



2024 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.

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Key Metrics

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,557	8,937	8,940	9,022	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	8,472	8,844	8,891	8,980	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,911	9,291	9,294	9,376	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	8,826	9,198	9,245	9,334	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	11,065	11,393	11,378	11,433	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	10,980	11,299	11,329	11,390	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	63,212	60,986	64,082	63,361	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	63,198	60,972	64,070	63,348	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	13.54%	14.65%	13.95%	14.24%	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	13.41%	14.50%	13.88%	14.18%	(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	14.10%	15.23%	14.50%	14.80%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.97%	15.08%	14.43%	14.73%	(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	17.51%	18.68%	17.76%	18.04%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.37%	18.53%	17.68%	17.98%	(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	203,128	190,265	192,138	192,119	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	4.39%	4.88%	4.84%	4.88%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Landesbank Hessen-Thüringen Girozentrale

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,911	9,291	9,294	9,376	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	8,826	9,198	9,245	9,334	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	203,128	190,265	192,138	192,119	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	203,043	190,172	192,089	192,077	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.39%	4.88%	4.84%	4.88%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.35%	4.84%	4.81%	4.86%	[A.2]/[B.2]	

		in EUR, %						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	11,065	11,393	11,378	11,433	C01.00 (0010,0010)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,587	8,897	8,840	8,822	C01.00 (0010,0010)	Article 36 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	C01.00 (0010,0010)	Articles 36(1) paragraph (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,725	5,896	6,051	6,214	C01.00 (0010,0010)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	132	330	306	400	C01.00 (0010,0010)	Articles 41(10), 36(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0010,0010)	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0010,0010)	Articles 41(1), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0010,0010)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-538	-571	-565	-555	C01.00 (0010,0010)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-227	-238	-255	-255	C01.00 (0010,0010) + C 01.00 (0040,0010)	Articles 41(1), 36(1) point (b) and 37 of CRR, Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-2	-2	-2	-1	C01.00 (0010,0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-265	-250	-342	-357	C01.00 (0010,0010)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-26	-19	-20	-23	C01.00 (0010,0010)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0010,0010)	Articles 41(1), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0010,0010)	Articles 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	-4	-4	-4	C01.00 (0010,0010) + C 01.00 (0040,0010) + C 01.00 (0070,0010) + C 01.00 (0070,0010)	Articles 42(6), 36(1) point (k) and 80 to 84 of CRR, Article 36(1) point (k), 34(1) point (b), 24(1) point (b) and 29 of CRR, Article 36(1) point (k), 34(1) point (b) and 29 of CRR, Article 36(1) point (k), 34(1) point (b) and 29 of CRR, Article 36(1) point (k), 34(1) point (b) and 29 of CRR, Article 36(1) point (k), 34(1) point (b) and 29 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-5	-4	-4	-4	C01.00 (0010,0010)	Articles 36(1) point (k), 34(1) point (b), 24(1) point (b) and 29 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	C01.00 (0010,0010)	Articles 42(7), 36(1) point (l), 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	C01.00 (0010,0010)	Articles 36(1) point (c) and 38 of CRR, Article 40(1) point (a) and 40(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	C01.00 (0010,0010)	Articles 42(7), 36(1) point (l), 43 to 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0010,0010)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-56	-44	-42	-47	C01.00 (0010,0010)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	-116	C01.00 (0010,0010)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-204	-204	-204	-204	C01.00 (0010,0010)	-
	A.1.21	Transitional adjustments	85	94	49	43	NAI (1.1.6 + 1.1.8 + 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0010,0010)	Articles 48(1) to (3), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0010,0010)	Articles 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	85	94	49	43	C01.00 (0010,0010)	Articles 48D to 47D, 47E and 48E of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	354	354	354	354	C01.00 (0010,0010)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	354	354	354	354	C01.00 (0010,0010) + C 01.00 (0070,0010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0010,0010)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) + C 01.00 (0070,0010) + C 01.00 (0070,0010) + C 01.00 (0070,0010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0010,0010) + C 01.00 (0070,0010) + C 01.00 (0070,0010)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,911	9,291	9,294	9,376	C01.00 (0010,0010)	Articles 34 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,155	2,102	2,084	2,056	C01.00 (0010,0010)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	2,155	2,102	2,084	2,056	C01.00 (0010,0010) + C 01.00 (0080,0010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) + C 01.00 (0010,0010) + C 01.00 (0010,0010) + C 01.00 (0010,0010) + C 01.00 (0010,0010) + C 01.00 (0010,0010) + C 01.00 (0010,0010) + C 01.00 (0010,0010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0010,0010) + C 01.00 (0080,0010) + C 01.00 (0080,0010)	-	
B	TOTAL RISK EXPOSURE AMOUNT	63,212	60,886	64,082	63,361	C01.00 (0010,0010)	Articles 92(b), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	14	14	12	13	C01.00 (0010,0010)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.54%	14.65%	13.95%	14.24%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.50%	15.23%	14.50%	14.89%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.51%	18.68%	17.76%	18.04%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,472	8,844	8,891	8,860	A.1.A.12.A.1.1+MIN(A.2.A.12.A.2.1-A.4+MIN(A.2.A.12.A.2.1-A.4))	-
CET1 RATIO (%) Fully loaded ⁽²⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.41%	14.50%	13.88%	14.19%	CR 1(1)(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	85	94	49	43	C01.00 (0010,0010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	14	14	12	13	C01.00 (0010,0010)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts
Landesbank Hessen-Thüringen Girozentrale

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	50,353	48,142	49,560	48,636	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 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	4,173	4,240	7,964	7,953	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	42,696	40,316	38,290	36,916	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	1,114	1,132	796	987	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	1,253	1,304	1,319	1,407	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,229	1,197	1,113	1,079	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 (r0490, c0010)
Credit valuation adjustment - CVA	1,152	1,478	1,088	1,099	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,617	1,609	2,485	2,271	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,269	4,264	4,859	5,256	C 02.00 (r0520, c0010)
Of which the standardised approach	663	585	553	791	C 02.00 (r0530, c0010)
Of which IMA	3,606	3,678	4,306	4,465	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*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	4,179	4,179	4,811	4,811	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,179	4,179	4,811	4,811	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	414	118	165	210	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	63,212	60,986	64,082	63,361	

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.

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P&L

Landesbank Hessen-Thüringen Girozentrale

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	6,045	8,399	2,437	4,685
Of which debt securities income	206	294	96	193
Of which loans and advances income	3,106	4,277	1,178	2,291
Interest expenses	4,686	6,520	1,936	3,755
(Of which deposits expenses)	2,209	2,967	754	1,442
(Of which debt securities issued expenses)	707	1,007	350	708
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	15	98	1	4
Net Fee and commission income	394	534	137	271
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	-1	-2	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	113	750	-30	-132
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	57	-568	39	182
Gains or (-) losses from hedge accounting, net	25	14	1	4
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	42	65	29	63
TOTAL OPERATING INCOME, NET	2,002	2,770	678	1,322
(Administrative expenses)	951	1,353	341	709
(Cash contributions to resolution funds and deposit guarantee schemes)	128	127	65	59
(Depreciation)	65	86	21	42
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-12	-31	0	14
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	-9	0	25
(Other provisions)	-8	-22	0	-11
Of which pending legal issues and tax litigation ¹	0	-6	0	0
Of which restructuring ¹	0	-17	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)	162	452	64	150
(Financial assets at fair value through other comprehensive income)	0	0	0	1
(Financial assets at amortised cost)	162	452	64	149
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1	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 subsidiaries, joint ventures and associates	-8	13	-5	4
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	700	796	183	351
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	504	569	128	260
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	504	569	128	260
Of which attributable to owners of the parent	503	568	128	260

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."

2024 EU-wide Transparency Exercise
 Total Assets: fair value and impairment distribution
 Landesbank Hessen-Thüringen Girozentrale

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	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	42,193				32,675				35,768				38,905				IAS 1.54 (f)	
Financial assets held for trading	13,266	2,098	10,823	344	12,887	2,512	10,189	198	12,455	2,766	9,569	123	12,706	3,178	9,448	80	IFRS 7.8(a)(i); IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,419	41	871	508	1,415	42	848	525	1,428	43	857	528	1,270	43	663	563	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	2,687	99	2,364	224	2,828	0	2,598	230	2,791	0	2,555	236	2,732	0	2,544	187	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	15,140	12,358	2,180	603	15,532	12,838	2,108	586	15,693	13,101	2,005	587	15,472	13,638	1,267	568	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	130,839				128,659				127,827				127,794				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	130	0	130	0	393	0	393	0	127	0	127	0	112	0	112	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	3,812				3,892				4,593				4,094					
TOTAL ASSETS	209,485				199,182				200,771				203,084				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		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	14,772	3	0	-2	0	0	14,812	121	0	-2	0	0	15,069	121	0	-2	0	0	14,729	270	0	-2	0	0	Annex V Part 1.31.44(b)
	Loans and advances	815	0	0	-1	0	0	804	0	0	-1	0	0	814	5	0	-1	0	0	792	5	0	-2	0	0	Annex V Part 1.32.44(a)
Financial assets at amortised cost	Debt securities	2,624	0	0	0	0	0	2,796	0	0	0	0	0	3,100	0	0	0	0	0	3,367	0	0	-1	0	0	Annex V Part 1.31.44(b)
	Loans and advances	119,819	7,195	2,486	-35	-509	-558	115,417	9,481	3,213	-32	-472	-857	111,943	10,881	3,425	-28	-539	-869	87,873	34,203	3,840	-26	-414	-1,062	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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Hessen-Thüringen Girozentrale

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	18,523	14,276	15,165	16,294	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	11,459	12,445	12,455	12,443	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	165,890	158,953	159,100	160,790	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	884	667	709	628	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	1,074	1,140	1,186	1,066	IAS 37.10; IAS 1.54(l)
Tax liabilities	104	125	133	134	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	818	683	1,096	597	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	198,752	188,289	189,845	191,952	IAS 1.9(b); IG 6
TOTAL EQUITY	10,733	10,893	10,926	11,132	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	209,485	199,182	200,771	203,084	IAS 1.IG6

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

2024 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				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		13,108	10,081	9,755	9,817	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	191	199	118	197	Annex V.Part 1.31
Deposits	Central banks	6,580	6,635	0	0	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	10,798	9,448	11,541	12,612	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,546	4,595	5,324	5,649	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	41,589	39,705	40,786	41,367	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	14,670	13,693	14,490	15,311	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	28,595	26,780	28,600	27,349	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	5,793	5,364	5,856	6,020	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,438	10,831	9,976	13,156	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,551	8,169	7,601	10,038	ECB/2013/33 Annex 2.Part 2.9.1
	Households	23,074	23,055	23,022	22,788	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	15,001	14,524	13,941	13,560	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		58,061	59,313	63,330	62,255	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,988	1,753	1,788	1,774	Annex V.Part 1.37
Other financial liabilities		321	294	302	614	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		196,756	186,341	187,429	190,155	

2024 EU-wide Transparency Exercise

Market Risk

Landesbank Hessen-Thüringen Girozentrale

	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 (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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 (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	382	380	133	26	156	37							123	33	171	37							
Of which: General risk	0	0	133	26	156	37							123	33	171	37							
Of which: Specific risk	382	380	0	0	0	0							0	0	0	0							
Equities	1	1	0	0	0	0							0	0	0	0							
Of which: General risk	1	1	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	276	201	0	0	0	0							0	0	0	0							
Commodities risk	5	4	0	0	0	0							0	0	0	0							
Total	663	585	133	26	156	37	0	0	0	0	0	0	123	33	171	37	0	0	0	0	0	0	3,678
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	341	419	132	32	212	54							133	26	224	41							
Of which: General risk	0	0	132	32	212	54							133	26	224	41							
Of which: Specific risk	341	419	0	0	0	0							0	0	0	0							
Equities	1	2	0	0	0	0							0	0	0	0							
Of which: General risk	1	1	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0							
Foreign exchange risk	206	365	0	0	0	0							0	0	0	0							
Commodities risk	4	5	0	0	0	0							0	0	0	0							
Total	553	791	132	32	212	54	0	0	0	0	0	0	133	26	224	41	0	0	0	0	0	0	4,465

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	3,427	3,304	157	3,421	3,307	157		
	Regional governments or local authorities	13,977	13,843	1,017	13,281	14,180	1,051		
	Public sector entities	1,297	1,277	137	1,312	1,249	131		
	Multi-national Development Banks	155	155	0	145	144	0		
	International Organisations	454	454	0	526	526	0		
	Institutions	14,286	14,033	238	14,776	14,032	288		
	Corporates	4,421	4,374	1,711	4,487	4,313	1,844		
	of which: SME	468	468	83	370	368	86		
	Retail	659	659	113	777	776	131		
	of which: SME	15	15	3	26	26	5		
	Secured by mortgages on immovable property	1,486	1,486	588	1,482	1,471	581		
	of which: SME	204	204	56	194	191	53		
	Exposures in default	228	227	102	128	128	6		
	Items associated with particular high risk	167	160	240	319	317	208		
Covered bonds	222	222	0	262	262	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIU)	1,239	714	752	1,413	203	326			
Equity	73	73	0	73	73	0			
Other exposures	0	0	0	0	0	0			
Standardised total ⁴	48,272	48,272	4,274	271	43,256	48,271	4,273	271	

¹ Original exposure, unless 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 Exposure value does not include the securitisation portion unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparty covering up to 5% 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 country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	3,203	3,203	0	3,203	3,241	0		
	Regional governments or local authorities	12,977	12,843	0	12,281	13,180	0		
	Public sector entities	1,123	1,107	137	1,148	1,147	131		
	Multi-national Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	13,803	13,556	213	13,271	12,297	207		
	Corporates	3,080	3,043	1,343	3,093	3,213	1,380		
	of which: SME	405	402	83	330	380	65		
	Retail	646	646	111	746	746	143		
	of which: SME	24	24	3	27	27	5		
	Secured by mortgages on immovable property	1,439	1,439	479	1,439	1,391	474		
	of which: SME	204	204	56	194	191	51		
	Exposures in default	119	119	149	135	135	54		
	Items associated with particular high risk	107	102	240	128	128	108		
Covered bonds	301	301	0	341	341	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIU)	1,177	714	752	1,418	148	326			
Equity	121	71	0	69	69	0			
Other exposures	0	0	0	0	0	0			
Standardised total ⁴	32,143	32,143	2,1	21	40,011	40,011	4,1	21	

¹ Original exposure, unless 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 country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	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		
	Multi-national Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	40	40	12	27	28	28		
	Corporates	238	239	191	304	254	214		
	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	189	187	102	102	102	1		
	Items associated with particular high risk	0	0	0	191	31	47		
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)	34	31	15	33	38	15			
Equity	14	14	0	14	14	0			
Other exposures	0	0	0	0	0	0			
Standardised total ⁴	274	274	171	171	264	264			

¹ Original exposure, unless 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 country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	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		
	Multi-national Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	34	34	14	26	26	11		
	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		
	Items associated with particular 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)	14	14	14	14	14	14			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised total ⁴	34	34	14	14	30	30			

¹ Original exposure, unless 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 country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
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		
	Multi-national Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	11	11	0	0	0	0		
	Corporates	24	24	14	10	10	24		
	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		
	Items associated with particular 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	0	4	4	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised total ⁴	35	35	14	14	34	34			

¹ Original exposure, unless 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 country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,902	1,902	39	0	2,135	2,135	43	0
	Corporates	48	24	21	0	38	27	23	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁽³⁾									

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	48	48	12	0	48	48	12	0
	Corporates	48	24	21	0	53	38	23	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁽³⁾									

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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⁾
(in EUR, %)									
AUSTRIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	81	80	51	0	88	87	51	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁽³⁾									

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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⁾
(in EUR, %)									
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	11	11	6	0	12	12	7	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁽³⁾									

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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⁾
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	28	28	8	0	28	28	8	0
	Corporates	152	145	109	0	206	181	138	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁽³⁾									

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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⁾
(in EUR, %)									
SWITZERLAND	Central governments or central banks	110	110	0	0	202	202	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	85	85	17	0	40	40	8	0
	Corporates	10	48	23	0	10	28	10	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	81	80	29	0	80	79	29	0
	of which: SME	0	0	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	0	0
Covered bonds	29	29	4	0	21	21	4	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁽³⁾									

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	2,842	3,474	0		3,052	3,305	0	
Regional governments or local authorities	13,014	13,014	172		13,014	13,265	305	
Public sector entities	2,295	1,500	128		2,454	1,945	132	
Multilateral Development Banks	141	163	0		138	167	0	
International Organisations	955	955	0		955	955	0	
Institutions	14,017	14,069	308		14,463	14,017	547	
Corporates	10,139	4,956	4,695		10,012	4,871	4,448	
of which: SME	417	283	223		397	291	238	
Retail	1,395	409	344		1,259	462	348	
of which: SME	28	4	3		30	4	3	
Secured by mortgages on immovable property	12,716	12,264	823		12,448	12,461	814	
of which: SME	191	100	57		190	105	51	
Exposures in default	133	43	46	24	213	46	55	54
Exposures in default	305	305	348		360	333	389	
Items associated with particularly high risk	368	368	6		376	376	6	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,415	922	0		1,427	915	0	
Equity	32	32	30		33	33	31	
Other securities	0	0	0		0	0	0	
Standardised Total ²	54,278	48,117	4,908	272	54,273	48,273	4,623	349

(1) Original exposure, unless 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 portfolio until the results prior to the 2024 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	2,423	3,260	0		2,258	3,474	0	
Regional governments or local authorities	12,113	12,113	0		12,181	12,493	0	
Public sector entities	1,401	1,408	128		1,765	1,844	132	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	12,261	12,873	417		12,269	12,372	420	
Corporates	1,206	1,206	1,203		1,206	1,476	1,448	
of which: SME	614	283	223		595	291	238	
Retail	492	403	337		492	462	348	
of which: SME	28	4	3		28	4	3	
Secured by mortgages on immovable property	12,206	12,216	805		12,415	12,389	846	
of which: SME	191	100	57		191	104	51	
Exposures in default	181	49	49	22	173	29	29	38
Exposures in default	324	324	324		322	322	322	
Items associated with particularly high risk	348	348	2		356	356	2	
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)	1,415	922	0		1,411	911	0	
Equity	32	32	30		33	33	31	
Other securities	0	0	0		0	0	0	
Standardised Total ²	48,117	48,117	4,908	272	48,273	48,273	4,623	349

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	18	18	0		5	5	0	
Regional governments or local authorities	124	124	27		127	127	27	
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	1,511	695	626		1,530	695	626	
Corporates	28	28	28		28	28	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	1	0	0	1	0	0	0	1
Exposures in default	196	37	36	1	198	0	0	1
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)	47	41	15		37	31	13	
Equity	11	0	0		11	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ²	1,761	1,761	1,761	273	1,761	1,761	1,761	228

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	4	4	0		4	4	0	
Regional governments or local authorities	204	204	29		191	191	32	
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		19	19	9	
Corporates	399	79	39		403	80	40	
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
Exposures in default	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	0		11	11	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ²	403	403	403	1	403	403	403	1

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
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	139	139	139		139	140	139	
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
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ²	139	139	139	0	139	140	139	0

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach																
		As of 31/03/2024				As of 30/06/2024												
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³									
UNITED KINGDOM		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standardised Total ²		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach																
		As of 31/03/2024				As of 30/06/2024												
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³									
NETHERLANDS		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standardised Total ²		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach																
		As of 31/03/2024				As of 30/06/2024												
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³									
AUSTRIA		32	32	32	0	32	32	120	0	32	32	32	120	0	32	32	120	0
Standardised Total ²		32	32	32	0	32	32	120	0	32	32	32	120	0	32	32	120	0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach																
		As of 31/03/2024				As of 30/06/2024												
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³									
SWEDEN		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standardised Total ²		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach																
		As of 31/03/2024				As of 30/06/2024												
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³									
CANADA		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standardised Total ²		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach																
		As of 31/03/2024				As of 30/06/2024												
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³									
SWITZERLAND		105	105	105	0	105	105	214	0	105	105	105	214	0	105	105	214	0
Standardised Total ²		105	105	105	0	105	105	214	0	105	105	105	214	0	105	105	214	0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
Consolidated data	Central banks and central governments	64,381	0	67,869	2,211	0	64,381	0	59,424	1,930	0		
	Institutions	17,085	1	15,647	2,205	0	14,451	1	16,308	2,187	0		
	Corporates	98,443	2,452	82,858	38,384	0	91,330	3,187	81,148	36,305	0		
	Corporates - Of which: Specialised Lending	34,234	800	31,529	27,639	0	30,969	1,180	31,498	29,238	0		
	Corporates - Of which: SME	4,271	59	4,005	1,738	0	4,842	32	4,051	1,765	0		
	Retail	6,483	56	6,425	1,134	42	6,522	59	6,483	1,132	47		
	Retail - Secured on real estate property	4,219	39	4,206	605	27	4,232	40	4,222	606	30		
	Retail - Secured on real estate property - Of which: SME	602	15	596	194	12	597	16	591	199	16		
	Retail - Secured on real estate property - Of which: non-SME	3,617	23	3,610	411	15	3,635	24	3,631	407	14		
	Retail - Qualifying Revolving	744	2	752	44	1	742	2	750	46	1		
	Retail - Other Retail	1,520	16	1,464	438	14	1,548	17	1,491	420	16		
	Retail - Other Retail - Of which: SME	268	8	234	100	6	239	8	241	110	7		
	Retail - Other Retail - Of which: non-SME	1,252	9	1,230	338	8	1,270	9	1,250	310	9		
	Equity	793	0	668	1,103	0	793	0	723	1,104	0		
Other non-credit-obligation assets													
IRB Total ³			47,228					46,869					

(1) Original exposure, unless 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 disclosed includes the Securification position unless 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 counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
GERMANY	Central banks and central governments	60,336	0	63,350	1,504	0	52,844	0	56,011	1,333	0		
	Institutions	3,601	0	3,493	411	0	3,647	0	3,474	419	0		
	Corporates	51,692	1,216	42,963	16,609	0	348	50,972	1,283	42,413	16,374		
	Corporates - Of which: Specialised Lending	5,601	0	5,398	2,510	0	18	5,313	0	5,270	2,490		
	Corporates - Of which: SME	3,748	59	3,583	1,513	0	14	4,439	32	3,709	1,526		
	Retail	6,422	57	6,363	1,105	42	24	6,459	59	6,400	1,122		
	Retail - Secured on real estate property	4,177	39	4,167	600	27	4	4,188	40	4,179	600		
	Retail - Secured on real estate property - Of which: SME	598	15	592	191	12	1	594	16	587	196		
	Retail - Secured on real estate property - Of which: non-SME	3,579	23	3,574	408	15	3	3,595	24	3,593	403		
	Retail - Qualifying Revolving	726	2	744	41	1	2	724	2	742	46		
	Retail - Other Retail	1,508	16	1,452	412	14	18	1,536	17	1,479	416		
	Retail - Other Retail - Of which: SME	268	8	233	100	6	7	239	8	241	110		
	Retail - Other Retail - Of which: non-SME	1,241	9	1,219	307	8	11	1,258	9	1,239	306		
	Equity	304	0	304	573	0	0	326	0	308	513		
Other non-credit-obligation assets													
IRB Total ³			304					304					

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
UNITED STATES	Central banks and central governments	1,810	0	1,868	241	0	3	1,817	0	1,128	148		
	Institutions	396	0	396	50	0	1	482	0	482	118		
	Corporates	14,607	242	12,517	7,208	0	123	13,747	330	11,821	6,756		
	Corporates - Of which: Specialised Lending	11,177	241	10,427	6,262	0	111	10,319	330	9,883	5,793		
	Corporates - Of which: SME	62	1	61	27	0	0	59	0	58	26		
	Retail	6	0	6	2	0	0	7	0	7	2		
	Retail - Secured on real estate property	5	0	5	2	0	0	5	0	5	2		
	Retail - Secured on real estate property - Of which: SME	1	0	1	1	0	0	1	0	1	1		
	Retail - Secured on real estate property - Of which: non-SME	4	0	4	0	0	0	4	0	4	0		
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0		
	Retail - Other Retail	1	0	1	0	0	0	2	0	2	0		
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of which: non-SME	1	0	1	0	0	0	2	0	2	0		
	Equity	2	0	2	3	0	0	3	0	3	5		
Other non-credit-obligation assets													
IRB Total ³			2				3		5				

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
FRANCE	Central banks and central governments	50	0	819	103	0	1	501	0	609	101		
	Institutions	3,791	0	3,793	810	0	9	3,764	0	3,746	793		
	Corporates	5,777	289	5,139	2,910	0	112	5,733	408	5,099	3,381		
	Corporates - Of which: Specialised Lending	3,206	289	2,929	1,780	0	96	3,340	408	3,382	1,386		
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	3	0	3	0	0	0	3	0	3	0		
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0		
	Retail - Secured on real estate property - Of which: SME	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		
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0		
	Retail - Other Retail	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		
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Equity	14	0	14	26	0	0	12	0	12	23		
Other non-credit-obligation assets													
IRB Total ³			14				12		23				

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	79	0	18	4	0	0	76	0	18	0		
	Corporates	5,733	307	5,548	2,846	0	51	5,474	724	5,238	2,805		
	Corporates - Of which: Specialised Lending	2,884	0	2,854	1,807	0	12	2,806	0	2,476	1,236		
	Corporates - Of which: SME	272	0	231	100	0	1	121	0	118	58		
	Retail	1	0	1	0	0	0	1	0	1	0		
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0		
	Retail - Secured on real estate property - Of which: SME	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		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	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		
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Equity	323	0	265	504	0	0	326	0	272	517		
Other non-credit-obligation assets													
IRB Total ³			323				326		517				

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

		IRB Approach																
		As of 31/03/2024						As of 30/06/2024										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated				
(in EUR, %)																		
Consolidated data	Central banks and central governments	18,767	0	18,823	3,762	0	0	18,823	0	18,767	0	18,823	3,762	0	0	18,767	0	
	Institutions	18,453	0	18,457	2,852	0	0	18,457	0	18,453	0	18,457	2,852	0	0	18,453	0	
	Corporates	88,586	3,217	76,339	34,841	0	1,075	88,586	3,804	74,000	3,387	76,339	34,841	0	1,232	88,586	3,217	
	Corporates - Of Which: Specialised Lending	12,071	1,288	30,811	15,073	0	408	12,071	1,518	29,845	15,486	30,811	15,073	0	468	12,071	1,288	
	Corporates - Of Which: SME	4,654	32	3,754	1,603	0	6	4,654	31	3,663	1,529	0	0	4,654	32			
	Retail	5,284	44	5,251	796	37	18	5,284	44	5,250	387	5,251	796	38	23	5,284	44	
	Retail - Secured on real estate property	3,303	29	3,385	444	25	2	3,303	29	3,389	424	3,303	444	25	1	3,303	29	
	Retail - Secured on real estate property - Of Which: SME	588	16	582	204	14	1	588	16	591	206	588	204	14	1	588	16	
	Retail - Secured on real estate property - Of Which: non-SME	2,685	13	2,683	240	11	0	2,685	13	2,688	418	2,685	240	11	0	2,685	13	
	Retail - Qualifying Revolving	744	2	753	47	1	2	743	2	753	47	744	47	1	2	744	2	
	Retail - Other Retail	1,147	12	1,094	306	11	15	1,153	13	1,097	316	1,147	306	12	19	1,147	12	
	Retail - Other Retail - Of Which: SME	280	7	298	107	7	5	283	8	298	107	280	107	7	5	280	7	
Retail - Other Retail - Of Which: non-SME	867	5	796	199	4	10	870	5	799	209	867	199	4	10	867	5		
Equity	889	0	722	1,131	0	0	889	0	792	1,131	889	0	0	0	889	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ³																		

(1) Original exposure, unless 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 portion unless in the results prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach																
		As of 31/03/2024						As of 30/06/2024										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated				
(in EUR, %)																		
GERMANY	Central banks and central governments	15,860	0	15,813	1,228	0	0	15,813	0	15,860	0	15,813	1,228	0	0	15,860	0	
	Institutions	14,428	0	14,428	367	0	0	14,428	0	14,428	0	14,428	367	0	0	14,428	0	
	Corporates	47,424	1,210	39,529	15,339	0	480	47,424	1,204	39,529	14,891	0	534	47,424	1,210			
	Corporates - Of Which: Specialised Lending	5,013	0	4,923	2,344	0	10	5,013	0	4,938	2,210	0	18	5,013	0			
	Corporates - Of Which: SME	4,091	32	3,428	1,405	0	4	4,091	21	3,389	1,252	0	4	4,091	32			
	Retail	5,225	43	5,172	787	37	18	5,243	44	5,196	976	38	23	5,225	43			
	Retail - Secured on real estate property	3,382	29	3,344	428	25	2	3,382	29	3,389	424	25	1	3,382	29			
	Retail - Secured on real estate property - Of Which: SME	564	16	579	202	14	1	592	16	587	203	14	1	564	16			
	Retail - Secured on real estate property - Of Which: non-SME	2,768	13	2,765	226	11	1	2,776	13	2,779	413	12	0	2,768	13			
	Retail - Qualifying Revolving	736	2	744	46	1	2	736	2	745	46	1	2	736	2			
	Retail - Other Retail	1,137	12	1,083	303	11	15	1,141	13	1,096	313	12	19	1,137	12			
	Retail - Other Retail - Of Which: SME	259	7	227	106	7	5	263	8	228	106	7	5	259	7			
Retail - Other Retail - Of Which: non-SME	878	5	856	197	4	9	878	5	868	207	4	11	878	5				
Equity	889	0	722	1,131	0	0	889	0	792	1,131	889	0	0	0	889	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ³																		

(1) Original exposure, unless 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 portion unless in the results prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach																
		As of 31/03/2024						As of 30/06/2024										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated				
(in EUR, %)																		
UNITED STATES	Central banks and central governments	1,840	0	2,002	259	0	4	2,228	0	2,288	377	0	0	2,288	377	0	0	
	Institutions	348	0	348	95	0	0	338	0	338	92	0	0	338	92	0	0	
	Corporates	12,616	683	11,680	7,236	0	191	12,211	684	10,618	6,887	0	183	12,616	683			
	Corporates - Of Which: Specialised Lending	18,594	483	9,977	6,571	0	183	10,332	684	9,738	6,345	0	156	18,594	483			
	Corporates - Of Which: SME	6	0	6	2	0	0	6	0	6	2	0	0	6	0			
	Retail	4	0	4	2	0	0	4	0	4	2	0	0	4	0			
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0	1	0			
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	3	0	3	1	0	0	4	0			
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0			
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	1	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Equity	259	7	227	106	7	5	263	8	228	106	7	5	259	7				
Other non credit-obligation assets	3	0	3	6	0	0	3	0	3	6	0	0	3	0				
IRB Total ³																		

(1) Original exposure, unless 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 portion unless in the results prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach																
		As of 31/03/2024						As of 30/06/2024										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated				
(in EUR, %)																		
FRANCE	Central banks and central governments	287	0	295	65	0	1	278	0	285	77	0	0	285	77	0	0	
	Institutions	1,746	0	1,745	739	0	0	1,682	0	1,681	688	0	0	1,681	688	0	0	
	Corporates	5,259	339	4,889	2,548	0	109	5,219	488	4,883	2,335	0	181	5,259	339			
	Corporates - Of Which: Specialised Lending	3,201	339	3,286	1,479	0	93	3,272	391	3,221	1,318	0	181	3,201	339			
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail	3	0	3	0	0	0	3	0	3	0	0	0	3	0			
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Equity	16	0	16	30	0	0	15	0	15	29	0	0	16	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total ³																		

(1) Original exposure, unless 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 portion unless in the results prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
LUXEMBOURG	Central banks and central governments	77	0	18	3	0	0	78	0	78	3	0	0	78	3	0	0
	Institutions	5,372	734	5,217	2,495	0	134	5,250	870	4,987	2,335	0	184	5,372	734		
	Corporates	4,468	57	3,450	1,171	0	16	4,335	1,206	3,132	982	0	29	4,468	57		
	Corporates - Of Which: Specialised Lending	117	0	114	57	0	0	123	0	119	60	0	1	117	0		
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0		
	Retail	1	0	1													

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
UNITED KINGDOM	Central banks and central governments	0	0	228	37	0	0	0	228	47	0	
	Institutions	384	0	387	154	0	313	0	394	138	0	
	Corporates	3,837	22	2,987	1,274	0	3,779	23	2,668	1,138	0	
	Corporates - Of Which: Specialised Lending	2,397	0	2,349	985	0	15	2,357	0	2,235	902	14
	Corporates - Of Which: SME	3	0	2	1	0	0	0	2	1	0	
	Retail	3	0	3	1	0	0	0	4	1	0	
	Retail - Secured on real estate property	2	0	2	1	0	0	0	3	1	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	0	2	1	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	1	0	0		
Equity	29	0	19	36	0	0	0	25	16	30	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	687	0	588	228	0	621	0	421	66	0	
	Corporates	2,830	0	2,651	1,206	0	13	2,556	10	2,549	1,138	29
	Corporates - Of Which: Specialised Lending	1,402	0	1,386	615	0	7	1,392	0	1,377	639	7
	Corporates - Of Which: SME	13	0	50	38	0	0	0	16	28	0	
	Retail	1	0	1	0	0	0	1	0	1	0	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	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	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	1	0	1	2	0	0	1	0	1	2	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
AUSTRIA	Central banks and central governments	201	0	203	26	0	0	0	202	33	0	
	Institutions	986	0	983	452	0	2	886	0	907	159	
	Corporates	1,250	18	974	409	0	10	1,392	8	999	417	8
	Corporates - Of Which: Specialised Lending	156	18	526	205	0	0	507	0	507	288	0
	Corporates - Of Which: SME	30	0	27	17	0	0	31	0	28	19	0
	Retail	3	0	3	0	0	0	3	0	3	0	
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	
	Retail - Other Retail	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	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	2	0	2	5	0	0	1	0	1	2	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
SWEDEN	Central banks and central governments	0	0	23	0	0	0	0	23	0	0	
	Institutions	1,420	0	1,294	207	0	3	1,388	0	1,272	188	3
	Corporates	950	0	846	387	0	6	772	4	765	340	5
	Corporates - Of Which: Specialised Lending	672	0	671	309	0	0	668	0	668	234	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	1	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	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	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	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	1	0	1	1	0	0	1	0	1	1	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,491	0	1,496	133	0	1	1,491	0	1,486	130	0
	Corporates	37	0	42	5	0	0	34	0	36	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	
	Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(in EUR, %)											
SWITZERLAND	Central banks and central governments	0	0	136	0	0	0	0	9	0	0
	Institutions	280	0	253	66	0	0	272	0	241	64
	Corporates	902	0	821	297	0	4	876	0	808	323
	Corporates - Of Which: Specialised Lending	139	0	90	21	0	0	136	0	88	20
	Corporates - Of Which: SME	62	0	62	32	0	0	62	0	62	32
	Retail	18	0	18	3	0	0	18	0	18	3
	Retail - Secured on real estate property	12	0	12	1	0	0	12	0	12	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	1	0	0	11	0	11	1
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	4	0	4	1	0	0	5	0	5	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	5	0	5	2	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	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								
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	105	106	15	0	21	84	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		306	309	15	0	154	137	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		255	255	8	0	255	202	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		391	290	0	0	59	231	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		766	766	0	0	474	292	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	925	925	25	0	495	405	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	248	248	0	0	155	93	0	0	0	0	0	0	0	0	0	0	0	
Total	2,899	2,873	48	0	1,304	1,545	0	0	0	0	0	0	0	0	0	0	0	

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 counterparties 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 counterparties (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 counterparties (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 Barthelemy, 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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	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								
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		17	17	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		60	60	0	0	0	0	0	60	0	0	0	0	0	0	0	0	0
[10Y - more]	204	204	0	0	0	0	0	204	0	0	0	0	0	0	0	0	0	
Total	281	281	0	0	0	0	0	281	0	0	0	0	0	0	0	0	0	55
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		48	48	5	5	0	0	42	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		21	21	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		339	339	0	0	0	0	339	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		140	140	6	6	0	0	134	30	0	0	0	0	0	0	0	0	0
[10Y - more]	151	151	141	141	7	0	144	33	0	0	0	0	0	0	0	0	0	
Total	694	694	18	18	0	0	613	64	0	0	0	0	0	0	0	0	0	0

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 counterparties 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 counterparties (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 counterparties (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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Landesbank Hessen-Thüringen Girozentrale

	As of 30/09/2023										As of 31/12/2023																																
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					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 ¹⁾					Collaterals and financial guarantees received on non-performing exposures																					
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾																									
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which: defaulted		Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾																							
in EUR																																											
Cash balances at central banks and other demand deposits	42,122	0	0	0	0	0	0	0	0	0	32,595	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	17,405	0	0	0	0	0	2	0	0	0	17,837	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	3,545	0	0	0	0	0	0	0	0	0	3,791	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	13,620	0	0	0	0	0	2	0	0	0	13,946	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	144	0	0	0	0	0	0	0	0	0	149	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	95	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	133,822	3	2,496	2,495	2,485	545	561	558	954	131,824	12	3,229	3,229	3,213	505	861	857	1,537																									
Central banks	50	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	29,204	0	0	0	0	1	0	0	0	28,911	0	93	93	93	1	0	0	93																									
Credit institutions	13,614	0	1	1	1	2	0	0	0	13,116	0	1	1	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	11,792	0	2	2	2	4	1	1	0	11,973	0	2	2	2	4	1	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	69,877	0	2,409	2,409	2,399	525	543	540	892	69,289	0	3,056	3,056	3,041	484	847	842	1,791																									
of which: small and medium-sized enterprises	1,890	0	14	14	14	2	6	6	20	2,569	0	20	20	20	3	5	5	11																									
of which: Loans collateralised by commercial immovable property	17,388	0	1,312	1,312	1,312	21	220	229	620	16,973	0	2,053	2,053	2,049	17	493	498	1,561																									
Households	8,484	3	84	83	81	14	17	17	61	8,482	6	77	76	76	13	10	10	53																									
of which: Loans collateralised by residential immovable property	6,693	1	49	49	49	9	1	1	44	6,710	4	46	46	46	9	1	1	37																									
of which: Credit for consumption	201	1	7	7	7	3	6	6	1	187	1	7	7	7	3	6	6	0																									
DEBT INSTRUMENTS other than HFT	192,549	3	2,496	2,495	2,485	547	561	558	954	182,359	12	3,229	3,229	3,213	507	861	857	1,537																									
OFF-BALANCE SHEET EXPOSURES	41,596		303	303	282	26	60	64	21	41,174		300	300	288	26	56	64	24																									

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

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 impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

	As of 30/09/2023						As of 31/12/2023					
	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 ¹		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
(min EUR)												
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)	2,767	1,068	374	357	1,173	311	2,938	1,422	462	452	1,355	555
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	146	0	0	0	0	0	175	0	1	0	31	0
Non-financial corporations	2,550	1,046	372	355	1,110	291	2,693	1,405	459	451	1,264	543
of which: small and medium-sized enterprises	6	4	1	1	2		12	5	1	1	5	
Households	71	22	2	2	62	19	70	17	2	2	59	13
DEBT INSTRUMENTS other than HFT	2,767	1,068	374	357	1,173		2,938	1,422	462	452	1,355	
Loan commitments given	338	29	17	15	12	1	254	33	15	15	13	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.

2024 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

	As of 31/03/2024						As of 30/06/2024						
	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 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)													
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	3,051	1,610	477	470	1,497	693	2,937	1,590	486	457	1,419	644	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	148	0	0	0	15	0	119	0	0	0	0	0	0
Non-financial corporations	2,833	1,594	475	468	1,423	681	2,750	1,574	484	455	1,361	632	
of which: small and medium-sized enterprises	11	4	1	1	5		50	4	1	1	32		
Households	69	16	2	1	59	12	68	15	1	1	59	12	
DEBT INSTRUMENTS other than HFT	3,051	1,610	477	470	1,497		2,937	1,590	486	457	1,419		
Loan commitments given	351	58	25	25	14	2	358	62	25	24	14	2	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Landesbank Hessen-Thüringen Girozentrale

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
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	61	44	44	61	0	0	78	43	43	78	5	0	79	43	43	79	5	0	79	42	42	79	9	0
C Manufacturing	6,326	119	119	6,326	26	0	6,233	94	94	6,233	28	0	6,235	88	88	6,235	46	0	6,281	128	128	6,381	85	0
D Electricity, gas, steam and air conditioning supply	6,796	98	98	6,796	63	0	6,627	94	94	6,619	44	0	6,593	97	97	6,499	46	0	6,569	94	94	6,299	46	0
E Water supply	3,097	5	5	3,094	0	0	3,099	17	17	3,113	0	0	3,203	8	8	3,209	0	0	3,244	8	8	3,099	8	0
F Construction	538	19	19	531	2	0	497	20	20	497	2	0	525	20	20	525	2	0	385	20	20	385	2	0
G Wholesale and retail trade	2,075	19	19	2,075	18	0	2,102	14	14	2,102	16	0	2,154	14	14	2,154	16	0	1,950	58	58	1,950	17	0
H Transport and storage	4,713	189	189	4,668	35	0	4,607	75	75	4,602	0	0	4,613	75	75	4,698	0	0	4,680	79	79	4,676	8	0
I Accommodation and food service activities	125	0	0	125	0	0	122	0	0	122	0	0	119	0	0	119	0	0	119	0	0	119	0	0
J Information and communication	2,678	3	3	2,678	4	0	2,598	3	3	2,598	5	0	2,528	3	3	2,528	8	0	2,479	68	68	2,479	62	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	34,488	1,913	1,913	34,488	905	0	33,599	2,715	2,715	33,599	1,199	0	33,667	2,923	2,923	33,667	1,288	0	32,865	3,145	3,145	32,865	1,249	0
M Professional, scientific and technical activities	1,931	0	0	1,931	3	0	1,966	0	0	1,966	5	0	1,968	0	0	1,968	6	0	1,909	35	35	1,909	9	0
N Administrative and support service activities	2,784	28	28	2,784	7	0	2,809	27	27	2,809	3	0	2,813	26	26	2,813	2	0	3,096	21	21	3,096	4	0
O Public administration and defence, compulsory social security	1,741	0	0	1,735	0	0	1,745	0	0	1,739	1	0	976	0	0	976	0	0	706	0	0	706	0	0
P Education	406	0	0	406	0	0	406	0	0	406	1	0	398	0	0	398	0	0	400	0	0	400	0	0
Q Human health services and social work activities	1,380	0	0	1,380	1	0	1,315	0	0	1,315	1	0	1,374	0	0	1,374	1	0	1,322	1	1	1,322	2	0
R Arts, entertainment and recreation	149	0	0	149	1	0	161	0	0	161	0	0	158	0	0	158	0	0	154	0	0	153	0	0
S Other services	169	0	0	169	0	0	165	1	1	165	1	0	163	1	1	163	1	0	462	1	1	462	1	0
Loans and advances	69,877	2,409	2,409	69,779	1,987	0	69,289	3,056	3,056	69,215	1,330	0	68,920	3,272	3,272	67,953	1,497	0	66,435	3,689	3,689	66,271	1,464	0

¹The 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.08.01), 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.