



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		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024
(mln EUR, %)							
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 application of IFRS-17. %	15.27%						

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB
HASPA Finanzholding

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
HASPA Finanzholding	Central banks	0	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
	Institutions	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
	Corporates - Of Which: Specialised Lending	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
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	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	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
GERMANY	Central banks	0	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
	Institutions	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
	Corporates - Of Which: Specialised Lending	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
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	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	

* 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 IRB
HASPA Finanzholding

	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 provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																					
HASPA Finanzholding	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	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	0
Corporates	0	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	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	0	0
Retail	0	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	0
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	0
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	0
Retail - Qualifying Revolving	0	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	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	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	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	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 provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																					
GERMANY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	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	0
Corporates	0	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	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	0	0
Retail	0	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	0
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	0
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Retail - Qualifying Revolving	0	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	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	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	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0
IRB TOTAL	0	0	0	0	0	0	0	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 IRB
HASPA Finanzholding

	Adverse 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 provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																					
HASPA Finanzholding	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	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	0
Corporates	0	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	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	0	0
Retail	0	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	0
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	0
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	0
Retail - Qualifying Revolving	0	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	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	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	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0
IRB TOTAL	0	0	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						
	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
(min EUR, %)																					
GERMANY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	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	0
Corporates	0	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	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	0	0
Retail	0	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	0
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	0
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	0
Retail - Qualifying Revolving	0	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	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	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	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0
IRB TOTAL	0	0	0	0	0	0	0	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										
		31/12/2022*										
		Exposure values		Risk exposure amounts		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
HASPA Finanzholding	Central banks	5,344	0	0	0	5,344	0	0	0	0	0	0.00%
	Central governments	28	0	0	0	28	0	0	0	0	0	0.00%
	Regional governments or local authorities	6,372	0	0	0	3,852	0	0	0	0	0	0.00%
	Public sector entities	1,072	0	27	0	1,045	0	0	0	0	0	0.00%
	Multilateral Development Banks	204	0	0	0	182	0	0	0	0	0	0.00%
	International Organisations	266	0	0	0	266	0	0	0	0	0	0.00%
	Institutions	3,999	0	399	0	3,600	0	0	2	0	0	0.00%
	Corporate	13,460	88	12,264	145	13,278	0	188	14	0	47	34.26%
	of which: SME	13,266	63	12,061	96	11,970	0	188	14	0	16	18.23%
	Retail	1,884	25	3,043	54	2,864	0	0	13	0	31	24.81%
	of which: SME	1,719	63	2,869	27	2,842	0	0	13	0	30	23.16%
	Secured by mortgages on immovable property	28,551	127	7,259	131	28,293	0	199	27	0	7	1.18%
	of which: SME	2,973	65	2,398	88	2,863	0	0	0	0	3	0.83%
	Items associated with particularly high risk	1,213	0	1,812	7	1,206	0	0	7	0	3	24.85%
	Covered bonds	1,061	0	37	0	780	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	0.00%
	Collective investments undertakings (CIU)	1,667	0	1,658	0	1,667	0	0	3	0	0	0.00%
	Reserve	699	0	854	0	699	0	0	1	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	536	0	384	0	536	0	0	0	0	0	0.00%
Standardised Total	62,268	263	28,286	337	58,392	0	332	94	0	66	18.85%	

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	5,344	0	0	0	5,344	0	0	0	0	0	0.00%
	Central governments	28	0	0	0	28	0	0	0	0	0	0.00%
	Regional governments or local authorities	6,372	0	0	0	3,852	0	0	0	0	0	0.00%
	Public sector entities	1,402	0	27	0	1,375	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	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	0	244	0	2,950	0	0	1	0	0	0.00%
	Corporate	13,495	96	11,956	145	13,345	0	199	14	0	47	34.26%
	of which: SME	13,364	63	12,161	96	12,268	0	188	14	0	16	18.23%
	Retail	1,829	31	3,018	54	2,848	0	0	13	0	31	24.81%
	of which: SME	1,715	104	2,861	27	2,788	0	0	13	0	30	23.16%
	Secured by mortgages on immovable property	28,133	124	7,696	130	28,149	0	199	26	0	7	1.18%
	of which: SME	2,927	65	2,380	88	2,842	0	0	0	0	3	0.83%
	Items associated with particularly high risk	1,213	0	1,812	7	1,206	0	0	7	0	3	24.85%
	Covered bonds	972	0	18	0	686	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	0.00%
	Collective investments undertakings (CIU)	1,611	0	1,602	0	1,611	0	0	1	0	0	0.00%
	Reserve	699	0	854	0	699	0	0	1	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	536	0	384	0	536	0	0	0	0	0	0.00%
Standardised Total	59,248	263	26,779	335	55,679	0	331	92	0	66	18.85%	

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

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

		Adverse 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						
HASPA Finanzholding	Central banks	5,344	0	0	0	0	0	0.00%	5,344	0	0	0	0	0	0.00%						
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
	Regional governments or local authorities	3,882	0	0	0	0	0	0.00%	3,882	0	0	0	0	0	0.00%						
	Public sector entities	1,355	0	0	0	0	0	0.00%	1,355	0	0	0	0	0	0.00%						
	Multilateral Development Banks	110	0	0	0	0	0	0.00%	110	0	0	0	0	0	0.00%						
	International Organisations	266	0	0	0	0	0	0.00%	266	0	0	0	0	0	0.00%						
	Institutions	3,822	0	0	0	0	0	17.25%	3,425	0	0	0	0	0	17.25%						
	Corporates	13,346	0	362	46	108	69,616	18,007	124	388	173	204	57,226	12,886	67	66.60%					
	of which: SME	5,485	0	216	51	110	57,250	5,182	111	331	144	82	50,688	5,001	24	59.95%					
	Retail	5,672	0	131	45	65	55,658	5,489	0	210	73	111	58,788	5,430	21	58.85%					
	of which: SME	2,089	0	31	8	20	33,250	2,850	0	79	28	23	31,226	2,650	9	35.96%					
	Secured by mortgages on immovable asset	16,008	0	331	83	107	132,306	20,217	0	188	58	0	188	131,857	214	18	35.96%				
	of which: SME	7,463	0	198	58	69	38,826	7,297	0	385	37	0	335	38,291	7,103	31	35.46%				
	Items associated with particularly high risk	1,211	0	17	13	15	33,346	1,286	0	33	10	0	31	92,536	1,272	0	40				
	Covered bonds	739	0	0	0	0	0	17.25%	739	0	0	0	0	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	0.00%						
	Collective Investments Undertakings (CIU)	1,086	0	1	0	0	17.25%	1,086	0	1	0	0	0	0	17.89%						
Equity	688	0	1	1	0	100.00%	693	0	1	0	0	0	0	100.00%							
Securitisation	455	0	0	0	0	0	0.00%	455	0	0	0	0	0	0.00%							
Other exposures	455	0	0	0	0	0	0.00%	455	0	0	0	0	0	0.00%							
Standardised Total	57,630	0	884	283	0	390	48.53%	57,299	0	1,335	172	0	829	47.16%	56,914	0	1,319	153	0	300	48.85%

		Adverse 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						
GERMANY	Central banks	5,344	0	0	0	0	0	0.00%	5,344	0	0	0	0	0	0.00%						
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
	Regional governments or local authorities	3,882	0	0	0	0	0	0.00%	3,882	0	1	0	0	0	40.00%						
	Public sector entities	1,355	0	0	0	0	0	0.00%	1,355	0	0	0	0	0	0.00%						
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
	Institutions	2,822	0	2	0	0	0	17.25%	2,820	0	3	0	1	0	17.25%						
	Corporates	12,866	0	373	64	196	69,616	12,663	0	502	72	371	60	295	57.22%						
	of which: SME	5,204	0	209	57	100	57,676	5,200	0	338	43	82	50	324	50.46%						
	Retail	5,344	0	130	45	65	55,658	5,494	0	213	73	111	58,788	5,390	29	58.85%					
	of which: SME	1,645	0	50	13	26	33,250	1,653	0	73	23	18	37	51,716	1,641	18	46				
	Secured by mortgages on immovable asset	19,973	0	316	80	105	132,306	19,727	0	183	57	0	183	131,476	19,568	21	241				
	of which: SME	7,500	0	195	53	68	38,306	7,108	0	385	37	0	335	38,291	7,050	33	35.47%				
	Items associated with particularly high risk	1,211	0	17	13	15	33,346	1,286	0	33	10	0	31	92,536	1,272	0	40				
	Covered bonds	696	0	0	0	0	0	17.25%	696	0	1	0	0	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	0.00%						
	Collective Investments Undertakings (CIU)	382	0	0	0	0	17.89%	382	0	0	0	0	0	0	17.89%						
Equity	688	0	1	1	0	100.00%	693	0	1	0	0	0	0	100.00%							
Securitisation	455	0	0	0	0	0	0.00%	455	0	0	0	0	0	0.00%							
Other exposures	455	0	0	0	0	0	0.00%	455	0	0	0	0	0	0.00%							
Standardised Total	55,213	0	795	251	0	386	48.86%	54,693	0	1,316	169	0	821	47.16%	54,314	0	1,694	152	0	290	48.65%

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

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

		Public guarantee - Actual											
		31/12/2022											
(000 EUR, %)	Exposure value	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 Ratio Stage 2 exposure	
HASPA Finanzholding	Central banks												
	Central governments or local authorities												
	Public sector entities												
	Multi-level Development Banks												
	International Organizations												
	Insitutions												
	Corporates	1	82	151	75	0	0	2	0	0	0	1	10%
	of which: SME	1	72	142	70	0	0	1	0	0	0	0	0%
	Retail	2	24	109	65	0	0	1	0	0	0	0	0%
	of which: SME	1	22	99	60	0	0	1	0	0	0	0	0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0%
	Central banks												
	Claims on institutions and corporates with a RT credit assessment												
	Claims on institutions and corporates (CR)												
State													
Securitisation													
Manufactured Total	3	107	300	170	0	0	3	0	0	0	2	10%	

		Public guarantee - Actual											
		31/12/2022											
(000 EUR, %)	Exposure value	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 Ratio Stage 2 exposure	
GERMANY	Central banks												
	Central governments or local authorities												
	Public sector entities												
	Multi-level Development Banks												
	International Organizations												
	Insitutions												
	Corporates	1	87	151	75	0	0	2	0	0	0	1	10%
	of which: SME	1	75	142	70	0	0	1	0	0	0	0	0%
	Retail	2	25	109	65	0	0	1	0	0	0	0	0%
	of which: SME	1	22	99	60	0	0	1	0	0	0	0	0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0%
	Items associated with particularly high risk												
	Central banks												
	Claims on institutions and corporates with a RT credit assessment												
	Claims on institutions and corporates (CR)												
State													
Securitisation													
Manufactured Total	3	102	300	170	0	0	3	0	0	0	2	10%	

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

HASPA Finanzholding

Category	Public guarantee - Adverse Scenario																				
	31/12/2023							31/12/2024													
	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 governments																					
Public sector entities																					
Financial Institutions																					
International Organizations																					
Insurance																					
Collective	100	36	0	0	1	1	1	1	0	3	71.90%	147	77	0	0	0	0	1	0	1	69.31%
Retail	170	66	0	0	0	0	1	1	0	1	56.33%	113	91	0	0	0	0	0	0	0	50.75%
Total	270	102	0	0	1	1	2	2	0	4	64.12%	260	168	0	0	0	0	1	0	1	60.06%
Secured for mortgage on immovable property																					
Total	100	36	0	0	1	1	1	1	0	3	71.90%	147	77	0	0	0	0	1	0	1	69.31%
Secured for mortgage on immovable property																					
Total	170	66	0	0	0	0	1	1	0	1	56.33%	113	91	0	0	0	0	0	0	0	50.75%
Secured for mortgage on immovable property																					
Total	100	36	0	0	1	1	2	2	0	4	64.12%	260	168	0	0	0	0	1	0	1	60.06%
Secured for mortgage on immovable property																					
Total	300	102	0	0	1	1	2	2	0	4	64.12%	260	168	0	0	0	0	1	0	1	60.06%
Secured for mortgage on immovable property																					
Total	300	102	0	0	1	1	2	2	0	4	64.12%	260	168	0	0	0	0	1	0	1	60.06%

Category	Public guarantee - Adverse Scenario																				
	31/12/2023							31/12/2024													
	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 governments																					
Public sector entities																					
Financial Institutions																					
International Organizations																					
Insurance																					
Collective	100	36	0	0	1	1	1	1	0	3	71.90%	147	77	0	0	0	0	1	0	1	69.31%
Retail	170	66	0	0	0	0	1	1	0	1	56.33%	113	91	0	0	0	0	0	0	0	50.75%
Total	270	102	0	0	1	1	2	2	0	4	64.12%	260	168	0	0	0	0	1	0	1	60.06%
Secured for mortgage on immovable property																					
Total	100	36	0	0	1	1	1	1	0	3	71.90%	147	77	0	0	0	0	1	0	1	69.31%
Secured for mortgage on immovable property																					
Total	170	66	0	0	0	0	1	1	0	1	56.33%	113	91	0	0	0	0	0	0	0	50.75%
Secured for mortgage on immovable property																					
Total	100	36	0	0	1	1	2	2	0	4	64.12%	260	168	0	0	0	0	1	0	1	60.06%
Secured for mortgage on immovable property																					
Total	300	102	0	0	1	1	2	2	0	4	64.12%	260	168	0	0	0	0	1	0	1	60.06%

2023 EU-wide Stress Test: Securitisations

HASPA Finanzholding

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

2023 EU-wide Stress Test: Risk exposure amounts

HASPA Finanzholding

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
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

2023 EU-wide Stress Test: Capital

HASPA Finanzholding

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
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

2023 EU-wide Stress Test: Capital

HASPA Finanzholding

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
OWN FUNDS	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
	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
	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

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			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	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
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		30,918	30,975	31,035	31,091	31,415	32,267	32,757
	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
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		15.27%	14.87%	15.07%	15.39%	13.77%	12.63%	12.33%
	C.2	Tier 1 Capital ratio		15.32%	14.92%	15.11%	15.44%	13.78%	12.64%	12.34%
	C.3	Total Capital ratio		16.20%	15.81%	16.00%	16.33%	13.79%	12.64%	12.34%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,720	4,607	4,676	4,786	4,327	4,076	4,040
	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

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			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
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%
Pillar 2 (%)	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%
	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

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	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
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	31	-28	-61	260	78	13
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
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

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(mln EUR)

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