038**	**5**	**2,078**	**2,077**	**2,069**	**527**	**542**	**539**	**950**
Central banks	50	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0
General governments	29,682	0	0	0	0	1	0	0	0	29,368	2	0	0	0	1	0	0	0
Credit institutions	12,755	0	1	1	1	2	0	0	1	13,531	0	1	1	1	2	0	0	0
Other financial corporations	12,529	0	2	2	2	5	1	1	0	12,239	0	2	2	2	3	1	1	0
Non-financial corporations	70,425	32	1,082	1,082	1,078	587	385	384	328	70,388	0	1,994	1,994	1,986	506	523	521	891
of which: small and medium-sized enterprises	2,066	0	15	15	15	2	6	6	8	2,039	0	15	15	15	2	6	6	7
of which: Loans collateralised by commercial immovable property	17,427	0	308	308	308	18	106	106	130	17,161	0	1,070	1,070	1,070	25	216	216	629
Households	8,467	4	84	83	83	17	18	18	60	8,463	4	81	80	80	15	17	17	59
of which: Loans collateralised by residential immovable property	6,591	3	51	50	50	8	2	2	45	6,623	2	49	48	48	8	2	2	44
of which: Credit for consumption	225	1	7	7	7	4	6	6	0	215	1	7	7	7	4	6	6	0
DEBT INSTRUMENTS other than HFT	**200,363**	**37**	**1,170**	**1,169**	**1,165**	**614**	**404**	**403**	**389**	**192,502**	**5**	**2,078**	**2,077**	**2,069**	**529**	**542**	**539**	**950**
OFF-BALANCE SHEET EXPOSURES	**42,951**		**188**	**188**	**167**	**26**	**62**	**60**	**3**	**41,471**		**288**	**288**	**265**	**24**	**63**	**59**	**5**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**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)	**2,397**	**935**	**376**	**360**	**1,145**	**400**	**2,174**	**760**	**340**	**325**	**895**	**254**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2,363	914	374	357	1,116	383	2,149	741	338	323	874	238
of which: small and medium-sized enterprises	8	5	1	1	4		5	2	1	1	1	
Households	33	20	2	2	29	17	24	19	2	2	21	17
DEBT INSTRUMENTS other than HFT	**2,397**	**935**	**376**	**360**	**1,145**		**2,174**	**760**	**340**	**325**	**895**	
Loan commitments given	**280**	**41**	**12**	**10**	**23**	**1**	**219**	**19**	**13**	**12**	**23**	**1**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [7]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

[1] Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

[2] For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

[3] The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

	As of 31/03/2023						As of 30/06/2023					
	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[2]	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing 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[2]	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**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)	**2,322**	**748**	**353**	**338**	**959**	**205**	**2,246**	**765**	**351**	**335**	**905**	**179**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	139	0	0	0	0	0	172	0	0	0	0	0
Non-financial corporations	2,158	730	350	336	937	189	2,050	747	349	333	884	163
of which: small and medium-sized enterprises	5	2	1	1	1		4	2	1	1	1	
Households	24	18	2	2	22	16	24	18	2	2	22	16
DEBT INSTRUMENTS other than HFT	**2,322**	**748**	**353**	**338**	**959**		**2,246**	**765**	**351**	**335**	**905**	
Loan commitments given	**364**	**24**	**13**	**12**	**22**	**1**	**284**	**71**	**14**	**13**	**14**	**2**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
		Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0
B Mining and quarrying	76	0	0	76	1	0	44	0	0	44	1	0	44	0	0	44	1	0	55	0	0	55	1	0
C Manufacturing	7,152	66	66	7,152	38	0	6,470	66	66	6,470	38	0	6,493	67	67	6,493	36	0	6,447	106	106	6,447	35	0
D Electricity, gas, steam and air conditioning supply	7,802	31	31	7,792	18	0	7,307	56	56	7,298	31	0	7,125	88	88	7,116	41	0	6,676	87	87	6,668	53	0
E Water supply	2,801	6	6	2,741	0	0	2,790	6	6	2,732	0	0	2,937	5	5	2,881	0	0	3,057	5	5	3,003	0	0
F Construction	603	19	19	603	2	0	513	19	19	513	2	0	545	19	19	545	2	0	586	19	19	586	2	0
G Wholesale and retail trade	1,735	25	25	1,735	6	0	2,275	96	96	2,275	37	0	2,235	104	104	2,235	43	0	2,048	12	12	2,048	12	0
H Transport and storage	5,164	312	312	5,120	63	0	5,030	235	235	4,999	51	0	4,850	200	200	4,820	40	0	4,795	195	195	4,765	39	0
I Accommodation and food service activities	117	0	0	117	0	0	119	0	0	119	0	0	119	0	0	119	0	0	119	0	0	119	0	0
J Information and communication	2,906	3	3	2,906	4	0	2,977	4	4	2,977	4	0	3,261	4	4	3,261	4	0	3,102	3	3	3,102	4	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	35,535	672	672	35,535	789	0	34,777	483	483	34,777	770	0	34,494	530	530	34,494	787	0	34,546	1,537	1,537	34,546	864	0
M Professional, scientific and technical activities	1,154	17	17	1,154	4	0	1,184	35	35	1,184	2	0	1,387	35	35	1,387	2	0	1,876	0	0	1,876	3	0
N Administrative and support service activities	2,403	35	35	2,403	7	0	2,521	31	31	2,521	8	0	2,649	29	29	2,649	10	0	2,702	28	28	2,702	7	0
O Public administration and defence, compulsory social security	1,404	0	0	1,397	0	0	1,481	0	0	1,474	0	0	1,558	0	0	1,551	0	0	1,637	0	0	1,631	0	0
P Education	384	0	0	384	1	0	453	0	0	453	1	0	435	0	0	435	1	0	431	0	0	431	1	0
Q Human health services and social work activities	1,481	1	1	1,481	2	0	1,266	1	1	1,266	2	0	1,263	1	1	1,263	2	0	1,282	0	0	1,282	1	0
R Arts, entertainment and recreation	428	0	0	427	3	0	419	0	0	418	2	0	357	0	0	356	1	0	348	0	0	347	5	0
S Other services	964	1	1	964	1	0	767	0	0	767	1	0	661	0	0	661	0	0	668	0	0	668	0	0
Loans and advances	72,122	1,190	1,190	71,999	940	0	70,406	1,032	1,032	70,300	951	0	70,425	1,082	1,082	70,323	972	0	70,388	1,994	1,994	70,287	1,029	0

[1] The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.