



2021 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.

2021 EU-wide Transparency Exercise

Key Metrics

Landesbank Hessen-Thüringen Girozentrale

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,494	8,882	8,804	8,717	C 01.00 (r020,c010)	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	8,367	8,724	8,670	8,515	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	9,059	9,447	9,263	9,176	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	8,931	9,289	9,129	8,974	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,221	11,536	11,376	11,207	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,166	11,468	11,254	11,116	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	62,190	60,542	62,997	62,480	C 02.00 (r010,c010)	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	62,180	60,538	62,986	62,454	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.66%	14.67%	13.98%	13.95%	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	13.46%	14.41%	13.77%	13.63%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.57%	15.60%	14.70%	14.69%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.36%	15.34%	14.49%	14.37%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.04%	19.05%	18.06%	17.94%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.96%	18.94%	17.87%	17.80%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	200,096	196,138	196,993	185,938	C 47.00 (r300,c010)	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	4.53%	4.82%	4.70%	4.93%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2021 EU-wide Transparency Exercise

Leverage ratio

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,059	9,447	9,263	9,176	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	8,720	9,078	9,024	8,868	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	200,096	196,138	196,993	185,938	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	199,968	195,980	196,859	185,738	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	4.8%	4.7%	4.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.6%	4.6%	4.8%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise

Capital

Landesbank Hessen-Thüringen Girozentrale

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	11,221	11,536	11,376	11,207	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,494	8,882	8,804	8,717	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,947	3,947	3,947	3,947	C 01.00 (9103,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,751	5,012	5,021	5,040	C 01.00 (9130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	257	248	191	-8	C 01.00 (9180,010)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9210,010)	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	0	0	C 01.00 (9230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-351	-248	-248	-210	C 01.00 (9250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-131	-130	-135	-134	C 01.00 (9300,010) + C 01.00 (9340,010)	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	-3	-3	-3	-3	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-6	-6	-6	-6	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,010)	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	0	0	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9471,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	Articles 36(1) point (h) (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	0	0	C 01.00 (9480,010)	Articles 4(27), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (9490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (9500,010)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-3	C 01.00 (9510,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9510,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9510,010)	Article 36(1) point (n) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-97	-97	-97	-110	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	128	158	134	202	GA1 (1.1.6 + 1.1.8 + 1.1.12b)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9220,010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	128	158	134	202	C 01.00 (9250,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	564	564	459	459	C 01.00 (9370,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	354	354	354	354	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	211	211	105	105	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,059	9,447	9,263	9,176	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,162	2,089	2,113	2,031	C 01.00 (9750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,874	1,800	1,719	1,637	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	72	90	11	111	C 01.00 (9610,010) + C 01.00 (9620,010) + C 01.00 (9630,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9671,010) + C 01.00 (9672,010)	
	A.4.3	Tier 2 transitional adjustments	217	199	384	283	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	62,190	60,542	62,997	62,480	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	9	4	11	26	C 05.01 (9101,010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.66%	14.67%	13.98%	13.95%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.57%	15.60%	14.70%	14.69%	CA2 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.04%	19.05%	18.66%	17.94%	CA3 (1)	-
CET1 Capital Fully loaded ⁽¹⁾	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,367	8,724	8,670	8,515	1A.1+A.1.3+A.1.3.1+MIN(A.1+A.1.1.3+A.1.3.2+A.1.3.4+MIN(A.1+A.1.3.1+A.1.3.2+A.1.3.4))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.46%	14.41%	13.77%	13.63%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	128	158	134	202	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-73	-90	-11	-111	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	9	4	11	26	C 05.01 (9440,010)	

(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.o. in their Pillar 3 disclosure

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	50,926	49,920	51,691	51,159	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	5,747	5,354	5,435	5,021	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	41,785	41,323	42,876	42,847	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	1,072	1,012	1,034	995	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	1,621	1,517	1,574	1,522	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,934	1,858	1,547	2,298	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	805	787	727	1,110	C 02.00 (R640, c010)
Settlement risk	0	7	2	3	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,555	1,589	1,616	1,567	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3,394	2,805	3,898	2,844	C 02.00 (R520, c010)
Of which the standardised approach	1,668	1,238	1,166	1,145	C 02.00 (R530, c010)
Of which IMA	1,725	1,567	2,732	1,699	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,420	3,420	3,347	3,347	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,420	3,420	3,347	3,347	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	155	156	167	152	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	62,190	60,542	62,997	62,480	

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.

2021 EU-wide Transparency Exercise

P&L

Landesbank Hessen-Thüringen Girozentrale

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(m€ EUR)				
Interest income	2,538	3,329	839	1,645
Of which debt securities income	92	116	23	45
Of which loans and advances income	1,566	2,060	494	967
Interest expenses	1,639	2,132	487	988
(Of which deposits expenses)	557	730	167	340
(Of which debt securities issued expenses)	306	392	77	159
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	47	169	4	10
Net Fee and commission income	318	436	113	221
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	23	33	0	-3
Gains or (-) losses on financial assets and liabilities held for trading, net	8	62	-40	-82
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-118	-75	193	258
Gains or (-) losses from hedge accounting, net	-11	-2	3	0
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income / (expenses)	13	47	6	-22
TOTAL OPERATING INCOME, NET	1,180	1,866	631	1,040
(Administrative expenses)	867	1,184	295	579
(Cash contributions to resolution funds and deposit guarantee schemes)	80	83	101	101
(Depreciation)	60	76	17	35
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	-3	5	7
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	8	7	8
(Other provisions)	-2	-11	-2	-1
Of which pending legal issues and tax litigation ¹	0	-3	0	0
Of which restructuring ²	0	-23	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)	238	296	80	132
(Financial assets at fair value through other comprehensive income)	1	1	2	1
(Financial assets at amortised cost)	238	295	78	131
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	10	0	0
(of which Goodwill)	0	7	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	0	9	0	3
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	-68	228	132	188
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-56	184	86	129
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-56	184	86	129
Of which attributable to owners of the parent	-56	184	86	129

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	30,735				26,318				35,117				37,290				IAS 1.54 (i)
Financial assets held for trading	28,274	4,798	22,904	572	27,608	4,424	22,684	500	23,313	4,454	18,573	286	21,552	3,514	17,756	282	IFRS 7.8(a)(i);IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,655	48	2,232	376	2,392	50	1,956	386	1,999	153	1,459	387	1,558	167	991	401	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	3,989	141	3,481	368	3,955	139	3,476	340	3,788	135	3,327	325	3,748	135	3,294	319	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	23,941	21,594	1,838	509	21,011	18,668	1,773	570	19,543	16,416	2,602	525	18,234	16,201	1,499	533	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	132,292				132,216				131,344				129,023				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,182	0	1,182	0	1,258	0	1,258	0	902	0	902	0	642	0	642	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,237				3,949				4,756				3,675				
TOTAL ASSETS	227,307				218,708				220,762				215,723				IAS 1.9(a), IIG 6

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

(mln EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
		Gross carrying amount		Accumulated impairment				Gross carrying amount		Accumulated impairment				Gross carrying amount		Accumulated impairment				Gross carrying amount ⁽²⁾		Accumulated impairment ⁽²⁾				
Breakdown of financial assets by instrument and by counterparty sector ¹		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	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	23,210	0	0	-2	0	0	20,299	0	0	-2	0	0	18,515	0	0	-2	0	0	17,063	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	708	0	0	-1	0	0	678	7	0	-1	0	0	540	63	0	-1	-3	0	521	57	0	-1	-2	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	85	0	0	0	0	0	115	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	126,980	5,159	797	-51	-311	-281	124,784	7,233	885	-43	-354	-289	123,138	7,890	1,002	-40	-438	-293	121,114	7,484	1,127	-38	-448	-335	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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	27,703	25,098	20,812	18,556	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	12,787	12,872	12,464	12,384	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	172,289	166,314	171,631	170,668	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,787	1,671	1,932	1,615	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	2,394	2,488	2,593	2,408	IAS 37.10; IAS 1.54(l)
Tax liabilities	153	164	162	161	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	594	321	1,357	367	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	217,708	208,926	210,951	206,159	IAS 1.9(b); IG 6
TOTAL EQUITY	9,599	9,782	9,811	9,564	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	227,307	218,708	220,762	215,723	IAS 1.IG6

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

2021 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		22,234	21,478	17,774	16,613	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	38	85	174	170	Annex V.Part 1.31
Deposits	Central banks	17,549	17,416	23,836	24,012	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	110	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,935	10,060	8,829	9,374	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,878	5,341	5,101	5,779	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	36,744	37,092	36,142	35,635	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	9,440	10,819	9,767	9,744	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	33,557	32,623	32,141	30,023	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	8,438	8,783	9,273	8,894	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,851	9,022	11,453	11,839	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,000	6,167	7,566	7,625	ECB/2013/33 Annex 2.Part 2.9.1
	Households	20,931	21,211	21,230	21,086	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	14,387	14,683	14,635	14,469	Annex V.Part 1.42(f), 44(c)
Debt securities issued		61,391	56,667	55,004	54,075	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,458	1,452	1,467	1,447	Annex V.Part 1.37
Other financial liabilities		336	300	256	395	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		214,567	205,954	206,839	203,222	

2021 EU-wide Transparency Exercise

Market Risk

Landesbank Hessen-Thüringen Girozentrale

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded Debt Instruments	1,356	960	97	26	41	11							85	26	40	29								
Of which: General risk	0	0	97	26	41	11							85	26	40	29								
Of which: Specific risk	1,356	960	0	0	0	0							0	0	0	0								
Equities	10	11	0	0	0	0							0	0	0	0								
Of which: General risk	4	4	0	0	0	0							0	0	0	0								
Of which: Specific risk	4	6	0	0	0	0							0	0	0	0								
Foreign exchange risk	302	268	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1,668	1,238	97	26	41	11	0	0	0	0	0	1,725	85	26	40	29	0	0	0	0	0	1,567		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	909	833	101	15	118	37							31	6	105	42								
Of which: General risk	0	0	101	15	118	37							31	6	105	42								
Of which: Specific risk	909	833	0	0	0	0							0	0	0	0								
Equities	19	36	0	0	0	0							0	0	0	0								
Of which: General risk	5	10	0	0	0	0							0	0	0	0								
Of which: Specific risk	5	9	0	0	0	0							0	0	0	0								
Foreign exchange risk	237	275	0	0	0	0							0	0	0	0								
Commodities risk	1	0	0	0	0	0							0	0	0	0								
Total	1,166	1,145	101	15	118	37	0	0	0	0	0	2,732	31	6	105	42	0	0	0	0	0	1,699		

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	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	2,370	2,367	4	1,725	2,330	4	
	Regional governments or local authorities	14,949	26,457	149	14,675	18,305	145	
	Public sector entities	2,865	2,213	179	2,377	1,800	176	
	Multilateral Development Banks	290	330	0	289	307	0	
	International Organisations	311	311	0	320	320	0	
	Institutions	13,074	13,219	291	12,776	12,964	282	
	Corporates	4,012	1,225	1,471	4,040	1,507	1,498	
	of which: SME	477	25	20	464	21	16	
	Retail	962	218	162	951	207	153	
	of which: SME	28	10	6	35	9	5	
	Secured by mortgages on immovable property	1,883	1,833	644	1,903	1,833	650	
	Exposures in default	453	463	153	449	437	149	
	Items associated with particularly high risk	207	34	37	197	30	31	
	Covered bonds	729	562	992	763	694	1,042	
	Claims on institutions and corporates with a ST credit assessment	348	348	3	348	348	3	
	Collective investments undertakings (CIU)	1,210	1,210	713	1,054	1,054	62	
	Equity	1,354	1,068	1,052	1,738	1,253	1,256	
	Other exposures	261	261	250	252	252	246	
	Standardised Total ⁴	44,857	42,468	5,947	43,351	41,694	5,549	187

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

⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	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	1,946	2,444	0	1,235	1,792	0	
	Regional governments or local authorities	14,449	16,465	14	14,675	18,305	11	
	Public sector entities	1,918	1,850	107	1,502	1,474	111	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	11,257	11,409	182	11,122	11,054	180	
	Corporates	4,079	1,025	977	2,722	1,054	1,000	
	of which: SME	473	23	20	461	21	16	
	Retail	864	399	147	827	351	142	
	of which: SME	28	10	6	35	9	5	
	Secured by mortgages on immovable property	1,209	1,749	614	1,234	1,765	625	
	Exposures in default	32	462	150	449	437	149	
	Items associated with particularly high risk	35	35	12	31	31	9	
	Covered bonds	426	426	592	416	416	625	
	Claims on institutions and corporates with a ST credit assessment	335	335	0	335	335	0	
	Collective investments undertakings (CIU)	360	360	53	1,000	1,000	28	
	Equity	1,537	1,044	1,054	1,746	1,253	1,256	
	Other exposures	251	251	244	267	267	266	
	Standardised Total ⁴				24			27

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. 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 30/09/2020				As of 31/12/2020				
	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	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	725	362	72	652	325	65	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	28	28	13	28	28	13	
	Corporates	46	46	28	58	54	46	
	of which: SME	0	0	0	0	0	0	
	Retail	1	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	
	Exposures in default	189	21	21	161	19	19	
	Items associated with particularly high risk	261	294	441	288	278	423	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	80	80	0	11	11	0	
	Collective investments undertakings (CIU)	16	0	0	16	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴				154			153

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. 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 30/09/2020				As of 31/12/2020				
	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	26	26	0	26	26	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	50	41	13	28	22	9	
	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	
	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)	71	71	63	11	11	11	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴				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 (i.e. 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 30/09/2020				As of 31/12/2020				
	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 KINGDOM	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1,636	1,635	50	1,507	1,506	47	
	Corporates	2	1	1	1	1	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	
	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)	123	123	48	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴				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 (i.e. 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 30/09/2020				As of 31/12/2020			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
NETHERLANDS	(in EUR, %)								
	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
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	1	0	0	0	1	0	0
	Corporates	90	75	68	0	89	76	71	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)	81	81	80	0	1	1	1	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴				1				1	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
AUSTRIA	(in EUR, %)								
	Central governments or central banks	26	26	0	0	26	26	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
	Multilateral 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	121	119	119	0	120	118	118	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)	1	1	0	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴		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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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
LUXEMBOURG	(in EUR, %)								
	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
	Multilateral Development Banks	15	15	15	0	15	15	15	0
	International Organisations	0	0	0	0	104	104	0	0
	Institutions	5	4	4	0	2	2	2	0
	Corporates	100	82	82	0	100	81	81	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	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)	43	43	39	0	12	12	11	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				1				2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
SWEDEN	(in EUR, %)								
	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
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	9	9	4	0	8	8	4	0
	Corporates	0	0	0	0	26	23	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)	23	23	24	0	8	8	8	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴				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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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	(in EUR, %)								
	Central governments or central banks	290	290	0	0	292	292	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	1	1	0	0	1	1	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	41	40	8	0	34	33	7	0
	Corporates	67	66	64	0	71	44	50	0
	of which: SME	1	0	0	0	1	0	0	0
	Retail	23	17	13	0	26	14	13	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	75	75	28	0	68	68	25	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	2	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	13	13	3	0	13	13	3	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	7	7	2	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	7	7	0	0	7	7	0	0
	Standardised Total ⁴				1				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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, %)									
CANADA	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	22	22	7		21	21	7	
	Corporates	76	67	67		57	56		
	of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0		
	of which: SME	0	0	0		0	0		
	Secured by mortgages on immovable property	0	0	0		0	0		
	of which: SME	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		
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
Collective investments undertakings (CIU)	85	85	85		85	85			
Equity	0	0	0		0	0			
Other exposures	0	0	0		0	0			
Standardised Total					1			1	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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	2,189	2,096	4		2,668	3,179	4	
	Regional governments or local authorities	14,291	15,851	181		14,076	15,724	126	
	Public sector entities	2,295	1,763	181		1,828	1,581	141	
	Multilateral Development Banks	266	262	0		198	217	0	
	International Organisations	296	291	0		281	283	0	
	Institutions	11,915	11,891	296		11,402	12,115	276	
	Corporates	2,009	1,395	1,242		3,821	1,351	1,300	
	of which: SME	499	10	8		465	30	25	
	Retail	879	211	157		939	242	180	
	of which: SME	45	7	4		41	6	4	
	Secured by mortgages on immovable property	1,894	1,762	618		1,872	1,779	625	
	of which: SME	454	421	186		456	436	189	
	Exposures in default	208	42	45	152	200	32	33	155
	Items associated with particularly high risk	762	768	1,053		652	59	807	
	Covered bonds	394	344	3		368	368	1	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		42,479	46,084	5,480	183	46,706	39,351	5,064	194

(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 31/03/2021				As of 30/06/2021			
		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	1,950	2,457	0		2,242	2,749	0	
	Regional governments or local authorities	14,291	15,219	0		14,076	14,812	0	
	Public sector entities	1,410	1,422	113		1,322	1,429	111	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,187	10,130	181		10,376	11,044	175	
	Corporates	2,542	803	886		2,568	880	822	
	of which: SME	445	10	8		462	30	25	
	Retail	855	185	145		906	223	168	
	of which: SME	46	7	4		41	6	4	
	Secured by mortgages on immovable property	1,777	1,689	594		1,800	1,717	601	
	of which: SME	454	421	186		458	436	189	
	Exposures in default	33	8	11		29	7	10	
	Items associated with particularly high risk	462	427	626		458	410	615	
	Covered bonds	331	331	0		356	355	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		25,146	25,242	1,246	26	25,146	25,146	251	34

(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 31/03/2021				As of 30/06/2021			
		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	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	662	341	66		302	151	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	31	14		31	31	13	
	Corporates	189	62	85		216	187	189	
	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	169	28	28	141	167	23	23	144
	Items associated with particularly high risk	389	291	437		195	188	262	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		17	17	12	151	16	16	12	156

(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 31/03/2021				As of 30/06/2021			
		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	26	26	0		26	26	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29	24	9		41	37	15	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		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 31/03/2021				As of 30/06/2021			
		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 KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,553	1,552	46		872	872	33	
	Corporates	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		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.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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	(in EUR, %)								
	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
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	37	38	4	17	17	17	3	3
	Corporates	117	92	84	86	76	68	68	68
	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)	12	12	12	5	5	5	5	5
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				2				1

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

(2) Total value adjustments and provisions per country of counterparty 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 31/03/2021				As of 30/06/2021			
		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	(in EUR, %)								
	Central governments or central banks	26	26	0	0	26	26	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
	Multilateral 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	118	117	117	118	115	115	115	115
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	1	1	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	1	1	1	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				1				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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⁾
LUXEMBOURG	(in EUR, %)								
	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
	Multilateral Development Banks	15	15	15	15	15	15	15	15
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	99	81	81	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)	15	15	15	14	14	14	14	14
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				1				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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	(in EUR, %)								
	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
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	25	9	22	26	9	23	23	23
	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	7	7	8	8	8	8	8	8
	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 ⁽⁴⁾				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 31/03/2021				As of 30/06/2021			
		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	(in EUR, %)								
	Central governments or central banks	202	202	0	202	202	202	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	1	1	0	1	1	1	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	53	52	10	44	43	43	9	9
	Corporates	107	56	56	71	53	53	53	53
	of which: SME	1	0	0	1	0	0	0	0
	Retail	20	14	11	23	16	12	12	12
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	67	66	25	72	62	24	24	24
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	4	4	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	13	13	3	13	13	1	1	1
	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	7	7	6	7	6	7	7	7
	Standardised Total ⁽⁴⁾				1				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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	(in EUR, %)								
	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
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	25	25	12	25	25	12	12	12
	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)	1	1	1	1	1	1	1	1
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				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.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		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, %)											
Consolidated data	Central banks and central governments	65,990	0	65,760	1,995	4	63,516	0	65,436	1,053	0
	Institutions	19,041	5	18,043	3,550	0	17,658	4	16,572	3,256	0
	Corporates	94,612	655	79,395	27,899	0	93,893	795	76,512	27,807	0
	Corporates - Of Which: Specialised Lending	36,524	28	36,109	16,777	0	37,486	290	35,171	17,749	0
	Corporates - Of Which: SME	4,457	5	4,207	1,975	0	4,468	51	4,130	1,968	0
	Retail	5,802	64	5,450	1,072	24	5,942	66	5,465	1,013	25
	Retail - Secured on real estate property	3,977	37	3,661	636	14	3,721	39	3,702	602	14
	Retail - Secured on real estate property - Of Which: SME	569	0	561	161	0	589	14	591	161	0
	Retail - Secured on real estate property - Of Which: non-SME	3,110	37	3,100	476	14	3,132	25	3,120	441	8
	Retail - Qualifying Revolving	790	4	524	36	1	798	4	518	35	1
	Retail - Other Retail - Of Which: SME	1,214	23	1,265	400	8	1,238	25	1,265	375	10
	Retail - Other Retail - Of Which: non-SME	267	0	225	87	0	261	13	236	86	5
	Retail - Other Retail - Of Which: non-SME	1,667	23	1,641	313	8	1,657	13	1,630	289	4
	Equity	865	0	865	1,621	0	799	0	799	1,517	0
Other non credit-obligation assets											
IRB Total ³					46,828					46,129	

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		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, %)											
GERMANY	Central banks and central governments	63,598	0	66,360	1,517	0	59,014	0	61,400	1,527	0
	Institutions	3,157	0	2,937	699	0	3,217	0	2,932	631	0
	Corporates	51,188	213	42,542	16,416	0	50,728	224	41,919	16,167	0
	Corporates - Of Which: Specialised Lending	11,975	31	11,251	5,490	0	11,086	39	10,398	5,056	0
	Corporates - Of Which: SME	4,051	4	3,803	1,716	0	4,030	48	3,748	1,683	0
	Retail	5,714	63	5,387	1,063	24	5,777	68	5,424	1,002	25
	Retail - Secured on real estate property	3,634	37	3,618	630	14	3,678	39	3,659	595	14
	Retail - Secured on real estate property - Of Which: SME	568	0	559	160	0	587	14	579	159	0
	Retail - Secured on real estate property - Of Which: non-SME	3,068	37	3,059	470	14	3,091	25	3,080	436	8
	Retail - Qualifying Revolving	781	4	518	35	1	775	4	513	35	1
	Retail - Other Retail - Of Which: SME	1,219	23	1,251	396	8	1,235	25	1,253	372	10
	Retail - Other Retail - Of Which: non-SME	266	0	223	86	0	260	13	235	85	5
	Retail - Other Retail - Of Which: non-SME	1,653	23	1,628	310	8	1,645	12	1,618	287	4
	Equity	598	0	598	1,139	0	534	0	534	1,050	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 30/09/2020					As of 31/12/2020				
		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 STATES	Central banks and central governments	427	0	402	55	0	937	0	980	116	0
	Institutions	1,272	0	1,203	398	0	1,087	0	1,046	280	0
	Corporates	14,003	2	11,586	6,274	0	13,086	2	10,700	5,754	0
	Corporates - Of Which: Specialised Lending	9,918	0	9,241	4,912	0	9,275	0	8,641	4,349	0
	Corporates - Of Which: SME	108	0	150	115	0	96	0	117	120	0
	Retail	7	0	6	2	0	6	0	6	2	0
	Retail - Secured on real estate property	3	0	3	1	0	4	0	4	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	3	0	3	1	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	2	0	2	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Equity	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 30/09/2020					As of 31/12/2020				
		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, %)											
FRANCE	Central banks and central governments	919	0	918	115	0	938	0	957	117	0
	Institutions	3,653	0	3,652	896	0	3,671	0	3,670	796	0
	Corporates	5,470	146	4,798	2,402	0	5,715	144	5,082	2,578	0
	Corporates - Of Which: Specialised Lending	3,440	146	3,217	1,565	0	3,501	144	3,327	1,634	0
	Corporates - Of Which: SME	5	0	5	2	0	5	0	5	2	0
	Retail	3	0	3	0	0	3	0	3	0	0
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	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	2	0	2	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	1	0	1	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	1	0	1	0	0	0	0	0	0	0
	Equity	3	0	3	9	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 30/09/2020					As of 31/12/2020				
		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	65	0	126	30	0	24	0	220	40	0
	Institutions	1,194	0	1,785	319	0	1,392	0	1,389	294	0
	Corporates	5,604	21	5,242	2,664	0	5,655	68	5,309	2,681	0
	Corporates - Of Which: Specialised Lending	4,472	0	4,370	2,033	0	4,560	47	4,468	2,036	0
	Corporates - Of Which: SME	43	0	40	21	0	92	0	86	45	0
	Retail	4	0	4	1	0	4	0	4	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	3	0	3	0	0	3	0	3	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	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).

⁽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).

(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).

⁽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).

(1) *Nótiðal ovanna* – *unillio Pennova valio* – *ic konnatai halfoa taken into account any effort also to profit revenues further as profit risk mitigation techniques to non-quantitative efforts*

⁽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).

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		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, %)													
Consolidated data	Central banks and central governments												
	Institutions	67,262	0	70,139	1,998	0	67,262	0	70,500	2,052	0		
	Corporates	96,109	917	81,117	39,198	0	96,809	1,036	80,763	39,874	0		
	Corporates - Of Which: Specialised Lending	17,811	487	35,500	17,991	0	38,132	555	36,239	19,950	0		
	Corporates - Of Which: SME	4,491	45	4,246	1,998	0	4,475	41	4,163	2,041	0		
	Retail	5,943	63	5,376	1,024	24	5,971	59	5,886	995	67		
	Retail - Secured on real estate property	3,788	36	3,767	617	14	3,891	35	3,870	586	43		
	Retail - Secured on real estate property - Of Which: SME	592	14	592	5	5	593	13	593	132	19		
	Retail - Secured on real estate property - Of Which: non-SME	3,196	22	3,183	457	8	3,298	22	3,277	434	24		
	Retail - Qualifying Revolving	778	3	778	3	1	773	3	778	40	1		
	Retail - Other Retail	1,277	24	1,295	383	10	1,307	21	1,238	369	22		
	Retail - Other Retail - Of Which: SME	232	13	268	101	6	251	11	218	87	15		
	Retail - Other Retail - Of Which: non-SME	1,045	11	1,026	282	4	1,056	10	1,020	282	8		
	Equity	804	0	804	1,574	0	773	0	773	1,532	0		
	Other non credit-obligation assets												
	IRB Total ³			47,682					48,355				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

IRB Approach													
As of 31/03/2021						As of 30/06/2021							
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments	63,910	0	66,383	1,527	0	63,910	0	66,086	1,460	0	0	
	Institutions	2,817	0	2,817	657	0	2,821	0	2,341	668	0	0	
	Corporates	52,884	250	44,238	19,653	0	52,508	346	43,027	19,106	0	272	
	Corporates - Of Which: Specialised Lending	11,055	31	10,386	5,196	0	12	11,199	28	10,833	5,297	0	30
	Corporates - Of Which: SME	4,114	42	3,862	1,710	0	15	3,988	38	3,697	1,705	0	12
	Retail	5,877	63	5,515	1,024	24	28	5,906	59	5,820	986	67	25
	Retail - Secured on real estate property	3,746	35	3,726	611	14	14	3,746	35	3,695	585	43	25
	Retail - Secured on real estate property - Of Which: SME	590	14	592	139	5	1	598	13	591	131	19	1
	Retail - Secured on real estate property - Of Which: non-SME	3,156	22	3,144	453	8	4	3,248	22	3,235	429	24	2
	Retail - Qualifying Revolving	769	3	769	33	1	2	769	3	769	39	1	2
	Retail - Other Retail	1,362	24	1,262	380	9	20	1,296	21	1,227	387	22	19
	Retail - Other Retail - Of Which: SME	313	13	279	100	6	10	296	11	218	87	15	9
	Retail - Other Retail - Of Which: non-SME	1,031	11	1,003	280	4	11	1,010	10	1,009	289	7	10
	Equity	530	0	530	1,092	0	0	498	0	498	1,044	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 31/03/2021						As of 30/06/2021									
												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		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																											
UNITED STATES	Central banks and central governments											788	0	812	96	0	1	787	0	831	98	0	1				
	Institutions											1,075	0	1,051	276	0	0	995	0	964	271	0	0				
	Corporates											11,016	73	10,822	5,729	0	66	11,027	71	10,740	6,084	0	73				
	Corporates - Of Which: Specialised Lending											9,526	71	8,874	4,378	0	51	9,804	69	8,945	5,028	0	72				
	Corporates - Of Which: SME											62	0	51	1	0	1	59	0	54	1	0	0				
	Retail											6	0	6	2	0	0	6	0	6	1	0	0				
	Retail - Secured on real estate property											4	0	4	1	0	0	4	0	4	1	0	0				
	Retail - Secured on real estate property - Of Which: SME											1	0	0	0	0	0	1	0	1	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME											3	0	3	0	0	0	3	0	3	0	0	0				
	Retail - Qualifying Revolving											1	0	0	0	0	0	1	0	1	0	0	0				
	Retail - Other Retail											2	0	2	1	0	0	1	0	1	0	0	0				
	Retail - Other Retail - Of Which: SME											1	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME											1	0	1	0	0	0	1	0	1	0	0	0				
	Equity											0	0	0	0	0	0	0	0	0	0	0	0				
	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 31/03/2021						As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
(in EUR, %)														
FRANCE	Central banks and central governments	931	0	901	115	0	1	917	0	909	144	0	2	
	Institutions	3,336	0	3,335	711	0	6	3,236	0	3,236	702	0	8	
	Corporates	5,383	147	4,964	2,597	0	61	5,004	147	5,008	2,736	0	78	
	Corporates - Of Which: Specialised Lending	3,527	147	3,368	1,721	0	51	3,543	147	3,388	1,630	0	67	
	Corporates - Of Which: SME	7	0	7	0	0	9	0	9	12	0	0	0	
	Retail	3	0	3	0	0	3	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	0
	Retail - Secured on real estate property - Of Which: SME	0	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	0
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	1	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	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	0
	Other non credit-obligation assets													
	IRB 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).

												IRB Approach											
												As of 31/03/2021			As of 30/06/2021								
												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											40	0	261	41	0	0	23	0	218	37	0	0
	Institutions											1,093	0	1,096	202	0	2	1,094	0	1,023	294	0	2
	Corporates											5,791	70	5,427	2,787	0	1	6,093	70	5,716	3,258	0	47
	Corporates - Of Which: Specialised Lending											4,683	49	4,601	2,177	0	29	4,968	95	4,869	2,681	0	40
	Corporates - Of Which: SME											80	0	73	49	0	0	85	0	81	63	0	1
	Retail											5	0	5	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property											4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME											0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME											3	0	3	0	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving											0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail											1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME											0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME											1	0	1	0	0	0	0	0	0	0	0	0
	Equity											0	0	0	0	0	0	0	0	0	0	0	0
	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 31/03/2021						As of 30/06/2021									
				Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
					Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated
NETHERLANDS	Central banks and central governments			55	0	55	0	0	55	0	55	0	55	0	0	0	0	0	
	Institutions			629	0	617	123	0	1	689	0	639	129	0	0	1	0		
	Corporates			2,403	0	2,142	888	0	8	2,524	0	2,246	979	0	10	0			
	Corporates - Of Which: Specialised lending			1,125	0	1,097	474	0	5	1,246	0	1,216	573	0	6	0			
	Corporates - Of Which: SME			13	0	6	0	0	13	0	12	6	0	0	0	0			
	Retail			1	0	0	0	0	1	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	0			
	Retail - Secured on real estate property - Of Which: SME			0	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	0			
	Retail - Qualifying Revolving			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			
	Retail - Other Retail - Of Which: SME			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			
	Equity			0	0	0	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets																			
IRB Total																			

[illegible]

		(mln EUR)	On balance sheet							Derivatives				Off balance sheet			Risk weighted exposure amount
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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
														Nominal	Provisions		
				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						
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany	2,120	2,120	137	0	202	1,782	3	138	4	109	85	0				
		2,115	2,115	25	0	1,243	845	260	2,264	24	1,302	9	0				
		1,889	1,889	8	83	449	1,345	139	1,543	53	1,156	122	0				
		1,205	1,154	9	68	143	983	88	716	51	471	100	0				
		3,860	3,860	25	135	820	2,865	159	730	38	655	99	0				
		8,875	8,853	394	1,248	627	6,520	422	1,781	208	1,455	224	0				
		18,268	18,268	108	2,363	1,208	14,499	7,071	8,142	7,386	1,732	6,616	0			55	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland																
							</										

[illegible]

[illegible]

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2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(min EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	52 189 759 315 840 946 604	52 189 759 315 829 946 604	8 2 12 8 37 123 72	0 0 0 0 0 0 0	20 73 579 73 316 182 209	24 115 168 234 488 641 323	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 592 291 0 84 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		3,706	3,695	262	0	1,451	1,993	0	0	0	0	968	0	486	

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, 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.

(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.

[illegible]

(min EUR)

(min EUR)

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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				
Residual Maturity	Country / Region														
0 - 3M	Spain														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total															
0 - 3M	Sweden														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total															
0 - 3M	United Kingdom														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total															
0 - 3M	Iceland														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total															
0 - 3M	Liechtenstein														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total															
0 - 3M	Norway														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total															
0 - 3M	Australia														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total															
0 - 3M	Canada														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															
Total															
0 - 3M	Hong Kong														
3M - 1Y															
1Y - 2Y															
2Y - 3Y															
3Y - 5Y															
5Y - 10Y															
10Y - more															

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

As of 30/06/2021

(mln EUR)		As of 30/06/2021												
		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	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	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													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	28 552 373 387 798 846 518	28 552 373 387 798 846 518	0 8 2 12 3 113 76	0 0 0 0 0 0 0	21 427 197 92 308 143 204	8 117 173 283 486 591 239	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	161 55 0 84 41 0 0	0 0 0 0 0 0 0	
Total			3,502	3,501	214	0	1,391	1,896	0	0	0	0	342	1

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). In respect 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, 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.

(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.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³					
		Of which: defaulted	Of which Stage 3						Of which: defaulted	Of which Stage 3								
Cash balances at central banks and other demand deposits	30,666	0	0	0	0	0	0	0	0	26,247	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	23,351	0	0	0	0	2	0	0	0	20,444	0	0	0	0	2	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,738	0	0	0	0	0	0	0	0	6,279	0	0	0	0	0	0	0	0
Credit institutions	15,165	0	0	0	0	2	0	0	0	13,635	0	0	0	0	2	0	0	0
Other financial corporations	292	0	0	0	0	0	0	0	0	382	0	0	0	0	0	0	0	0
Non-financial corporations	157	0	0	0	0	0	0	0	0	148	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	137,824	208	798	796	797	363	281	281	299	137,723	3	885	883	885	398	289	289	404
Central banks	52	0	0	0	0	0	0	0	0	59	0	0	0	0	0	0	0	0
General governments	35,042	3	0	0	0	0	0	0	0	34,792	0	0	0	0	0	0	0	0
Credit institutions	17,662	2	5	5	5	1	1	1	4	17,844	1	4	4	4	1	0	0	3
Other financial corporations	10,772	0	8	7	7	5	5	5	0	10,504	0	7	7	7	6	6	6	0
Non-financial corporations	66,409	201	684	684	684	345	245	245	233	66,625	0	753	753	753	380	251	251	321
of which: small and medium-sized enterprises at amortised cost	2,413	0	4	4	4	7	1	1	2	2,423	0	65	65	65	5	10	10	40
of which: Loans collateralised by commercial immovable property at amortised cost	18,984	196	121	121	121	11	29	29	61	19,339	0	170	170	170	14	37	37	105
Households	7,887	3	101	99	101	13	30	30	62	7,900	2	121	119	121	12	30	30	80
of which: Loans collateralised by residential immovable property at amortised cost	5,813	2	52	50	52	6	2	2	45	5,879	1	56	55	56	6	2	2	50
of which: Credit for consumption at amortised cost	242	0	11	11	11	3	9	9	1	241	1	14	14	14	3	9	9	3
DEBT INSTRUMENTS other than HFT	191,841	208	798	796	797	366	281	281	299	184,415	3	885	883	885	401	289	289	404
OFF-BALANCE SHEET EXPOSURES	37,412		119	118	117	36	22	21	15	37,142		168	168	167	38	24	24	30

⁽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, subtable 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.

⁽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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Landesbank Hessen-Thüringen Girozentrale

	As of 31/03/2021										As of 30/06/2021									
	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 ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³					Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³				
		Of which: defaulted	Of which Stage 3				Of which Stage 3					Of which: defaulted	Of which Stage 3				Of which Stage 3			
(mln EUR)																				
Cash balances at central banks and other demand deposits	35,052	0	0	0	0	0	0	0	0	0	37,224	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	18,742	0	0	0	0	2	0	0	0	0	17,319	0	0	0	0	2	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
General governments	5,578	0	0	0	0	0	0	0	0	4,838	0	0	0	0	0	0	0	0	0	0
Credit institutions	12,687	0	0	0	0	2	0	0	0	12,069	0	0	0	0	2	0	0	0	0	0
Other financial corporations	297	0	0	0	0	0	0	0	0	232	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	180	0	0	0	0	0	0	0	0	180	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	136,594	8	1,003	1,001	1,002	481	293	293	445	134,222	6	1,133	1,132	1,127	489	336	335		556	
Central banks	53	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0
General governments	33,513	0	0	0	0	0	0	0	0	33,268	1	0	0	0	0	0	0	0	0	0
Credit institutions	15,342	2	4	4	4	1	0	0	3	15,119	0	4	4	4	1	0	0	0	3	
Other financial corporations	10,384	0	5	5	5	5	4	4	0	10,381	0	14	14	14	5	5	5		4	
Non-financial corporations	69,365	4	882	882	882	466	261	261	366	67,337	4	1,010	1,010	1,006	472	306	305		478	
of which: small and medium-sized enterprises at amortised cost	2,558	0	66	66	66	6	10	10	8	2,381	0	66	66	66	5	11	11		41	
of which: Loans collateralised by commercial immovable property at amortised cost	19,105	1	244	244	244	15	38	38	137	20,158	0	303	303	303	18	56	56		196	
Households	7,938	3	111	110	111	10	27	27	75	8,065	2	105	104	104	10	25	25		71	
of which: Loans collateralised by residential immovable property at amortised cost	5,913	2	51	50	51	5	2	2	46	6,030	1	49	48	48	5	2	2		44	
of which: Credit for consumption at amortised cost	236	0	12	12	12	3	8	8	3	235	0	11	11	11	3	7	7		3	
DEBT INSTRUMENTS other than HFT	190,388	8	1,003	1,001	1,002	484	293	293	445	188,766	6	1,133	1,132	1,127	491	336	335		556	
OFF-BALANCE SHEET EXPOSURES	37,431		177	176	175	45	24	24	30	38,467		174	174	160	39	31	30		15	

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 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 FTR 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 FTR 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln 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)	1,163	559	231	213	317	151	1,838	601	241	218	754	220
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	7	7	5	5	0	0	6	6	6	6	0	0
Non-financial corporations	1,120	538	224	206	288	141	1,782	566	233	209	711	197
of which: small and medium-sized enterprises at amortised cost	52	1	0	0	46		55	52	3	3	37	
Households	36	15	3	3	29	11	50	29	3	3	42	24
DEBT INSTRUMENTS other than HFT	1,163	559	231	213	317		1,838	601	241	218	754	
Loan commitments given	118	61	10	9	14	14	308	59	13	9	32	14
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						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.

2021 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

	As of 31/03/2021						As of 30/06/2021					
	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
(mln 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)	2,249	713	253	223	1,015	266	2,446	838	294	264	1,263	407
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	4	4	4	4	0	0	3	3	4	4	0	0
Non-financial corporations	2,199	684	246	217	975	245	2,398	809	287	258	1,224	385
of which: small and medium-sized enterprises at amortised cost	58	54	4	4	5		57	54	4	4	38	
Households	45	25	3	3	40	21	45	25	3	3	40	22
DEBT INSTRUMENTS other than HFT	2,249	713	253	223	1,015		2,446	838	294	264	1,263	
Loan commitments given	314	63	14	9	33	14	358	51	13	9	29	11
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						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.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Landesbank Hessen-Thüringen Girozentrale

(mn EUR)	AS OF 30/09/2020					AS OF 31/12/2020					AS OF 31/03/2021					AS OF 30/09/2021						
	Gross carrying amount		Of which: non-perform	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 ¹	Gross carrying amount		Of which: non-perform	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 ¹	Gross carrying amount		Of which: non-perform	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 ¹				
		Of which: defaulted						Of which: defaulted						Of which: defaulted							Of which: defaulted	
A Agriculture, forestry and fishing	16	0	0	16	0	15	0	0	15	0	0	14	0	0	14	0	0	14	0			
B Mining and quarrying	98	0	0	98	0	104	0	0	104	0	0	89	0	0	77	0	0	71	0			
C Manufacturing	5,996	49	49	5,996	53	5,653	43	43	5,655	48	0	5,839	49	49	5,839	48	0	5,144	61			
D Electricity, gas, steam and air conditioning supply	5,848	2	2	5,834	20	5,911	0	0	5,899	11	0	6,454	0	0	6,442	13	0	6,146	0			
E Water supply	3,164	8	8	3,076	1	3,113	8	8	3,225	1	0	3,172	8	8	3,122	7	7	3,040	1			
F Construction	632	47	47	632	5	616	65	65	616	6	0	626	65	65	626	6	0	614	20			
G Wholesale and retail trade	1,114	6	6	1,114	6	1,151	6	6	1,151	7	0	1,203	26	26	1,203	7	0	1,181	7			
H Transport and storage	5,884	191	191	5,631	42	5,887	208	208	5,895	80	0	6,118	230	230	5,270	97	0	5,717	310			
I Accommodation and food service activities	92	1	1	92	1	97	2	2	97	1	0	96	1	1	96	1	0	97	1			
J Information and communication	2,103	1	1	2,103	3	2,165	1	1	2,165	4	0	2,201	1	1	2,101	4	0	2,239	3			
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
L Real estate activities	33,561	281	281	33,557	429	33,685	324	324	33,683	460	0	34,250	404	404	34,249	515	0	34,397	446			
M Professional, scientific and technical activities	1,366	11	11	1,366	7	1,340	11	11	1,340	7	0	1,458	10	10	1,458	8	0	1,548	43			
N Administrative and support service activities	2,106	83	83	2,105	17	2,397	79	79	2,396	20	0	2,424	82	82	2,424	21	0	2,480	82			
O Public administration and defence, compulsory social security	1,578	0	0	1,570	0	1,514	0	0	1,506	0	0	1,564	0	0	1,555	0	0	1,555	0			
P Education	383	0	0	383	0	382	0	0	382	0	0	388	0	0	388	0	0	384	0			
Q Human health services and social work activities	1,375	2	2	1,374	4	1,286	2	2	1,285	3	0	1,420	2	2	1,419	3	0	1,355	2			
R Arts, entertainment and recreation	407	1	1	406	1	404	2	2	402	1	0	406	3	3	405	1	0	374	0			
S Other services	687	1	1	687	2	703	1	1	703	2	0	752	1	1	752	2	0	897	1			
Loans and advances	66,409	684	684	66,238	590	66,625	753	753	66,463	632	0	69,365	882	882	69,209	727	0	67,337	1,010			
																		1,050	67,187			

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

[illegible]

	As of 30/06/2020														As of 31/12/2020															
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk												Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk												Gross carrying amount	
			Performing				Non-performing				Performing						Non-performing				Performing				Non-performing					
			Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since last assessment date but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since last assessment date but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since last assessment date but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since last assessment date but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since last assessment date but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)	Of which: exposures with significant increase in credit risk since assessment date that are not credit-impaired due to COVID-19 (Stage 2)								
			Public guarantee amount of the guarantee that can be considered														Public guarantee amount of the guarantee that can be considered													
(in EUR)																														
Loans and advances with explicit EBA-compliant moratoria	185	173	1	24	7	1	6	2	1	0	1	0	1	0	3	258	247	0	166	6	2	7	2	1	0	1	0	1		
Of which: Households	104	97	1	23	7	1	6	1	1	0	1	0	1	0	3	107	99	0	26	6	2	7	2	1	0	1	0	1		
Of which: Collateralised by residential immovable property	87	82	0	10	6	1	1	0	0	0	0	0	0	0	2	91	85	0	22	6	1	6	0	0	0	0	0	0		
Of which: Non-Financial corporations	76	76	0	1	0	0	0	0	0	0	0	0	0	0	1	147	147	0	75	0	0	0	1	0	0	0	0	0		
Of which: Small and Medium-sized Enterprises	4	3	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	0		
Of which: Collateralised by commercial immovable property	72	72	0	0	0	0	0	0	0	0	0	0	0	0	1	147	147	0	71	0	0	0	1	1	0	1	0	0		

[illegible]

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																							
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount						
	Performing							Non-performing			Performing							Non-performing			Performing							Non-performing													
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures																						
Loans and advances subject to active EBA-compliant moratoria	107	107	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				
Of which: Households	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				
Of which: Collateralised by residential immovable property	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				
Of which: Non-financial corporations	107	107	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				
Of which: Small and Medium-sized Enterprises	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				
Of which: Collateralised by commercial immovable property	107	107	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				

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk									
	Performing		Of which: exposures with forbearance measures		Non-performing			Of which: exposures with forbearance measures		Of which: likely to pay that are not past due <= 90 days		Of which: likely to pay that are not past due >= 90 days		Public guarantee referred to in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Non-performing			Of which: exposures with forbearance measures		Of which: likely to pay that are not past due <= 90 days			Public guarantee referred to in the context of the COVID-19 crisis			Inflows to non-performing exposures	
Loans and advances with expired EBA compliant measures	103	96	0	29	7	1	6	2	1	0	1	1	0	1	0	0	243	239	0	27	5	1	4	3	2	0	0	1	0	1	0	0		
Of which: Households	103	96	0	29	7	1	6	2	1	0	1	1	0	1	0	0	99	93	0	27	5	1	4	1	1	0	0	1	0	1	0	0		
Of which: Collateralised by residential immovable property	99	82	0	25	5	1	5	0	0	0	0	0	0	0	0	0	94	81	0	24	4	1	3	0	0	0	0	0	0	0	0	0		
Of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	145	145	0	0	0	0	0	2	0	0	0	0	0	0	0	0		
Of which: Small and Medium-sized Enterprises	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		
Of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	145	145	0	0	0	0	0	2	2	0	0	0	0	0	0	0		

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk									
	Performing		Of which: exposures with forbearance measures		Non-performing			Of which: exposures with forbearance measures		Of which: likely to pay that are not past due <= 90 days		Of which: likely to pay that are not past due >= 90 days		Public guarantee referred to in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Non-performing			Of which: exposures with forbearance measures		Of which: likely to pay that are not past due <= 90 days			Public guarantee referred to in the context of the COVID-19 crisis			Inflows to non-performing exposures	
Newly originated loans and advances subject to public guarantee schemes	500	500	16	45	0	0	0	1	1	0	1	0	0	0	454	0	0	679	679	16	74	0	0	0	0	2	1	0	1	0	0	0	550	0
Of which: Households	5	5			0			0	0			0				0	0	5	5						0								0	
Of which: Collateralised by residential immovable property	0	0						0	0			0				0	0	0	0						0								0	
Of which: Non-financial corporations	59	59	16	44	0	0	0	1	1	0	1	0	0	0	49	0	0	117	117	16	74	0	0	0	0	1	1	0	1	0	0	0	96	0
Of which: Small and Medium-sized Enterprises	21	21						1	1							0	0	19	19						0	0							0	
Of which: Collateralised by commercial immovable property	4	4			0			0	0			0				0	0	4	4						0	0							0	