

2023 EU-wide Stress Test

Bank Name	HASPA Finanzholding
LEI Code	529900JZTYE3W7WQH904
Country Code	DE



2023 EU-wide Stress Test: Summary

HASPA Finanzholding

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	705	589	649	752	413	524	693
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1	0	0	0	-84	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-71	-151	-82	-81	-467	-172	-155
Profit or (-) loss for the year	67	-72	66	142	-607	-146	6
Coverage ratio: non-performing exposure (%)	19.80%	37.71%	35.76%	34.70%	48.51%	47.10%	46.55%
Common Equity Tier 1 capital	4,720	4,607	4,676	4,786	4,327	4,076	4,040
Total Risk exposure amount (all transitional adjustments included)	30,918	30,975	31,035	31,091	31,415	32,267	32,757
Common Equity Tier 1 ratio, %	15.27%	14.87%	15.07%	15.39%	13.77%	12.63%	12.33%
Fully loaded Common Equity Tier 1 ratio, %	15.27%	14.87%	15.07%	15.39%	13.77%	12.63%	12.33%
Tier 1 capital	4,735	4,622	4,691	4,801	4,331	4,080	4,043
Total leverage ratio exposures	61,524	61,524	61,524	61,524	61,524	61,524	61,524
Leverage ratio, %	7.70%	7.51%	7.62%	7.80%	7.04%	6.63%	6.57%
Fully loaded leverage ratio, %	7.70%	7.51%	7.62%	7.80%	7.04%	6.63%	6.57%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With apolication of IFRS-17. %	15.27%						

IFRS 9 transitional arrangements?

No

2023 EU-wide Stress Test: Credit risk IRB

HASPA Finanzholding

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A٠	IRB	F-	IRB	٨·	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ra Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Î.
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- i
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- i
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- t
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1-
HASPA Finanzholding	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
TIASFA TITIATIZITOIUTING	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Eaulty	0	0			0	0			0	0	0	0	0	0	1 -
	Securitisation															i
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	1-
	IRB TOTAL	0		0	0	0	0	0	0		0		0	0		-

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	IRB	۸۰	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central banks					0		0	0	0				0		
	Central parks Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	(
	Retail	0	0	0	0	0	ő	0	0	0	ő	0	0	0		- -
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	(- C
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	(o -
	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	(o -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	(o -
	TRR TOTAL	0		0	0	0	0	0		0	0		0			n -

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

EBA EUROPEAN BANKING AUTHORITY EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB HASPA Finanzholding

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	C	-	0	0	0	0 0	0	0 0		0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0		0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0	-	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	C	-	0	0	0	0 0	0	0 0	•	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0		0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0		0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0		0	0	0	0	0	0	-
HASPA Finanzholding	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0	-	0	0	0	0	0	0	-
TIASPA THIan2holding	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	C	-	0	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 0		0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0		0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0	-	0	0	0	0	0	0	-
	Eaulty	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0 0	0	0 0	-	0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0	

												Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0 0	0	0	0	0		(0	-) (0 0	(-		0	0	0	(0	1 -
	Central governments		0 0	0 0	0	0	0	-		0) (0 0	(-	0	0	0	0	(0	, -
	Institutions		0 0	0	0	0	0	-	(0) (0 0	(· ·		0	0	0	(0	1 -
	Corporates		0 0	0	0	0	0	-	(0) (0 0	(· ·		0	0	0	(0	1 -
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	-	(0) (0 0	(· ·		0	0	0	(0	1 -
	Corporates - Of Which: SME		0 0	0	0	0	0	-	(0) (0 0	(· ·		0	0	0	(0	1 -
	Retail		0 0	0	0	0	0	-	(0) (0 0		-	0	0	0	0		0	j -
	Retail - Secured on real estate property		0 0	0	0	0	0	-	(0		0 0	0 0	() -	0	0	0	0	(0	1 -
GERMANY	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0		(0	-) (0 0	(0	0	0	0	0	0	1 -
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	-	(0) (0 0	(· ·		0	0	0	(0	1 -
	Retail - Qualifying Revolving		0 0	0	0	0	0	-	(0) (0 0	(· ·		0	0	0	(0	1 -
	Retail - Other Retail		0 0	0	0	0	0	-	(0) (0 0	(· ·		0	0	0	(0	1 -
	Retail - Other Retail - Of Which: SME	(0 0	0	0	0	0	-	(0		0 0	0 0	(-	(0	0	0		0	<i>i</i> -
	Retail - Other Retail - Of Which: non-SME	(0 0	0	0	0	0	-	(0		0 0	0 0	(-	(0	0	0		0	<i>i</i> -
	Equity		0 0	0	0	0	C	-	(0) (0 0	() -	0	0	0	0	(0	j -
	Securitisation																					
	Other non-credit obligation assets		0 0	0	0	0	C	-	(0) (0 0	() -	0	0	0	0	(0	j -
	IRB TOTAL		0	0	0	0	0			0			0	0	-	0	0	0	0	0	0	<i>i</i> -

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

HASPA Finanzholding

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	C	-	0	0	0	0 0	0	0		0	0	0	0	0	C	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0) -
	Corporates	0	0	0	0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0) -
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0) -
	Retail	0	0	0	0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0) -
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0) -
HASPA Finanzholding	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0) -
TIASPA THIan2holding	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	0	0	-	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	0		0	0	0	0	0	0) -
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0) -
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0) -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0) -
	Eaulty	0	0	0	0 0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0) -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0 0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0) -
	IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks	0	0 0	0	0	0	0		Ó	0	-	0 0	0	(-	(0	0	0	0	0	1 -
	Central governments		0 0	0	0	0	(-	0	0		0	0	(-	0	0	0	0	0	0	- L
	Institutions		0 0	0	0	0	(-	0	0		0	0	(-	0	0	0	0	0	0	- L
	Corporates		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Corporates - Of Which: SME		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Retail	(0 0	0	0	0	(-	0	0		0 0	0		-	0	0	0	0	0	0	j -
	Retail - Secured on real estate property	(0 0	0	0	0	(-	0	0		0 0	0		-	0	0	0	0	0	0	, -
GERMANY	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	(-	0	0		0 0	0	(-	(0	0	0	0	0	1 -
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Retail - Qualifying Revolving		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Retail - Other Retail		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Retail - Other Retail - Of Which: SME		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Equity		0 0	0	0	0	(-	0	0		0 0	0	(· ·		0	0	0	0	0	1 -
	Securitisation																					4
	Other non-credit obligation assets	(0 0	0	0	0	(-	0	0		0 0	0	(-	(0	0	0	0	0	1-
	IRB TOTAL		0	0	0	0				0		0	0	0) -	0	0	0	0	0	0	/-

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA HASPA Finanzholding

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	5.344		0	0	5.344	(0	0	0	0	0.00%
	Central governments	79		0	0	52	(0	0	0	0	0.00%
	Regional governments or local authorities	6.372	0	3	0	3.882	(0	0	0	0	0.00%
	Public sector entities	1.407		27	0	1.355	(5	0	0	0	0.00%
	Multilateral Development Banks	201		0	0	119		0	0	0	0	0.00%
	International Organisations	266		0	0	266		0	0	0	0	0.00%
	Institutions	3.808		388	0	3.429		0	2	0	0	0.00%
	Corporates	13,401	96	12.281	145	13.378		138	44	0	47	34.35%
	of which: SME	5.385	63	4.365	96	5.370		84	14		16	18.77%
	Retail	5,664			54	5,654	(54	13		13	
HASPA Finanzholding	of which: SME	1,717			27		(28	3		10	37.14%
	Secured by mortgages on immovable property	20,551	127		131		(130	27	0	2	1.16%
	of which: SME	7,573	66		68	7,583	(67	9	0	1	0.83%
	Items associated with particularly high risk	1,213	5	1,812	7	1,214	(5	7	0	3	71.67%
	Covered bonds	1,091		27	0	740	(0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	(0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1,667		1,466	0	1,087	(0	3	0	0	0.00%
	Equity	649		894	0	649	(0	1	0	0	0.00%
	Securitisation											
	Other exposures	556		184	0	556	(0	0	0	0	0.00%
	Standardised Total	62,268	263	28,286	337	58,302		332	96	0	66	19.80%

							Actual					
							31/12/2021					
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	5.343		0	0	5.343	Ö	0	0	0	0	0.00%
	Central oovernments	25		0	0	25	0	0	0	0	0	0.00%
	Regional governments or local authorities	6,372	0	3	0	3,882	0	0	0	0	0	0.00%
	Public sector entities	1,407		27	0	1.355	0	5	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	3,194		244		2,823	0	0	1	0	0	0.00%
	Corporates	13.049	96	11.950	145	13.025	0	138	42	0	47	34.35%
	of which: SME	5.364	63		96	5.349	0	84	14	0	16	18.77%
	Retail	5,629	35			5,618	0	53	13	0	13	24.88%
GERMANY	of which: SME	1,715	18	981		1,707	0	28	3	0	10	37.17%
	Secured by mortoages on immovable property	20.133	126		130	20.160	0	129	26	0	1	1.14%
	of which: SME	7,427	66	2,340	68	7,437	0	67	9	0	1	0.83%
	Items associated with particularly high risk	1,213	5	1,812	7	1,214	0	5	7	0	3	71.67%
	Covered bonds	997	0	18	0	646	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	683	0	590		382	0	0	1	0	0	0.00%
	Equity	649	0	894	0	649	0	0	1	0	0	0.00%
	Securitisation											
	Other exposures	556		184		556	0	0	0	0	0	0.00%
	Standardized Total	59.248	262	26,729	335	55.679		331	92	0	66	19.85%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA HASPA Finanzholding

5.184

43.32

Stock of provisions fo Stage 3 exposure

overage Rati Stage 3 exposure

40.00% 40.00% 15.00% 50.29% 42.32% 38.97%

31/12/2025 31/12/2023 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 3

 exposure
 exposure
 exposure
 Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure (min EUR, 5.344 0.009 40.009 40.009 40.009 40.009 40.009 54.689 45.139 38.509 52 3,882 1.355 40.00 1.355 119 266 3.428 13.284 5.305 5,596 119 40.009 266 3.427 13.196 5.245 5.543 40.00% 3,426

1,688

	of which: SME																				
		7,505		14	5 1	0 0	28	B 19.61%	7,439	0	212	10	0	38	18.17%	7,375		276	10	0	48 17.43
	Items associated with particularly high risk	1,207		1	2	5 0	s	9 75.28%	1,201	0	18	5	0	14	76.11%	1,195	0	24	5	0 1	18 76.51
	Covered bonds	740			1	0 0	0	0 15.00%	740	0	0	0	0	0	15.00%	739	0	1	0	0	0 15.00
	Claims on institutions and corporates with a ST credit assessment	0	-			0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0 0.00
	Collective investments undertakings (CIU)	1,087	-			0 0	0	0 15.04%	1,086	0	1	0	0	0	15.04%	1,086	0	1	0	0	0 15.04
	Equity	648	-			0 0	0	83.27%	648	0	1	0	0	0	83.27%	648	0	1	0	0	1 83.23
	Securitisation																				
	Other exposures	556	-			0 0	0	0.00%	556	0	0	0	0	0	0.00%	556	0	0	0	0	0.0
	Standardised Total	58.020		614	8	0	231	37.71%	57.761	Ö	873	82	Ö	312	35.76%	57,499	0	1.135	81	0 39	34.7
												Baseline Scenario									
					31/12/2023							31/12/2024							31/12/2025		
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for provisions f Stage 1 Stage 2 exposure exposure	Stage 3	Coverage Ration Stage 3 exposure
	(min EUR, %)																				
	Central banks	5 343							5 343							5.343					
		2,243				0		0.00%	5,343	0		Ű	0	0			U	0		0	0 0.0
	Central oovernments	25			1	0 0		40.00%	25	0		0	0	0	40.00%	25	0	0	ő	0	0 40.0
	Central oovernments Regional governments or local authorities	25 3,882				0 0	000	0 40.00% 0 40.00%	25 3,882	0	0	0	0	0	40.00% 40.00%	25 3,882	0	0	0 0	0	0 40.
	Central ovvernments Regional governments or local authorities Public sector entities	25					0	0 40.00% 0 40.00% 2 40.00%	25	0	0 1	0	0	0	40.00% 40.00% 40.00%	25	0	0	0	0	0 40. 0 40. 2 40.
	Central oovernments Regional governments or local authorities Public sector entities Multilateral Develooment Banks	25 3,882			5		0	0 40.00% 0 40.00% 2 40.00%	25 3,882	0	0 1 6	0	0	0	40.00% 40.00% 40.00% 0.00%	25 3,882	0	0 1 6	0 0 0	0	0 40 0 40 2 40 0 0
	Central dovernments Regional governments or local authorities Public actor entities Multilateral Development Banks Tuternatical Organisations	25 3,882 1,355 0 0			1			0 40.00% 0 40.00% 2 40.00% 0 0.00% 0 0.00%	25 3,882 1.355 0 0	0 0 0 0 0 0 0 0	0 1 6 0	0 0 0 0	0	0 0 2 0	40.00% 40.00% 40.00% 0.00% 0.00%	25 3,882 1,355 0 0	0 0 0 0 0 0 0	0 1 6 0	0000	0	0 40 0 40 2 40 0 0 0 0
	Central asserments Regional governments de local authorities Public sector entities Hydittateal Dovelonment Banks Teternational Organisations Tatibutions	25 3,882 1,355 0 0 2,823				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 40.00% 0 40.00% 2 40.00% 0 0.00% 0 0.00% 0 15.00%	25 3,882 1,355 0 0 2,822	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 6 0 2	0 0 0 0 0	0 0 0 0 0	0 0 2 0 0 0	40.00% 40.00% 40.00% 0.00% 0.00% 15.00%	25 3,882 1,355 0 0 2,821	0 0 0 0 0 0 0	0 1 6 0 0 2	0	0 0 0 0 0	0 40 0 40 2 40 0 0 0 0 0 0 0 15
	Central deversments Regional governments (a cell authorities Public sector estilica Huittilizer i Dovelanment Barks Huittilizer i Dovelanment Institutional Institutional Centralistica Centralistica	25 3,882 1,355 0 0 2,823 12,932		23		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 40.00% 0 40.00% 2 40.00% 0 0.00% 0 0.00% 0 15.00% 5 54.6%	25 3,882 1,355 0 0 2,822 12,846	0 0 0 0 0 0 0 0	0 1 6 0 0 0 2 312	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 2 0 0 0 0 0	40.00% 40.00% 40.00% 0.00% 0.00% 15.00% 51.86%	25 3,882 1,355 0 0 2,821 12,760		0 1 6 0 0 2 403	0 0 0 0 0 0 38		0 40 0 40 2 40 0 0 0 0 0 15 02 50
	Carly di overmende Bassing opermenter de local authorities Medicines de personantes Medicines d'expensiones Enternantes Entern	25 3,882 1.355 0 0 2,823 12,932 12,932 5,284		23		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.00% 0 40.00% 2 40.00% 0 0.00% 0 0.00% 0 15.00% 5 54.69% 7 45.14%	25 3,882 1.355 0 0 2,822 12.846 5,224	0 0 0 0 0 0 0 0 0 0	0 1 6 0 0 2 2 317 205	0 0 0 0 0 0 38 23		0 0 2 0 0 0 0 0 0 0 0 0 0 0 91	40.00% 40.00% 40.00% 0.00% 15.00% \$1.85% 43.33%	25 3,882 1,355 0 0 2,821 12,760 5,164		0 1 6 0 0 2 403 259	0 0 0 0 0 0 38 23		0 40. 0 40. 2 40. 0 0. 0 0. 0 15. 02 50. 14 42.
	Central accessments Respinal agreements or local authorities Rubbit sector unities Rubbitance Development Banks Instructions Instructions Cardinal Constitutions Respinal Constitutions Respin	25 3,882 1,355 0 0 2,823 12,932		23 24 14		2 0 0 0 2 0 0 0 0 0 0 0 8 0 8 0 8 0 8 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.00% 0 40.00% 2 40.00% 0 0.00% 0 0.00% 0 15.00% 5 54.69% 7 45.14% 3 38.50%	25 3,882 1,355 0 0 2,822 12,846	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 38 23 22		0 0 2 0 0 0 164 91 63	40.00% 40.00% 40.00% 0.00% 0.00% 15.00% 51.86%	25 3,882 1,355 0 0 2,821 12,760 5,164 5,453		0 1 6 0 2 403 269 219	0 0 0 0 0 0 23 23 22	0 0 0 0 0 0 0 0 0 2 0 0 11 0 0 8	0 40. 0 40. 2 40. 0 0. 0 0. 0 15. 02 50. 14 42.
GERMANY	Carly di overmende Bassing opermenter de local authorities Medicines de personantes Medicines d'expensiones Enternantes Entern	25 3,882 1,355 0 2,823 12,932 5,284 5,561 1,696		23 14 11		2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.0% 0 40.0% 2 40.0% 0 0.0% 0 0.0% 0 15.0% 5 54.6% 5 39.5%	25 3,882 1.355 0 0 2,822 12.846 5,224	0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 2 2 317 200 163 163 49	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 40.00% 0.00% 15.00% \$1.85% 43.33%	25 3,882 1,355 0 0 2,821 12,760 5,164 5,453 1,676		0 0 1 6 0 0 2 403 269 219 219 59	0 0 0 0 0 23 23 5		0 40. 0 40. 2 40. 0 0. 0 0. 0 15. 02 50. 14 42. 85 38.
GERMANY	Central accessments Respinal agreements or local authorities Rubbit sector unities Rubbitance Development Banks Instructions Instructions Cardinal Constitutions Respinal Constitutions Respin	25 3,882 1.355 0 0 2,823 12,932 5,284 5,561		23 14 11 3 24		2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.00% 0 40.00% 2 40.00% 0 0.00% 0 0.00% 0 15.00% 5 54.69% 7 45.14% 3 38.50%	25 3,882 1.355 0 2,822 12,846 5,224 5,508		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 38 23 22 22 5 5 5 5		0 0 2 0 0 0 164 91 63 20 64	40.00% 40.00% 40.00% 0.00% 15.00% 51.86% 43.33% 33.82%	25 3,882 1,355 0 0 2,821 12,760 5,164 5,453		0 0 1 6 0 0 0 2 403 269 219 59 9 59 9 464	0 0 0 0 0 38 23 22 5 15		0 40. 0 40. 2 40. 0 0. 0 0. 0 15. 02 50. 14 42. 85 38. 25 41.
GERMANY	Central answerments Respirat agreements for local subwerties within soution werting Respiration agreement of the second Respiration of the second Instructions Contravatio	25 3,882 1,355 0 2,823 12,932 5,284 5,561 1,696		11	1 2 1 7 1	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.0% 0 40.0% 2 40.0% 0 0.0% 0 0.0% 0 15.0% 5 54.6% 5 39.5%	25 3,882 1.355 0 0 2,822 12,846 5,224 5,508 1,686	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 0.00% 15.00% 51.86% 43.33% 38.82% 40.85%	25 3,882 1,355 0 0 2,821 12,760 5,164 5,453 1,676		209 219 59	0 0 0 0 0 2 2 2 2 5 5 5 9		0 40.0 0 40.0 2 40.0 0 0.0 0 0.0 0 15.0 00 15.0 02 50.0 14 42.0 85 38.0 25 41.0 80 17.0 80
GERMANY	Cabital governments Registed governments or local authorities Registed governments or local authorities Register of providences of the second second second Register of the second second second second second second Register of the second sec	25 3,882 1,355 0 0 2,823 12,932 5,284 5,561 1,695 20,042		11 3 24	1 2 1 7 1	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.09% 0 40.09% 2 40.09% 0 0.09% 0 0.09% 0 15.09% 5 54.69% 7 45.14% 3 38.59% 5 39.58% 9 19.85%	25 3,882 1,355 0 0 2,822 12,846 5,224 5,508 1,686 19,934	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	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 1 5 4 9 1 6 3 20 6 4 3 8 1 4	40.00% 40.00% 40.00% 0.00% 15.00% 51.86% 43.33% 33.82% 40.85% 18.13%	25 3,882 1,355 0 0 2,821 12,260 5,164 5,453 1,676 19,825		209 219 59 464	0 0 0 0 0 0 38 23 22 5 5 5 5 5 5 5 5		0 40.0 0 40.0 2 40.0 0 0.0 0 0.0 0 155: 02 50: 14 42: 85 38.0 25 41.1 80 17.7 17 17.0 17 17 17 17 17 17 17 17 17 17 17 17 17 1
GERMANY	Calified automaticals Registration and the Social antibuorities Registration antibuorities Multificated Revealmented Reaks Researching of the Quarkanisticas Researching of the Quarkanisticas Comparison C	25 3,882 1,352 0 0 2,803 12,932 5,284 5,561 1,696 20,042 7,360		11 3 24	1 2 1 7 1	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	0 40.09% 0 40.09% 0 40.09% 0 0.09% 0 0.09% 0 0.09% 0 10.09% 5 54.69% 7 45.14% 5 39.59% 9 10.8% 8 19.66%	25 3,882 0 0 2,822 12,846 5,224 5,508 1,686 19,934 7,295	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 7 2 3 1 2 0 1 6 1 6 1 2 0 1 1 6 1 2 0 1 1 1 2 0 1 1 1 2 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 38 23 22 5 5 5 5 5 9 9 0 0		0 0 0 0 0 0 164 91 63 20 64 33 32 0 64 33	40.00% 40.00% 0.00% 0.00% 51.86% 43.33% 38.82% 40.85% 18.13% 18.21%	25 3,882 1,355 0 0 2,821 12,760 5,164 5,164 5,453 1,576 19,825 7,232		209 219 59 464	0 0 0 0 0 0 23 23 22 5 5 5 5 5 5 0 0		0 40.0 0 40.1 2 40.1 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 15.1 0 0.0 0 0.0 0 15.1 0 17.2 18 76.1
GERMANY	Central governments Respiral governments in facilitation/files within source verticits within source verticits and source source source source source International Company Source International Company Source Company Source Source Source Company Source Source Source Source Facilitation of source Source Source Source Source Source Execution Source Source Source Source Source Source Execution Source Source Source Source Source Source Source Execution Source Sourc	25 3,882 1,355 0 2,823 12,932 5,284 5,581 1,695 20,042 7,360 1,207		11 3 24	1 2 1 7 1		6 6 7 7 6 6 7 6 7 6 7 6 7 6 7 7 7 7 7 7 7 7 7 7 7 7 7	0 40.09% 0 40.09% 0 40.09% 0 0.09% 0 0.09% 0 0.09% 0 15.09% 5 54.69% 1 45.14% 5 39.59% 9 19.86% 8 19.66% 9 75.28%	25 3,882 1,355 0 2,822 12,846 5,224 5,508 1,686 19,934 7,295 1,201		6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 40.00% 0.00% 15.00% 51.86% 43.33% 40.85% 18.13% 18.21% 76.11%	25 3,882 1,355 0 0 2,821 12,760 5,164 5,453 1,676 19,825 7,232 1,195		209 219 59 464	0 0 0 0 38 22 5 5 5 5 0 0 0 0		0 401 0 401 2 400 0 0.0 0 0.0 0 153 14 42: 45 38. 25 41. 80 17. 47 17. 18 76. 0 155 0 155 0 155 10 155
GERMANY	Cabilet auvermande Registration auxiliarity in Such an Anhon Head Registration auxiliarity in Such an Anhon Head Multifactural Development Resists Research and an Anno Head Research and Anno Head Comparison Comparison Such and Such and Anno Head Such and Such and Anno Head Research a	25 3,882 1,355 0 2,823 12,932 5,284 5,581 1,695 20,042 7,360 1,207		11 3 24	1 2 1 7 1		6 6 7 6 7 6 7 6 7 4 1 2 6 7 4 4 4 5 7 4 4 5 7 4 4 5 7 4 4 5 7 4 4 5 7 4 4 5 6 7 4 4 5 6 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8	0 40.0% 0 40.0% 0 40.0% 2 40.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 15.0% 0 15.0% 5 33.5% 9 19.8% 19.8% 19.6% 0 15.0% 0 15.0% 0 0.0%	25 3,882 1,355 0 2,822 12,846 5,224 5,508 1,686 19,934 7,295 1,201			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 2 0 0 0 0 0 0 0 164 91 63 20 0 64 33 31 34 14 0 0 0 0 0 0	40.00% 40.00% 40.00% 0.00% 15.00% 51.88% 43.33% 40.85% 40.85% 18.13% 18.21% 76.11% 15.00%	25 3,882 1,355 0 0 2,821 12,760 5,164 5,453 1,676 19,825 7,232 1,195		209 219 59 464	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 40.0 0 40.0 0 40.0 0 40.0 0 0.0 0 0.0 0 0.0 0 0.0 0 155.0 0 0.0 0 155.0 0 0.0 0
GERMANY	Canhal governments Registed governments in facilitation/files Markenergy enventses Markenergy enventses Markenergy of governments in facilitation International Company of the Company Company of the Company of the Company of Annie Company of the Company of the Company of Annie Company of the Company of the Company of Annie Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the	25 3,882 0 0 0 2,823 12,932 5,284 5,584 5,584 1,695 20,042 7,380 1,207 646 6 0 0		11 3 24	1 2 1 7 1			0 40.0% 40.0% 40.0% 40.0% 0 0.0% 0 15.0% 54.6% 53.85% 19.6% 53.85% 19.6% 53.25% 53	25 3,882 1355 0 0 2,822 12,846 5,224 5,224 5,224 5,224 1,9,934 7,295 1,201 646 6 6 0 0		6 6 6 7 7 7 7 8 6 7 8 7 8 7 8 7 8 7 8 9 8 9 8 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 40.00% 0.00% 15.00% 51.82% 40.85% 18.13% 18.13% 18.13% 15.00%	25 3,882 1,355 0 0 2,821 12,760 5,164 5,453 1,576 19,825 7,232 1,195 646 6 0		209 219 59 464	0 0 0 0 0 3 3 2 2 5 5 5 3 9 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 40.0 0 40.0 0 40.0 0 0.0 0 0.0
GERMANY	Cability Generalized Constraints of Cabilitation (Section 2007) Register of memorians in a facilitation (Section 2007) Register of memorians in a facilitation (Section 2007) Register of the Cabilitation (Section 2007) of a section 2007 Cabilitation (Section 2007) Register of the cabilitation (Section 2007) Register of the cabil	25 3,802 0 0 2,823 12,932 5,551 1,695 20,042 7,360 1,207 645 0 0 3322		11 3 24	1 2 1 7 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.0% 0 40.0% 0 40.0% 2 40.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 15.0% 0 15.0% 5 33.5% 9 19.8% 19.8% 19.6% 0 15.0% 0 15.0% 0 0.0%	25 3,882 1355 0 0 0 2,822 12,846 5,224 5,508 1,686 5,224 1,686 1,686 1,685 1,285 1,285 1,291 646 0 0 382		5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 40.00% 0.00% 51.86% 43.33% 40.85% 18.13% 18.13% 18.13% 18.13% 0.05% 18.13% 18.13% 0.05% 0.00% 0.0%	25 3,882 0 0 0 2,821 12,760 5,164 5,453 1,676 19,825 7,232 1,195 6,465 0 0 0 382		209 219 59 464	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.0 0 40.0 2 40.0 0 0.0 0 0.0 0 15.0 0 15.0 22 50.0 14 42.2 85 38.0 17.4 47 17.7 18 76.1 0 15.1 0 0.0 0
GERMANY	Canhal governments Registed governments in facilitation/files Markenergy enventses Markenergy enventses Markenergy of governments in facilitation International Company of the Company Company of the Company of the Company of Annie Company of the Company of the Company of Annie Company of the Company of the Company of Annie Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the Company of the Company of the Company Company of the Company of the	25 3,802 0 0 2,823 12,932 5,551 1,695 20,042 7,360 1,207 645 0 0 3322		11 3 24	1 2 1 7 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 40.0% 40.0% 40.0% 40.0% 0 0.0% 0 15.0% 54.6% 53.85% 19.6% 53.85% 19.6% 53.25% 53	25 3,882 1355 0 0 0 2,822 12,846 5,224 5,508 1,686 5,224 1,686 1,686 1,685 1,285 1,285 1,291 646 0 0 382		6 6 6 7 7 7 7 7 7 7 7 7 8 6 6 7 7 7 8 7 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 40.00% 0.00% 15.00% 51.82% 40.85% 18.13% 18.13% 18.13% 15.00%	25 3,882 0 0 0 2,821 12,760 5,164 5,453 1,676 19,825 7,232 1,195 6,465 0 0 0 382		209 219 59 464	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 40.0 0 40.0 0 40.0 0 40.0 0 0.0 0 0.0 0 0.0 0 0.0 0 155.0 0 0.0 0 155.0 0 0.0 0

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA HASPA Finanzholding

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	5.34			0 0	0		0.00%	5.344	0	0 0	0 0	0	(0.00%	5,344		1 1	0			0.
	Central governments	52	2		0	0		40.00%	52	0	0	0 0	0	(40.00%	52						40.
	Regional governments or local authorities	3.882	2 0	-	0 0	0		40.00%	3.882	0) 3	0	0	(40.00%	3.881)				40.1
	Public sector entities	1.355	i (1	5 0	0		40.00%	1.355	0	6	6 0	0		40.00%	1.355))				2 40.1
	Multilateral Development Banks	119)		0	0		40.00%	119	0	0	0 0	0	(40.00%	119						40.1
	International Organisations	265	i (0	0		40.00%	266	0	0	0 0	0	(40.00%	266						40.0
	Institutions	3,423			2 0	0		17.25%	3,425	0	1	0	0		17.25%	3,423						17.2
	Corporates	13.190		32	96	0	19	60.64%	13.007	0	508	73	0	294	57.77%	12.868		64	67		36	7 56.6
	of which: SME	5.245		21	57		11	52.65%	5.123	0	331	44	0	167	50.45%	5.030		42	35		21	49.6
	Retail	5,57	0	13	45	0	6	50.65%	5,489	0	219	30	0	111	50.78%	5,430		27	28	(14	1 49.6 1 50.8
HASPA Finanzholding	of which: SME	1.687	· (5	1 12	0	2	50.90%	1.665	0	72	9	0	37	51.73%	1.649		8			4	52.0
	Secured by mortgages on immovable property	20,388	8 0	32	1 81	. 0	10	33.26%	20,147	0	561	58	0	185	33.47%	19,974	-	73	50	(24	33.4
	of which: SHE	7.45	8 0	19	56	0	6	34,80%	7,297	0	354	37	0	129	35.29%	7.193		45	32		16	35.4
	Items associated with particularly high risk	1,201		1	15	0	5	93.74%	1,186	0	32	10	0	31	95.54%			4	9	(4	96.0
	Covered bonds	735	0 0		0 0	0		17.25%	739	0	1	0	0	(17.25%	739		0		(17.2
	Claims on institutions and corporates with a ST credit assessment		0		0 0	0		0.00%	0	0	0	0	0	(0.00%	0))	0			0.0
	Collective investments undertakings (CIU)	1,088	6 (1 0	0		17.89%	1,086	0	1	0	0	(17.89%	1,085)		(17.8
	Faulty	648	8 0		1 1	0		100.00%	647	0) 3	0	0		100.00%	647)				100.0
	Securitisation		1	1							1		1							1		
	Other emosures	556	i (0 0	0		0.00%	556	0	0	0	0	(0.00%	556	1))	0			0.0
	Standardised Total	57.830	0	804	238	0	39	48.51%	57.299	0	1.335	172	0	629	47.10%	56.915		1.719	155		80	46.5
	Uther exclosures Standardised Total			804		o	39				1,335	Adverse Scenario		625				1,715		Ċ	80	il -
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	Central banks	5.343						0.000	5.343						0.000	5.343						
	Contral banks	5,343	4 (4	4 0	4 0		0.00%	5.343	0	4 0	0	0		0.00%	5.343		4	4 0	4	1	0.0

	Central banks	5.343	0	0	0	0	0	0.00%	5.343	0	0) (0	0.00%	5.343	0	0				0.00%
	Central governments	25	0	0	0	0	0	40.00%	25	0	0	0	0 0	0	40.00%	25	0	0	0	0		40.00%
	Regional governments or local authorities	3,882	0	0	0	0	0	40.00%	3,882	0	1	(0 0	0	40.00%	3,881	0	1	0	0		40.00%
	Public sector entities	1.355	0	6	0	0	2	40.00%	1.355	0	6	(0 0	2	40.00%	1.355	0	6	0	0		40.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0 0	(0 0	0	0.00%	0	0	0	0	0		0.00%
	Institutions	2,822	0	2	0	0	0	17.25%	2,820	0	3	(0 0	1	17.25%	2,819	0	5	0	0		17.25%
	Corporates	12.840	0	323	94	0	196	60.63%	12.661	0	502	72	2 0	290	57.72%	12.523	0	640	65		36	56.59%
	of which: SME	5,224	0	209	57	0	110	52.67%	5,103	0	330	43	8 0	167	50.46%	5,010	0	424	39	0	21	49.63%
	Retail	5,541	0	130	45	0	66	50.65%	5,454	0	218	30	0 0	111	50.79%	5,396	0	276	28	0	14	50.86%
GERMANY	of which: SME	1,685	0	50	12	0	26	50.90%	1,663	0	72	s	0 0	37	51.73%	1,646	0	89	8	0	4	52.09%
	Secured by mortgages on immovable property	19,973	0	316	80	0	105	33.26%	19,737	0	552	57	7 0	185	33.47%	19,568	0	721	45	0	24	33.46%
	of which: SME	7,309	0	195	55	0	68	34.78%	7,156	0	348	37	7 (123	35.28%	7,054	0	450	32	0	15	35.43%
	Items associated with particularly high risk	1,201	0	17	15	0	16	93.74%	1,186	0	32	10	0 0	31	95.54%	1,177	0	42	9	0	4	96.02%
	Covered bonds	646	0	0	0	0	0	17.25%	645	0	1		0	0	17.25%	645	0	1		0		17.25%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.00%
	Collective investments undertakings (CIU)	382	0	0	0	0	0	17.89%	382	0	0 0	(0 0	0	17.89%	381	0	1	0	0		17.89%
	Equity	648	0	1	1	0	1	100.00%	647	0	1	(0 0	1	100.00%	647	0	2	0	0		100.00%
	Securitisation			_			_															
	Other exposures	556	0	0	0	0	0	0.00%	556	0	0 0	(0 0	0	0.00%	556	0	0	0	0	1	0.00%
	Standardised Total	55,215	0	795	235	0	386	48.58%	54,693	0	1,316	169		621	47.16%	54,316	0	1,694	152	0	790	46.61%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB HASPA Finanzholding

HART Hart <th< th=""><th></th><th>Central banks Central overnments</th><th></th><th>ire values</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></th<>		Central banks Central overnments		ire values														
Image: constraint of the second sec		Central banks Central overnments		ne values														
Line No. Data No. Rep + No.		Central banks Central overnments		ire values					31/1									
HARAPI Control (1) Contro (1) Control (1) <th< th=""><th></th><th>Central banks Central overnments</th><th>A-IFB</th><th></th><th></th><th></th><th></th><th>exposure, of which</th><th></th><th>exposure, of which</th><th></th><th>exposure, of which</th><th>provisions for</th><th>provisions for</th><th>Stock of provisions for State 3</th><th>Coverage Rati Stage 3</th></th<>		Central banks Central overnments	A-IFB					exposure, of which		exposure, of which		exposure, of which	provisions for	provisions for	Stock of provisions for State 3	Coverage Rati Stage 3		
Contained Contained <thcontained< th=""> <thcontained< th=""> <thc< th=""><th></th><th>Central governments</th><th></th><th></th><th></th><th>F-IRB</th><th></th><th></th><th></th><th></th><th></th><th></th><th>exposure</th><th></th><th>exposure</th><th>exposure</th></thc<></thcontained<></thcontained<>		Central governments				F-IRB							exposure		exposure	exposure		
HASPA Inambolin																		
Kensor (man) Control																		
HASPA Inancholar HASPA HASPA Inancholar Inancholar Ina		Institutions																
Add/Section Control Contro Control Control		Corporates			0			0	0	0	0	0	0	0	0	-		
Hash Cal Cal <td></td> <td>Connectes - Of White Spacialized Levilies</td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>Ó</td> <td>0</td> <td>-</td>		Connectes - Of White Spacialized Levilies			0			0	0	0	0	0	0	Ó	0	-		
HASP Note: Result and all data search C I								0	0	0	0	0	0	Ó	0			
HASPA Inancholding Mathematic basis in and in table in the construction of the basis in ancholding Image: Construction of the basis i		Retail						0	0	0	0	0	0	0	0	-		
Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	HACDA	Retail - Secured on real estate property								0	0		0	0	0			
Kade Southead with a set of the								0	0	0	0	0	0	0	0			
Kade Southead with a set of the	inanzholding							0	0	0	0	0	0	0	0	-		
Barry Start Start Barry Stary Start Barry Start Barry Star	inditationaling	Retail - Qualifying Revolving				1 0				0	0		0	0	0			
Bage "Dark food officies and office Image of the second office Image office Imag				0				0	0	0	0	0	0	0	Ó			
Exhibition Image: Second sec				0				0	0	0	0	0	0	0	0			
Exceloration Image: state of the state o		Retail - Other Retail - Of Which: non-SME	0	0	6	1 0	1 0	0	0	0	0	0	0	0	0			
Terrent refer to the second se																		
Date (rotat, 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>																		
Polic paramines Actual Status amounts Status amounts <th colspan="2" status<="" td=""><td></td><td>Other non-credit obligation assets</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th>	<td></td> <td>Other non-credit obligation assets</td> <td></td>			Other non-credit obligation assets														
31/21/2022 Express where Express wh		IRE TOTAL	0	0	6			0	0	0	0	0	0	0	0			
Exposure values Biok exposure amounts Stops 1 Stops 2 Stops 3 Stock of winking Stops 4 answerse stopsets stopsets stopsets Stops 2 stopsets Stops 3 Stock of winking Stops 3 Stock of winking Stops 4 Stop 4 Stop 5 Stop 4 Stop 5																		
Exposure values Rak exposure amounts 2 sage 2 exposure, of 2 sage 2 exposure, of 2 sage 3 exposure, of 3 exposure, o										2/2022								
averaging which execute which execute which State 1 State 2			Exposu	ire values	Risk expo	iure amounts	Same 1	exposure, of	Stars 2	exposure, of	Stere 3	exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Rati		
		(min EUR, %)	A-IFB	F-IRB	A-388	F-IRB		guaranteed	exposure	guaranteed		guaranteed	Stage 1	Stage 2	Stage 3 exposure	Stage 3 exposure		
Central banks		Central banks																
Central governmenta																		
Institutions		Institutions																
			0	0	(0	0	0	0	0	0	0	0			
Companies of Which Socialized Lording																		
		Corporates - Of Which: Specialised Lending																
		Corporates - Of Which: Specialised Landino Corporates - Of Which: SHE						0		0	0	A		Ô				
		Corporates - Of Which: Soscialized Landing Corporates - Of Which: SNE Retail	0	0			(0	0	0	0	ô	0	0	0			
	CEDMANY	Concentes - Of Which: Socialised Lendino Concentes - Of Which: SNE Retail Retail - Secured on real estate property	q	•				0	0	0	0	٥	0	0	0	-		
	GERMANY	Constrates - Of Which: Sandalised Landino Constrates - Of Which: SWE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		•				0	0	0	•	0	0	0	0			
	GERMANY	Consense - Of Which Sensitive Landne Consense - Of Which Set Retail Retail - Second on real estate ensenty Retail - Second on real estate reserts - Of Which 1915 Retail - Second on real estate reserts - Of Which 1915		0				0	0	0	0	0	0	0	0	-		
	GERMANY	Consense: of Witch Seculated Landon Consense: of Witch SecUlated Landon Retail Retail Secured on real estate ensemb Retail Secured on real estate ensemb Near Secured and SecUlation Consents of Witch 2012 Retail Outlifies Revending	0	0				0	0	0	0	0	0	0	0			
	GERMANY	Constate of Which Socialized Lendros Constate of Which Self Retail Retail - Secured on real state senserby Retail - Secured on real state senserb Of Which. Self Retail - Secured on real state senserb Of Which : noi- Retail - Secured on real state senserb Of Which : noi- Retail - Out Retail Retail - Other Retail		0				0	0	0	0	0	0	0	0			
Null - Oth Roll - Of White Set Control Control <thcontrol< th=""> Control <thco< td=""><td>GERMANY</td><td>Consoles of their banked under Consoles of their Sector Se</td><td>a</td><td>•</td><td></td><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td></td></thco<></thcontrol<>	GERMANY	Consoles of their banked under Consoles of their Sector Se	a	•				0	0	0	0	0	0	0	0			
Redal - Other Redal - Ot Which: non-SME	GERMANY	Concosts - Of Which Seculard Index Concosts - Of Which Sec Real Real - Security and an est and an estimation of the Sec Real - Security and an estimate access - Of Which Sec Real - Security Real - Of Which real Real - Other Real - Of Which Sec Real - Other Real - Of Which Sec	a	0				0	0	0	0	0	0	0	0	•		
Ruli - Dur hul - Offinite ron 54E Image: Section 1 Image: Section 2	GERMANY	Consolar Of Miths Secularial Landsa Real Consols of Miths 294 Real Consols of Miths 294 Real Secured on real adults research Real Consols on and any more of Miths 294 Real Consols Secured on and any more of Miths 294 Real Const Real Real Const Real Of Miths 294 Real C		0	6		۵ ۱	0	0	0	0	0	0	0	0	-		
Redal - Other Redal - Ot Which: non-SME	GERMANY	Country Of Mich Searched Landsu Facal Country of Mich 2014 Read Second on al shaft execute Second Second on al shaft execute Second Second Second Second Second Second Read Country Second Second Second Second Second Read Country Second S	ء م	0				0	0	0	0	0	0	0	0	-		

2023 EU-wide Stress Test: Credit risk COVID-19 IRB HASPA Finanzholding

	1															Public guarantees	s - Baseline Scenar	rio													
						31/:	12/2023									31/1	12/2024									31/1	12/2025				
	(min EuR, 56)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
1	Central governments																														
1	Institutions																														
	Corporates	(2	0	0 0	4	0 0	0 0	1	0 0	0 -	0	0	0	Ó	0	0 0	(0	0		¢.	0	0	0	(0	0	0 (¢.	
	Conventes - Of White: Sourialised Landien Conventes - Of White: SMF																														
	Corconitas - Of Which: SHE Reteil																														
	Retail - Secured on real estate property		2	0	0 0		2 0	0 0		0 0	0 -	0	0	0	0	0	2 0		0	0		°	0	0	0		0	0	0	0	
HASPA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME							_		_																		_			
	Retail - Secured on real estate property - Or Which: she					-			-																				-		
Finanzholding	Ratal - Second on his state property - Or venor: ron- Ratal - Qualifying Revolution					-			-																				-		
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitization																														
	Other non-credit obligation assets																														
	IRS TOTAL			0	0 0		o a		1	0 0	0 -	0	0	0	0	0			0	0	-	0	0		0	6	0	0	0 0	0	-
																Public quaranteer	s - Baseline Scenar	rie													
						31/:	12/2023					1					s - Baseline Scenar 12/2024	rio								31/1	12/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/: Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			rio Stock of provisions for Stage 1 exposure	Stock of provisions for Stege 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/3 Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	exposure	exposure, of which guaranteed	Stepe 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central eovernments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central covernments Enstitutions	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central coveriments Institutions Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central over ments Institutions Coprortes Concords - Of Which: Socialised Lending	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central coveriments Institutions Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central Sanks Central avantments Institutions Corporates Corporate	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central downmatch Institution Corporate Computer	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central invisor Control inverses Institutions Corporate Corporate - Of Web: Secolard Lendos Coroccia - Of Web: 302 Read Read - Secondo or validable research Bald - Secondo or validable research - Of Web: 302	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central isoversets Central isoversets Entralicous Conversion Conve	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central constant Canada constant Consta	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Control Instance Control Inst	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Control Instat Control Instat Control Instat Control Instat Control Instat Control Instat Exact Society of Mails Unit Exact Society on each control Instat Exact Society on each	exposure	exposure, of which guaranteed	Stage 2 exposure 0 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central tasks Control assessments Perperiod Concession of the Sub Standard Landon Concession of the Sub Standard Landon Factor Standard Standard Control Standard Standard Control Standard Standard Control Stand	exposure	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Control backs Control and Control and Con	exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Construction Co	exposure	exposure, of which guaranteed	Steps 2: exposure 0 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stoge 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Control backs Control and Control and Con	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed	31/1 Stage 3	12/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3

2023 EU-wide Stress Test: Credit risk COVID-19 IRB HASPA Finanzholding

																Public guarantees	a - Adverse Scenari	io -													
						31/1	12/2023									31/1	2/2024									31/	12/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		amount		amount		amount						amount		amount		amount						arrount		emogine		amount	-	-		
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0	6	0	0 0		0	0 -	0	0	0	0	0	0	0	0	0		0	0	0	0		0	0	0 1	0	
	Convertes - Of Which: Socialised Leaders																														
	Corporates - Of Which: SME Botel																									-					
	Retail Retail - Secured on real estate 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		
HASPA	Retail - Secured on real estate property - Of Which: SME																									-			-		
Finanzholding	Retail - Secured on real estate property - Of Which: non-																														
Filializiouling	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Retail - Of Which: SME																														
	Rutal - Other Retail - Of Which: non-SME																														
	Eculty																														
	Securitisation Other non-credit obligation assets																											_			
	Other non-credit obligation assets			•									•							•					0			0			
																Public guarantees	- Adverse Scenari	io.													
						31/1	12/2023					<u> </u>					s - Adverse Scenari 2/2024	io								31/	12/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/3 Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of yuaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stege 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of yuaranteed amount	Stage 2 exposure	Steps 2 exposure, of which guaranteed emount	31/ Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stepe 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central covernments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central oovernments Institutions	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central powenments Institutions Corporates	exposure	exposure, of which guaranteed	Stege 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central doverments Institution Corporates Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central Search Central Search Tartifichen Cepperates Cercontes - Of Webs: Socialised Ladros Cercontes - Of Webs: S95	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Central servic Central events Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
	Control Javas Control Javas Institution Corrorate - Of Web: Socialized Ledros Corrorate - Of Web: Socialized Ledros Control - Of Web: Socialized Ledros Retail Retail - Rectail - Sociand en real estate ansente	exposure	exposure, of which guaranteed	Stage 2 exposure 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stape 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Centrol lowins Centrol lowinements Enrolletions Corporates Corporates - Of Web: Sectional Londons Corporates - Of Web: Section Corporation - Of Web: Section	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central lawis Control assessments Intellution Companies - Of Webs'-Seculard Lewise Companies - Of Webs'-Seculard Lewise Companies - Of Webs'-Sec Real Real - Securet on rule labels securety - Of Webs'-Sec Real - Securet on rule addaes securety - Of Webs' Sec	exposure	exposure, of which guaranteed	Stage 2 exposure 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central constants Control constants Constants Constants Constants Constants Constants Constants Of Whith Socialised Leaders Face Read Social of and information Read Social of and information (of Whith Socialised (of Whith Socialis	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0 0	exposure, of which guaranteed	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Section Section 2014 Control constants Compares	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central constants Control constants Constants Constants Constants Constants Constants Constants Of Whith Socialised Leaders Face Read Social of and information Read Social of and information (of Whith Socialised (of Whith Socialis	exposure	exposure, of which guaranteed	Stepe 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central examination Control examination Control of the Control of the Control Control of the Control of the Control Examination of the Control of the Control of the Control Examination of the Control of the Control of the Control Examination of the Control of the Control of the Control Examination of the Control of the Con	exposure	exposure, of which guaranteed	Steps 2 exposure 0 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stape 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central seases Canada commente Canada commente Canada Canada Canada Canada Canada Canada Nati Canada Canada Canada Nati Canada Canada Canada Nati Canada Canada Canada Canada Nati Canada Canada Canada Canada Nati Canada Nati Canada Canada	exposure	exposure, of which guaranteed	Stage 2 exposure 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 exposure Q	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3
GERMANY	Central examination Control examination Control of the Control of the Control Control of the Control of the Control Examination of the Control of the Control of the Control Examination of the Control of the Control of the Control Examination of the Control of the Control of the Control Examination of the Control of the Con	exposure	exposure, of which guaranteed	Steps 2 exposure 0 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure 0 0	exposure, of which guaranteed	Steps 2 exposure 0	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions f Stage 1	or provisions for Stage 2	provisions for Stage 3	Stage 3

2023 EU-wide Stress Test: Credit risk COVID-19 STA HASPA Finanzholding

							Public guara	ntees - Actual					
							31/1	1/2022					
	(min 218, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector antibias												
	Multilateral Development Banka												
	International Organisations												
	Institutions												
	Corporates	1	67	151	79	0	0	2	0	0	0	1	
	A state Of	1	27	34	0	0	0	0	0	0	0	0	
HASPA	Retail	3	23	135	97	0	0	1	0	0	0	0	
	of which: 245	2	20	35	2	0	0	1	0	0	0	0	
Finanzholding	Caronad by mortnanas on immovable nonnerty	0	9	19	0	0	0	2	0	0	0	0	(
	of which: non-SME	0	2	5	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitization												
	Other exposures												
	Standardised Total	5	102	335	176	0		ntees - Actual			•	2	
	Standardized Total	5	102	335	175	0		5 ntees - Actual 1/2022	0	0	1 4	1 1	
		5 Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Steps
	(min 13,4, %)		Risk exposure	Stepe 1	Stage 1 exposure, of which	Stage 2	31/1 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for	provisions for	provisions for	Steps
	(viole EUR, %)		Risk exposure	Stepe 1	Stage 1 exposure, of which guaranteed	Stage 2	31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	, (alt 10, %) Function booting Control assummeth		Risk exposure	Stepe 1	Stage 1 exposure, of which guaranteed	Stage 2	31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	(de 10, %) Factor taxin Antonio de communita Antonio de communita		Risk exposure	Stepe 1	Stage 1 exposure, of which guaranteed	Stage 2	31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	, felo EU, SJ. Particul bankar (felo EU, SJ. Cantod generamments Andread generamment of biol distinction		Risk exposure	Stepe 1	Stage 1 exposure, of which guaranteed	Stage 2	31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	paner kunks (shttls:,%) Enclored averagement of herd adhering Relation of experiment a field adhering Relations of experiment adhering		Risk exposure	Stepe 1	Stage 1 exposure, of which guaranteed	Stage 2	31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	(eb EU. 5) Andre Marine (eb EU. 5) Andre Marine (eb EU. 5) Rador and commentation Rador and commen		Risk exposure	Stepe 1	Stage 1 exposure, of which guaranteed	Stage 2	31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Steps
	(shtSL) Parata have: Control generation Relation of control and advantum Relation of parataments from the Relation of parataments from Relation of par		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed errount	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed arrount	t/2022 Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
	(ALES, %) Particular Sector Control (ALES, %) Region of the sector (ALES, %) Region of the sector (ALES, %) Region of the	Exposure values	Risk exposure amounts	Stage 1 exposure	Stape 1 exposure, of which guaranteed annuat	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed erround	//2022 Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
	(doi.10.4.0) Accord International Accord International Accord International Accord International Accord International Accord International Internatio		Risk exposure amousts	Stage 1 exposure	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed amount	t/2022 Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage exposu
CERMANY	(ab164.5) Control queenmants Control queenmants Mathematica de la control de la control de la Mathematica de la control de l	Exposure values	Risk exposure amounts	Stage 1 exposure 151 34	Stape 1 exposure, of which guaranteed annuat	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed erround	2/2022 Stage 3 exposure	exposure, of which guaranteed assessest	provisions for Stage 1 exposure 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage exposu
GERMANY	Pater hash and a second secon	Exposure values	Risk exposure amounts 67 27 23 20	5kage 1 exposure 151 34 155 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure	exposure, of which guaranteed encount 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 0 0 0	Stage exposu
GERMANY	(ektR, %) Autor haves and a second	Exposure values	Risk exposure amounts	Stage 1 exposure 151 344 155 35 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure 2 2 0 1 1 1 2 2	exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage exposu
GERMANY	(do.15), (d) Annual Lances, and a second se	Exposure values	Risk exposure amounts	5kage 1 exposure 151 34 155 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure	exposure, of which guaranteed encount 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage exposu
GERMANY	Antonia panan kawa Salah wanto refuel na Antonia Maka wanto refuel na Antonia Maka wanto refuel na Antonia Maka wanto refuel Salah Sala	Exposure values	Risk exposure amounts	Stage 1 exposure 151 344 155 35 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure 2 2 0 1 1 1 2 2	exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage exposu
GERMANY	(eALE, %). Function Laws Function Constraints Function	Exposure values	Risk exposure amounts 67 27 23 20	Stage 1 exposure 151 344 155 35 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure 2 2 0 1 1 1 2 2	exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage exposu
GERMANY	(010.04.5.5) Annual Sector Se	Exposure values	Risk exposure amounts 67 27 23 20	Stage 1 exposure 151 344 155 35 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure 2 2 0 1 1 1 2 2	exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage exposu
GERMANY	(do 10%, %) Particle backs, Second answer of an absolute absolute of backwards absolute of backwards absolute absolute of	Exposure values	Risk exposure amounts 67 27 23 20	Stage 1 exposure 151 344 155 35 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure 2 2 0 1 1 1 2 2	exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage exposu
GERMANY	(48.15, %) Participants and the local antibiotic antib	Exposure values	Risk exposure amounts 67 27 23 20	Stage 1 exposure 151 344 155 35 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure 2 2 0 1 1 1 2 2	exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage exposu
GERMANY	(eALEA, %) An extension of the an extension of the anti- extension of the an	Exposure values	Risk exposure amounts 67 27 23 20	Stage 1 exposure 151 344 155 35 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure 2 2 0 1 1 1 2 2	exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage exposu
GERMANY	(48.15, %) Participants and the local antibiotic antib	Exposure values	Risk exposure amounts 67 27 23 20	Stage 1 exposure 151 344 155 35 35	Stage 1 esposere, of which guaranteed amunit	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed arrown	2/2022 Stage 3 exposure 2 2 0 1 1 1 2 2	exposure, of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	



2023 EU-wide Stress Test: Credit risk COVID-19 STA HASPA Finanzholding

																ublic guarantees -	Baseline Scenario														
						31/1	2/2023									31/12	2024									31/1	12/2025				
	(min EUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
1	Central oovernments Regional povernments or local authorities	-																													
1	Public sector entities				1																										
	Multilateral Development Banks																														
	International Organisations Institutions	-																													
	Corporates	150	7	0	0	2	0	0	0	2	69.53%	149	78	0	0	4	1	0	0	3	66.27%	145	75		0	5	5	1	0 0	3	64.12%
	al which the																														
HASPA	Retail of which: SME	135	91	7 O	•	2	1	0	0	1	38,79%	134	95	0	0	2	2	0	0	1	39.22%	134	95	¢	0	3	3	2	0 0	1	39.42%
Finanzholding	Carsenad by mortoanas on immovable reconstry	15		0	0	2	0	0	0	0	24,10%	19	0	0	0	2	0	0	0	0	23.44%	19	0		0	2	2	0	0 0	0	22.65%
	of which: non-SME																														
	Items associated with particularly high risk Covered bonds	-																													
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity Securitization				-																										
	Securiosation Other exposures			-	1																						-	-			
	Standardised Total	304	175	s 0	0	7	2	1	0	3	49,20%	302	174	0	0	5	3	1	0	4	45,14%	300	173		0	10	0	4	1 0	5	47.39%
						31/1	2/2023									ublic guarantees - 31/12										31/1	12/2025				
		Stage 1	Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of																							
	(min EUR,	exposure b)	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Cantral hanks	exposure ()			which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
		exposure 6)			which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central havin Central avvernmenta Regional opvernments or local authorities Bublic successfullis	exposure b)			which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Fantrel havies Contrel dovernments Residnal ovvernments or local authorities Residnal dovernments or local authorities Multiliareil Development Santa	exposure			which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central havin Central avvernmenta Regional opvernments or local authorities Bublic successfullis	exposure			which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control banks Carbon Lawrenezh Ensisten exeremezh Bankar en ensisten Bankar enkezhen Moltzieren Bankar Sentersisten Generaliten Distanzieren Generaliten Distanzieren Generaliten	exposure 150			which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Scale 1 exposure	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Charlow havies (Control accounted to the Control accounted to the Contr	12	guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 60.53%	exposure 149	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 66.29%	stage 1 exposure	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 64.12%
GEDMANY	Amenia basis Control devenuesta Exclusion de versenseta la facilitativa de la devenuesta la facilitativa de la devenuesta de la della dell		guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	stage 1 exposure	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GERMANY	Charlow havies (Control accounted to the Control accounted to the Contr	12	guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 60.53%	exposure 149	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 66.29%	Scage 1 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 64.12%
GERMANY	Averal tweeks Control experiments Rectant experiments and a second second second Rectant and Rectant Second Rectant Second Secon	12	guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	5tage 3 exposure 09.53% 38.78%	exposure 149	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 66.29% 30.20%	Scage 1 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 64.12% 32.42%
GERMANY	Joint duration Second conversion Scholar duration Second conversion Scholar duration Second conversion Mathian d'Australiant Second conversion Scholar duration Second conversion	12	guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	5tage 3 exposure 09.53% 38.78%	exposure 149	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 66.29% 30.20%	Scage 1 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 64.12% 32.42%
GERMANY	Anish takati Second Secon	12	guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	5tage 3 exposure 09.53% 38.78%	exposure 149	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 66.29% 30.20%	Scage 1 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 64.12% 32.42%
GERMANY	Andre in the interface of the interface	12	guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	5tage 3 exposure 09.53% 38.78%	exposure 149	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 66.29% 30.20%	Scage 1 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 64.12% 32.42%
GERMANY	Aukarian (articular) Aukarian (articular)	12	guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	5tage 3 exposure 09.53% 38.78%	exposure 149	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 66.29% 30.20%	Scage 1 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 64.12% 32.42%
GERMANY	Andre in the interface of the interface	12	guaranteed amount		which			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	5tage 3 exposure 09.53% 38.78%	exposure 149	exposure, of which guaranteed amount 73		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 66.29% 30.20%	Scage 1 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure, of which		exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 64.12% 32.42%

2023 EU-wide Stress Test: Credit risk COVID-19 STA HASPA Finanzholding

															•	ublic guarantees	- Adverse Scenario	6													
						31/1	2/2023									31/12	/2024									31/12	/2025				
	(min EUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central oovernments Regional governments or local authorities		-	-	+		1	1																	1	1					
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations Institutions			-																											
	Corporates	14	0 78	8 0	0	4	1	1	0	3	73.80%	147	77	0	0	6	2	1	0	4	69.95%	146	77		0	7	2	1	0	5	68.31%
	where the																														
HASPA	Retail of which: 240	13	5 8	6 6	•	2	1	1	0	1	50.33%	133	95	0	0	4	1	1	0	2	50.67%	132	24	6	0	5	1	0	0	2	50.72%
Finanzholding	Certified by morthanes on immovable regnesty	1	9 0	0 0	0	2	0	0	0	1	32.82%	18	0	0	0	2	0	0	0	1	33.02%	18	0		0	3	0	0	0	1	33.12%
	of which: non-SME																														
	Items associated with carticularly high risk Covered bonds			-																											
	Covered conds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Eaulty Securitization		-		-																										
	Other exposures		-		1																										
	Standardised Total	30	0 179	4 (0	5	2	2	0	5	57,73%	299	172	0	0	12	4	1	0	7	55.62%	296	171		0	14	0	1	0	ă	56.23%
		-				31/1	2/2023									ublic guarantees		•								31/12	1/2025				
		Stage 1 exposure	Stage 1 exposure, of which ouaranteed	Stage 2 exposure	Stage 2 exposure, of which ourranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(ein EUR, 1	8	amount.		and the second		emount	exposure	exposure	exposure	exposure		amount		anount		(mount)	exposure	exposure	exposure	exposure		emount		annund		arrount)	exposure	exposure	exposure	exposure
	Central governments																														
	Regional covernments or local authorities Public sector entities		-		-																										
	Dublic sector entities Multilateral Development Banks		-		1																										
	International Organisations																														
	Institutions																														
	Corporates of which: 240	14	9 7	8 0	0	4	1	1	0	3	73.80%	147	77	0	0	6	2	1	0	4	69,95%	146	77	6	0	7	2	1	0	5	68.31%
	Retail	13	5 9	6 0		2	1	1	0	1	50.33%	133	95		0	4	3	1	0	2	50.67%	132	94		0	5	3	0	0	2	50.72%
GERMANY	of which: SHE																														
	Secured by mortozoes on immovable property	1	9 (0 0	0	2	0	0	0	1	32.82%	15	0	0	0	2	0	0	0	1	33.02%	15	0	ŝ	0	3	0	0	0		33.12%
	of which: non-SME Items associated with particularly high risk			-																											
	Covered bonds		-		1																										
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIII) Engly				-																										
	Securitization		-		1																										
	Other encourses Standardised Total				1																26.62%										



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
NEA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)		Adverse scenario)
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	28,624	28,681	28,740	28,797	29,121	29,973	30,463
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	28,624	28,681	28,740	28,797	29,121	29,973	30,463
Risk exposure amount for market risk	299	299	299	299	299	299	299
Risk exposure amount for operational risk	1,995	1,995	1,995	1,995	1,995	1,995	1,995
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	30,918	30,975	31,035	31,091	31,415	32,267	32,757
Total Risk exposure amount (transitional)	30,918	30,975	31,035	31,091	31,415	32,267	32,757
Total Risk exposure amount (fully loaded)	30,918	30,975	31,035	31,091	31,415	32,267	32,757



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		5,010	4,896	4,965	5,076	4,331	4,080	4,043
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,720	4,607	4,676	4,786	4,327	4,076	4,040
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		4	4	4	4	4	4	4
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		3,944	3,874	3,938	4,074	3,336	3,191	3,197
A.1.3	Accumulated other comprehensive income		0	0	0	0	494	494	494
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	0	0	0
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	494	494	494
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		759	759	759	759	759	759	759
A.1.6	Minority interest given recognition in CET1 capital		70	70	70	70	63	59	58
A.1.7	Adjustments to CET1 due to prudential filters		0	0	0	0	0	0	0
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		0	0	0	0	0	0	0
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)		-4	-4	-4	-4	-4	-4	-4
A.1.8.1	of which: Goodwill (-)		-2	-2	-2	-2	-2	-2	-2
A.1.8.2	of which: Software assets (-)		-2	-2	-2	-2	-2	-2	-2
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	-31	-3	0	-260	-338	-351
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-14	-37	-66	-14	-37	-66
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-20	-20	-20	-20	-20	-20	-20
	A.1.20	CET1 capital elements or deductions - other		-31	-31	-31	-31	-31	-31	-31
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		15	15	15	15	4	4	4
	A.2.1	Additional Tier 1 Capital instruments		15	15	15	15	15	15	15
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	-11	-11	-11
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,735	4,622	4,691	4,801	4,331	4,080	4,043
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		274	274	274	274	0	0	0
	A.4.1	Tier 2 Capital instruments		11	11	11	11	11	11	11
	A.4.2	Other Tier 2 Capital components and deductions		263	263	263	263	-11	-11	-11
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		30,918	30,975	31,035	31,091	31,415	32,267	32,757
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		15.27%	14.87%	15.07%	15.39%	13.77%	12.63%	12.33%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		15.32%	14.92%	15.11%	15.44%	13.78%	12.64%	12.34%
	С.3	Total Capital ratio		16.20%	15.81%	16.00%	16.33%	13.79%	12.64%	12.34%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,720	4,607	4,676	4,786	4,327	4,076	4,040
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,735	4,622	4,691	4,801	4,331	4,080	4,043
	D.3	TOTAL CAPITAL (fully loaded)		5,010	4,896	4,965	5,076	4,331	4,080	4,043



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.27%	14.87%	15.07%	15.39%	13.77%	12.63%	12.33%
	E.2	Tier 1 Capital ratio		15.32%	14.92%	15.11%	15.44%	13.79%	12.64%	12.34%
	E.3	Total Capital ratio		16.20%	15.81%	16.00%	16.33%	13.79%	12.64%	12.34%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		61,524	61,524	61524	61524	61524	61524	61524
	H.2	Total leverage ratio exposures (fully loaded)		61,524	61,524	61524	61524	61524	61524	61524
	H.3	Leverage ratio (transitional)		7.70%	7.51%	7.62%	7.80%	7.04%	6.63%	6.57%
	H.4	Leverage ratio (fully loaded)		7.70%	7.51%	7.62%	7.80%	7.04%	6.63%	6.57%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.01%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
	P.6	Combined buffer		2.51%	3.58%	3.58%	3.58%	3.58%	3.58%	3.58%
	R.1	Pillar 2 capital requirement		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
	R.1.1	of which: CET1		0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
	R.1.2	of which: AT1		0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
	R.2.1	of which: CET1		5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		11.76%	12.83%	12.83%	12.83%	12.83%	12.83%	12.83%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		7.71%	8.78%	8.78%	8.78%	8.78%	8.78%	8.78%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		4,720						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		30,918						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.27%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	705	589	649	752	413	524	693
Interest income	915	1,391	1,451	1,473	1,675	1,800	1,863
Interest expense	-210	-802	-803	-721	-1,260	-1,269	-1,162
Dividend income	39	23	39	39	20	20	20
Net fee and commission income	371	371	371	371	237	276	317
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1	0	0	0	-84	0	0
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-10		
Other operating income not listed above, net	-47	-20	-12	-9	-21	-13	-10
Total operating income, net	1,068	963	1,046	1,153	553	807	1,019
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-71	-151	-82	-81	-467	-172	-155
Other income and expenses not listed above, net	-816	-915	-870	-870	-954	-859	-871
Profit or (-) loss before tax from continuing operations	181	-104	94	202	-868	-224	-7
Tax expenses or (-) income related to profit or loss from continuing operations	-113 0	31	-28	-61	260	78	13
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) Profit or (-) loss for the year	67	-72	66	142	-607	-146	6
							-
Amount of dividends paid and minority interests after MDA-related adjustments	2	-3	2	5	0	0	0
Attributable to owners of the parent net of estimated dividends	65	-70	64	137	-607	-146	6
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	25	25
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(mln EUR)	J
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023				
Realised fines/litigation costs (net of provisions) (-)	0			
Other material losses and provisions (-)	0			