



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Landesbank Hessen-Thüringen Girozentrale

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	10,847	11,165		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,673	8,023		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,947	3,947	C 01.00 (r020,r010)	Article 26 of CRR
	A.1.2	Retained earnings	4,137	4,313	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-238	26	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-153	-175	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-67	-75	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 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)	-5	-5	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-55	-6	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	108	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	108	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	507	421			
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r570,r010)	Article 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	507	421	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,180	8,445			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,667	2,720			
A.4.1	Tier 2 Capital instruments	2,571	2,618	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-5	2	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	100	100	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	49,822	51,881			
B.1	Of which: Transitional adjustments included	22	0	C 05.01 (r010,r040)	Articles 92(1), 95, 96 and 98 of CRR	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.40%	15.47%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	16.42%	16.28%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	21.77%	21.52%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,565	8,023	[A.1-A.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.19%	15.47%	(D.1)/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

Landesbank Hessen-Thüringen Girozentrale

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,180	8,445	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,565	8,023	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	167,618	177,664	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	167,600	177,674	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	4.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	4.5%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	42,635	43,839
Risk exposure amount for securitisation and re-securitisations in the banking book	2,420	1,845
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	40,215	41,994
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,785	3,784
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	759	701
Risk exposure amount for operational risk	3,642	3,557
Other risk exposure amounts	0	0
Total Risk Exposure Amount	49,822	51,881

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

2018 EU-wide Transparency Exercise

P&L

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	3,692	1,694
Of which debt securities income	225	101
Of which loans and advances income	2,373	1,083
Interest expenses	2,605	1,168
(Of which deposits expenses)	1,134	470
(Of which debt securities issued expenses)	462	246
(Expenses on share capital repayable on demand)	0	0
Dividend income	51	28
Net Fee and commission income	353	172
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	26	2
Gains or (-) losses on financial assets and liabilities held for trading, net	8	70
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	124	-36
Gains or (-) losses from hedge accounting, net	-9	3
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-12	30
TOTAL OPERATING INCOME, NET	1,628	795
(Administrative expenses)	1,211	651
(Depreciation)	34	17
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-23	-2
(Commitments and guarantees given)	-4	1
(Other provisions)	-20	-3
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	7	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-27	-15
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-15
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	111	0
(of which Goodwill)	68	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	91	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	414	144
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	278	101
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	278	101
Of which attributable to owners of the parent	277	101

⁽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."

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
Consolidated data	Central governments or central banks	989	989	34		818	818	33	
	Regional governments or local authorities	9,586	10,402	17		10,139	10,622	14	
	Public sector entities	3,294	2,242	320		4,180	3,153	373	
	Multilateral Development Banks	179	183	0		177	187	0	
	International Organisations	551	551	0		394	394	0	
	Institutions	11,655	11,908	490		11,265	11,362	510	
	Corporates	3,678	1,707	1,544		4,442	2,155	2,006	
	of which: SME	492	49	42		542	54	47	
	Retail	26	5	3		17	5	2	
	of which: SME	990	116	93		927	105	81	
	Secured by mortgages on immovable property	1,723	1,668	592		1,737	1,665	592	
	of which: SME	479	466	160		488	468	161	
	Exposures in default	250	92	107	148	266	113	135	142
	Items associated with particularly high risk	24	24	36		0	0	1	
	Covered bonds	332	332	4		325	325	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	21	21	21		0	0	0	
Equity	1,392	1,370	923		1,332	1,311	835		
Securitisation	1,511	1,149	1,037		1,752	1,384	1,067		
Other exposures	299	299	257		261	261	249		
Standardised Total ²	36,437	33,011	5,475	190	38,016	33,856	5,898	179	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	328	329	13		286	286	12	
	Regional governments or local authorities	9,586	10,402	17		10,139	10,622	14	
	Public sector entities	1,404	1,302	132		2,238	2,185	149	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	4	4	0		6	6	0	
	Institutions	10,446	10,900	498		9,871	10,239	496	
	Corporates	2,954	1,065	921		3,399	1,225	1,092	
	of which: SME	492	49	42		542	54	47	
	Retail	921	93	72		874	97	74	
	of which: SME	25	5	3		17	5	2	
	Secured by mortgages on immovable property	1,664	1,610	570		1,667	1,596	565	
	of which: SME	478	465	160		487	468	161	
	Exposures in default	59	38	45	11	51	36	40	6
	Items associated with particularly high risk	6	6	13		0	0	1	
	Covered bonds	321	321	2		313	313	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	21	21	21		0	0	0	
Equity	1,356	1,356	968		1,296	1,296	822		
Securitisation									
Other exposures	245	245	245		255	255	245		
Standardised Total ²				22				15	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	167	167	10		40	40	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,889	941	188		1,941	968	225	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	72	72	36		72	72	36	
	Corporates	230	181	173		374	279	279	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	152	25	25	127	166	40	40	126
	Items associated with particularly high risk	2	2	3		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	36	13	13		34	13	13		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²				140				134	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
FRANCE	Central governments or central banks	19	19	0		20	20	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	90	55	27		82	51	21	
	Corporates	54	53	51		100	99	92	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	0		2	2	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	37	37	2		49	49	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	776	607	148		937	693	165	
	Corporates	87	72	69		65	61	58	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	4	3	2	3	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	5	0	0	0	1	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NETHERLANDS	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	34	34	11		34	34	11	
	Corporates	72	72	65		132	132	125	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3	3	0		3	3	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49	49	15		49	49	15	
	Corporates	0	0	0		16	16	18	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2	2	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CANADA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	51	20		62	62	24	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	283	283	0		296	296	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	0	0		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	63	62	12		80	79	15	
	Corporates	4	0	0		4	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	53	21	20		39	7	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	58	57	22		70	68	27	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	1		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	14	14	12	0	5	5	3	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	1	1	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	17	17	0		17	17	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		5	5	2	
	Corporates	86	82	83		64	63	59	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	3	3	4	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	3	0	0	0	1	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRIA	Central governments or central banks	26	26	0		37	37	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	8	8	2		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
		(min EUR, %)											
Consolidated data	Central banks and central governments	31,465	0	34,082	1,331	0	2	38,260	0	40,851	1,377	0	3
	Institutions	16,723	0	15,767	3,074	0	20	18,025	0	16,921	3,313	0	43
	Corporates	81,163	613	67,840	29,537	0	338	80,685	448	67,779	29,536	0	302
	Corporates - Of Which: Specialised Lending	35,439	286	33,029	15,928	0	185	35,003	193	32,660	15,854	0	140
	Corporates - Of Which: SME	3,825	54	3,454	1,707	0	19	3,975	27	3,620	1,783	0	6
	Retail	5,435	49	5,074	1,076	22	20	5,528	51	5,174	1,082	21	25
	Retail - Secured on real estate property	3,466	29	3,452	669	16	5	3,593	29	3,579	673	14	5
	Retail - Secured on real estate property - Of Which: SME	541	0	534	184	0	0	569	0	561	184	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,924	28	2,918	485	16	5	3,024	29	3,018	489	14	4
	Retail - Qualifying Revolving	812	2	542	51	1	1	814	2	544	50	1	3
	Retail - Other Retail	1,158	19	1,081	355	6	13	1,120	20	1,051	358	7	17
	Retail - Other Retail - Of Which: SME	249	0	197	83	0	0	236	0	194	83	0	1
	Retail - Other Retail - Of Which: non-SME	909	19	884	271	6	13	885	20	858	275	7	16
Equity	154	0	154	339	0	0	723	0	723	1,457	0	0	
Securitisation	5,301		5,253	1,383			5,353		5,230	778		0	
Other non credit-obligation assets													
IRB Total				37,160						37,940			

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 For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
		(min EUR, %)											
GERMANY	Central banks and central governments	29,083	0	31,399	970	0	0	35,175	0	37,419	963	0	0
	Institutions	2,098	0	1,819	462	0	1	2,070	0	1,743	487	0	2
	Corporates	45,274	391	37,575	15,534	0	161	45,542	221	37,856	15,259	0	135
	Corporates - Of Which: Specialised Lending	11,179	165	10,534	5,016	0	86	11,353	68	10,698	4,995	0	43
	Corporates - Of Which: SME	3,674	54	3,288	1,712	0	19	3,760	26	3,401	1,692	0	6
	Retail	5,380	48	5,024	1,062	22	19	5,469	50	5,120	1,068	21	24
	Retail - Secured on real estate property	3,435	28	3,421	662	15	5	3,558	29	3,544	665	13	5
	Retail - Secured on real estate property - Of Which: SME	539	0	532	182	0	0	567	0	559	182	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,895	28	2,889	480	15	5	2,992	29	2,985	484	13	4
	Retail - Qualifying Revolving	802	2	536	51	0	1	805	2	538	50	1	3
	Retail - Other Retail	1,144	18	1,068	349	6	12	1,106	20	1,038	353	7	17
	Retail - Other Retail - Of Which: SME	248	0	196	83	0	0	235	0	193	83	0	1
	Retail - Other Retail - Of Which: non-SME	896	18	871	266	6	12	871	20	845	270	7	15
Equity	114	0	114	296	0	0	612	0	612	1,240	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
		(min EUR, %)											
UNITED STATES	Central banks and central governments	417	0	417	33	0	0	897	0	942	75	0	0
	Institutions	1,882	0	1,714	393	0	1	1,881	0	1,711	389	0	2
	Corporates	12,325	22	9,940	4,607	0	9	11,935	15	9,717	4,679	0	33
	Corporates - Of Which: Specialised Lending	9,023	13	8,296	3,985	0	5	8,885	6	8,182	4,088	0	28
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	0	0	0	0	0	0	2	0	2	4	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
		(min EUR, %)											
FRANCE	Central banks and central governments	1,394	0	1,384	216	0	1	1,373	0	1,373	199	0	1
	Institutions	2,587	0	2,586	499	0	0	2,616	0	2,615	563	0	3
	Corporates	4,333	0	3,784	1,945	0	16	4,597	0	4,069	2,097	0	11
	Corporates - Of Which: Specialised Lending	3,273	0	3,020	1,604	0	14	3,508	0	3,283	1,735	0	11
	Corporates - Of Which: SME	11	0	11	4	0	0	10	0	10	3	0	0
	Retail	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
Equity	1	0	1	3	0	0	1	0	1	3	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	24	0	331	36	0	0	269	0	558	72	0	0
	Institutions	2,221	0	2,209	445	0	0	2,360	0	2,346	496	0	2
	Corporates	5,568	41	5,225	2,070	0	43	5,145	34	4,856	2,020	0	46
	Corporates - Of Which: Specialised Lending	4,362	7	4,248	1,671	0	17	4,014	0	3,923	1,600	0	10
	Corporates - Of Which: SME	0	0	0	0	0	0	2	0	2	1	0	0
	Retail	6	0	6	2	0	7	0	0	6	2	0	0
	Retail - Secured on real estate property	5	0	5	1	0	6	0	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	1	0	0	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	5	0	0	5	1	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
NETHERLANDS	Central banks and central governments	57	0	57	0	0	0	57	0	57	0	0	0
	Institutions	1,127	0	1,071	205	0	0	1,060	0	1,034	204	0	1
	Corporates	1,709	0	1,404	545	0	4	1,638	0	1,490	583	0	3
	Corporates - Of Which: Specialised Lending	597	0	593	243	0	2	778	0	753	299	0	2
	Corporates - Of Which: SME	17	0	15	9	0	0	17	0	15	8	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,264	0	1,226	185	0	0	1,948	0	1,777	267	0	1
	Corporates	916	0	833	290	0	3	694	0	614	284	0	2
	Corporates - Of Which: Specialised Lending	540	0	526	201	0	2	463	0	440	224	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,653	0	1,653	193	0	0	1,702	0	1,702	172	0	1
	Corporates	168	0	153	67	0	1	499	0	255	105	0	1
	Corporates - Of Which: Specialised Lending	103	0	103	33	0	0	178	0	155	57	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
		(min EUR, %)									
SWITZERLAND	Central banks and central governments	2	0	2	0	0	0	1	0	0	0
	Institutions	755	0	810	209	0	0	772	0	772	196
	Corporates	759	0	544	209	0	2	877	0	655	230
	Corporates - Of Which: Specialised Lending	10	0	10	4	0	0	10	0	10	5
	Corporates - Of Which: SME	2	0	2	1	0	0	45	0	45	19
	Retail	14	0	14	5	0	0	16	0	15	5
	Retail - Secured on real estate property	9	0	9	3	0	0	10	0	10	3
	Retail - Secured on real estate property - Of Which: SME	1	0	1	2	0	0	1	0	1	1
	Retail - Other Retail	8	0	8	1	0	0	9	0	9	1
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	4	0	4	2	0	0	5	0	5	2
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	4	0	4	2	0	0	5	0	5	2
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
		(min EUR, %)									
LUXEMBOURG	Central banks and central governments	17	0	21	0	0	0	16	0	21	0
	Institutions	68	0	55	10	0	0	90	0	77	16
	Corporates	1,961	22	1,945	1,048	0	35	1,359	29	1,244	629
	Corporates - Of Which: Specialised Lending	1,202	0	1,159	798	0	7	609	0	571	329
	Corporates - Of Which: SME	105	0	105	42	0	0	107	0	107	38
	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 - Other Retail	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 - 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	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
		(min EUR, %)									
AUSTRIA	Central banks and central governments	121	0	121	15	0	0	120	0	120	11
	Institutions	279	0	252	49	0	0	296	0	255	52
	Corporates	1,243	0	862	373	0	3	1,093	0	1,057	541
	Corporates - Of Which: Specialised Lending	4	0	319	165	0	1	283	0	275	186
	Corporates - Of Which: SME	3	0	2	5	0	0	2	0	10	4
	Retail	2	0	2	1	0	0	3	0	3	1
	Retail - Secured on real estate property	2	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 - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation										
Other non credit-obligation assets											
IRB Total											

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	27,358.4	19,659.4	7,699.1	1,289.6	752.3	537.3	567.4	452.7	114.7	7,047.0	0.0	7,047.0	18,454.4	18,454.4	0.0	0.0	0.0	0.0
Austria	138.0	5.2	132.8															
Belgium	63.4	0.0	63.4															
Bulgaria	0.0	0.0	0.0															
Croatia	0.5	0.0	0.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	1.6	0.0	1.6															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	46.3	0.0	46.3															
France	1,702.5	565.9	1,136.6															
Germany	24,756.2	18,849.2	5,907.0															
Greece	0.0	0.0	0.0															
Hungary	0.5	0.0	0.5															
Ireland	0.0	0.0	0.0															
Italy	89.2	0.0	89.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	16.8	0.0	16.8															
Malta	0.0	0.0	0.0															
Netherlands	56.7	0.0	56.7															
Poland	34.9	0.0	34.9															
Portugal	0.0	0.0	0.0															
Romania	1.9	0.0	1.9															
Slovakia	0.0	0.0	0.0															
Slovenia	3.1	0.0	3.1															
Spain	184.3	184.3	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	7.4	7.4	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	42.9	42.9	0.0															
Australia	0.0	0.0	0.0															
Canada	0.2	0.0	0.2															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	67.9	1.8	66.1															
Other advanced economies non EEA	0.7	0.0	0.7															
Other Central and eastern Europe countries non EEA	2.2	2.2	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.4	0.4	0.0															
Africa	0.1	0.1	0.0															
Others	140.6	0.0	140.6															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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, Congo, The Democratic Republic Of The 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

As of 30/06/2018

		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	0	0	0	0	0	0	0	0	0	0	0	0	0
	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	47	47	0	0	47	0	0	0	0	0	0	0	2
	Total	1,624	1,624	23	0	1,047	553	0	0	0	0	0	0	230
	Total	22,834	22,834	756	565	4,580	16,934	3,475	18,495	1,121	9,371	2,213	0	35

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

As of 30/06/2018

(mln EUR)		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount			Carrying amount	Notional amount	Nominal	Provisions								
Residual Maturity	Country / Region														
	Africa	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	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		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Others	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	10	10	0	0	10	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	5	5	5	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	4	4	1	0	3	0	0	0	0	0	0	0	
		5Y - 10Y f	130	130	21	0	109	0	0	0	0	0	0	0	
	10Y - more	24	24	7	0	17	0	0	0	0	0	0	0		
	Total	174	174	34	0	139	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.

(5) 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.

(6) 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, Dillibouti, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Landesbank Hessen-Thüringen Girozentrale

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions 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 ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	22,084	0	5	5	2	0	0	21,993	0	5	5	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,164	0	0	0	2	0	0	6,271	0	0	0	0	0	0
Credit institutions	14,119	0	0	0	0	0	0	15,015	0	0	0	2	0	0
Other financial corporations	681	0	5	5	0	0	0	571	0	5	5	0	0	0
Non-financial corporations	120	0	0	0	0	0	0	135	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	111,709	21	915	912	131	390	197	120,992	44	785	755	146	340	142
Central banks	9,825	0	0	0	0	0	0	17,945	0	0	0	0	0	0
General governments	18,911	0	0	0	4	0	0	18,175	0	0	0	0	0	0
Credit institutions	10,975	0	0	0	1	0	0	11,388	0	0	0	1	0	0
Other financial corporations	10,012	15	75	75	10	21	9	10,688	0	104	104	11	39	7
Non-financial corporations	56,857	1	754	754	112	337	150	55,450	35	558	547	128	266	66
of which: small and medium-sized enterprises at amortised cost	8,075	1	60	60	7	13	34	4,642	0	73	63	4	15	16
Households	5,130	5	84	82	4	32	38	7,346	9	123	103	7	34	70
DEBT INSTRUMENTS other than HFT	133,794	21	920	917	133	390	197	142,985	44	790	760	148	340	142
OFF-BALANCE SHEET EXPOSURES	31,102		51	51	12	28	1	35,099		76	72	22	29	0

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

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

2018 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,012	662	304	297	173	1,190	558	266	254	252
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	61	61	14	14	9	84	84	35	35	5
Non-financial corporations	931	589	286	279	152	1,077	460	228	216	226
of which: small and medium-sized enterprises at amortised cost	29	21	8	7	13	53	51	9	9	2
Households	19	12	5	5	12	29	14	4	4	20
DEBT INSTRUMENTS other than HFT	1,012	662	304	297	173	1,190	558	266	254	252
Loan commitments given	17	13	10	10	0	24	22	18	18	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.