

Disclosure Report

As at **30 September 2025** according to part 8 CRR



Hamburg
Commercial
Bank

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Due to rounding, numbers presented throughout this report may not add up precisely to the totals and percentages provided.
This report is a non-binding translation of the original German version of the Disclosure Report (Offenlegungsbericht).

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A Introduction

Scope of application

Hamburg Commercial Bank AG has consolidated total assets of more than € 30 billion, is classified as a significant credit institution under the Single Supervisory Mechanism (SSM) and is subject to direct supervision by the ECB. The Bank is not classified as another systemically important institution (O-SII) pursuant to Article 131(3) of Directive 2013/36/EU in conjunction with Section 10g(2) of the German Banking Act (KWG).

Hamburg Commercial Bank AG is the parent credit institution within the Hamburg Commercial Bank Group. The disclosure pursuant to Part 8 CRR is made in accordance with Article 13(1) CRR for the Hamburg Commercial Bank Group (hereinafter referred to as Hamburg Commercial Bank). The companies that belong to the group within the meaning of Section 10a KWG in

conjunction with Article 11 CRR (regulatory scope of consolidation) must be taken into account.

This is different to the scope of consolidation for accounting purposes in accordance with International Financial Reporting Standards (IFRS), which forms the basis for reporting on the IFRS Group financial statements of Hamburg Commercial Bank in the Annual Report. There are no capital shortfalls at subsidiaries within the meaning of Article 436(g) CRR. The following information is disclosed on a quarterly basis in accordance with Article 433a(1)(c) CRR.

As the standardised approach for CVA (Credit Valuation Adjustment) is not used, table EU CVA4 is not disclosed.

B Own funds and capital requirements

I Own funds structure and key metrics

For the disclosure of own funds pursuant to Article 437 points (a), (b), (d) and (e) CRR, Hamburg Commercial Bank follows the Implementing Regulation (EU) 2024/3172 laying down implementing technical standards for institutions’ own funds disclosure obligations pursuant to CRR. According to Article 433a(1) point (c) subpoint (ii) CRR, information on own funds and capital ratios is disclosed on a quarterly basis. This is done with the following table EU KM1.

Rows 4a, 5b, 6b and 7b were to be reported for the first time as at 31 March 2025. According to Article 26(5) of Implementing Regulation (EU) 2024/3172, data for earlier reporting dates do not have to be disclosed when data is disclosed for the first time. Columns d and e therefore remain empty for these rows.

The liquidity coverage ratio, LCR, is disclosed as an average value for the last 12 months. Details can be found in Section C.

TAB. 1: EU KM1: KEY METRICS

		a	b	c	d	e
		30.09.25 ¹	30.06.25 ¹	31.03.25 ¹	31.12.24 ²	30.09.24 ²
Available own funds (amounts) in €m						
1	Common Equity Tier 1 (CET1) capital	3,283	3,265	3,184	3,152	3,274
2	Tier 1 capital	3,283	3,265	3,184	3,152	3,274
3	Total capital	3,870	3,857	4,132	4,083	4,195
Risk-weighted exposure amounts in €m						
4	Total risk-weighted exposure amount	13,968	14,739	15,817	18,213	18,496
4a	Total risk exposure pre-floor	13,968	14,739	15,817		
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	23.51	22.15	20.13	17.31	17.70
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	23.51	22.15	20.13		
6	Tier 1 ratio (%)	23.51	22.15	20.13	17.31	17.70
6b	Tier 1 ratio considering unfloored TREA (%)	23.51	22.15	20.13		
7	Total capital ratio (%)	27.71	26.17	26.13	22.42	22.68
7b	Total capital ratio considering unfloored TREA (%)	27.71	26.17	26.13		
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.060	2.060	2.060	1.800	1.800
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.159	1.159	1.159	1.013	1.013
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.545	1.545	1.545	1.350	1.350
EU 7g	Total SREP own funds requirements (%)	10.060	10.060	10.060	9.800	9.800
Combined buffer requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.500	2.500	2.500	2.500	2.500
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	0.816	0.790	0.657	0.737	0.763
EU 9a	Systemic risk buffer (%)	0.0117	0.0105	0.0200	0.0441	0.0375
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	-	-	-	-	-
11	Combined buffer requirement (%)	3.328	3.301	3.177	3.281	3.300
EU 11a	Overall capital requirements (%)	13.39	13.36	13.24	13.08	13.10
12	CET1 available after meeting the total SREP own funds requirements (%)	15.96	14.60	12.59	9.96	10.35
Leverage ratio						
13	Total exposure measure	30,840	32,217	33,408	34,925	35,531
14	Leverage ratio (%)	10.647	10.133	9.532	9.025	9.215
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.000	3.000	3.000	3.000	3.000
Requirements for own funds buffer to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
EU14e	Overall leverage ratio requirement (%)	3.000	3.000	3.000	3.000	3.000
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	8,175	7,855	7,809	7,560	7,419
EU 16a	Cash outflows - Total weighted value	4,274	4,333	4,449	4,455	4,595
EU 16b	Cash inflows - Total weighted value	405	473	502	510	570
16	Total net cash outflows (adjusted value)	3,869	3,860	3,947	3,944	4,026
17	Liquidity coverage ratio (%)	212.9	204.9	198.0	192.2	185.3
Net Stable Funding Ratio						
18	Total available stable funding	19,273	20,311	20,832	21,635	21,037
19	Total required stable funding	16,155	16,806	17,681	18,660	18,477
20	NSFR ratio (%)	119.3	120.9	117.8	115.9	113.9

¹ Profits were not taken into account for the first three quarters in 2025.

² The dividend payment made in 2025 was reflected in the Common Equity Tier 1 capital in advance as a reduction.

Explanation of key changes

Common Equity Tier 1 ratio increases by 1.4 percentage points compared to the previous quarter and is at a high level of 23.5%. The increase in the Common Equity Tier 1 ratio results from the increase in Common Equity Tier 1 capital and, in particular, from the decrease in the total risk-weighted exposure amount. The total risk-weighted exposure amount fell primarily due to the reduction in the portfolio.

The leverage ratio increases to 10.6%. The increase is due to the rise in Tier 1 capital and, above all, the fall in the total exposure measure.

II Own fund requirements

Table EU OV1 shows the own funds requirements relevant for Hamburg Commercial Bank in accordance with Article 438 point (d) CRR. The own funds requirements are explained below.

Credit risk and counterparty credit risk

Following approval by the responsible authorities, Hamburg Commercial Bank determines the probability of default to determine the risk weight internally, while regulatory values are used for other risk parameters such as loss given default and conversion factors.

However, in the context of partial use, the standardised approach for credit risk in accordance with Part 3 Title II Chapter 2 CRR is applied for individual risk positions and for the companies to be consolidated. For this reason, information on the capital requirements for credit risk is presented in accordance with both the foundation IRB approach and the standardised approach for credit risk. In addition, the capital require-

ments for the risk arising from contributions to the default fund of a central counterparty are disclosed in accordance with Articles 307 to 309 CRR.

Hamburg Commercial Bank calculates the capital requirements for equity investments in accordance with the standardised approach for credit risks.

Exposure to market risk

Hamburg Commercial Bank uses the standard procedures set out in Part 3 Title IV Chapters 2 to 4 CRR to determine capital requirements for market risks.

Exposure to operational risk

Hamburg Commercial Bank determines the capital requirement for operational risks based on the business indicator component calculated in accordance with Article 313 CRR.

Further risks

In addition to credit risk, market risk and operational risk, Hamburg Commercial Bank also considers the risk of an adjustment to credit valuation (CVA risk) with own funds in accordance with Part 3 Title VI CRR.

In the additional risk position in accordance with Article 3 CRR, capital requirements are set that result from expected and forthcoming changes of individual IRB models which have not yet been approved by the supervisory authority or put into production, if applicable.

There are further capital requirements pursuant to Articles 48 and 60 CRR amounting to € 52 m, which mainly result from deferred taxes. Deferred taxes are included in Table EU OV1 in row 25.

TAB. 2: EU OV1: OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS (€M)

		a	b	c
		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		30.09.2025	30.06.2025	30.09.2025
1	Credit risk (excluding CCR)	11,546	12,173	924
2	Of which the standardised approach	5,659	6,030	453
3	Of which the foundation IRB (FIRB) approach	5,117	5,347	409
4	Of which: slotting approach	-	-	-
EU 4a	Of which: equities under the simple risk weighted approach	-	-	-
5	Of which the advanced IRB (AIRB) approach	-	-	-
6	Counterparty credit risk – CCR	162	204	13
7	Of which the standardised approach	111	118	9
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	4	4	0
9	Of which other CCR	47	82	4
10	Credit valuation adjustments risk – CVA risk	34	37	3
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	34	37	3
EU 10c	Of which the simplified approach	-	-	-
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	888	1,005	71
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	233	269	19
19	Of which SEC-SA approach	656	737	52
EU 19a	Of which 1250%/ deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	59	41	5
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	59	41	5
22	Of which Alternative Internal Model Approach (A-IMA)	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between the trading and non-trading books	-	-	-
24	Operational risk	1,279	1,279	102
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	645	663	52
26	Output floor applied (%)	50	50	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	Total	13,968	14,739	1,117

III Modelled and standardised risk weighted exposure amounts

Tables EU CMS1 and EU CMS2 fulfil the requirements of Article 438 point (d) and (da) CRR.

The following table EU CMS1 compares the modelled and standardised risk weighted exposure amounts at risk level.

Column a shows the RWEAs for exposures under the foundation IRB approach and column b shows the RWEAs for exposures under the standardised approach for credit risks. In column c, the values from columns a and b are added together. The values in column c in rows 2 to 6 and 8 therefore correspond to values in EU OV1 in column a. In column c in EU CMS1, the sum of the values in rows 1 and 7 corresponds to the value in EU OV1 in column a in row 1.

In column d, the RWEAs are shown for all positions after application of the standardised approach without the transitional rules in accordance with Article 465 CRR, while in column EU d the transitional rules are applied. The total RWEAs in row 8 are the basis for calculating the output floor, in column d for the point in time after the transitional rules have expired and in column EU d for the current point in time with the transitional rules applied.

The output floor currently has no effect on the level of the RWEAs. Even the final output floor of 72.5% applicable from 2030 onwards would not lead to any addition RWEA based on the current portfolio.

TAB. 3: EU CMS1: COMPARISON OF MODELLED AND STANDARDISED RISK WEIGHTED EXPOSURE AMOUNTS AT RISK LEVEL (€M)

		a	b	c	d	EU d
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	5,870	5,659	11,529	16,855	16,235
2	Counterparty credit risk	62	100	162	266	266
3	Credit valuation adjustment		34	34	-	-
4	Securitisation exposures in the banking book	-	888	888	888	888
5	Market risk	-	59	59	59	59
6	Operational risk		1,279	1,279	1,279	1,279
7	Other risk weighted exposure amounts		18	18	18	18
8	Total	5,931	8,037	13,968	19,365	18,745

In EU CMS2, the modelled and standardised risk weighted exposure amounts for credit risk are compared at asset class level.

As in column a in EU CMS1, column a shows the RWEAs for positions in accordance with the foundation IRB approach. In column b, the values from column a are calculated using the standardised approach. Columns c, d and EU d correspond to the columns in EU CMS1.

TAB. 4: EU CMS2: COMPARISON OF MODELLED AND STANDARDISED RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT RISK AT ASSET CLASS LEVEL (€M)

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	114	22	116	24	24
EU 1a	Regional governments or local authorities	-	-	41	41	41
EU 1b	Public sector entities	7	6	28	27	27
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	11	11	11
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	15	75	364	424	424
3	Equity	-	-	85	85	85
4	Not applicable					
5	Corporates	3,639	5,658	5,211	8,569	7,951
5.1	Of which: F-IRB is applied	3,639	5,658	5,211	8,569	7,951
5.2	Of which: A-IRB is applied	-	-	-	-	-
EU 5a	Of which: Corporates – General	1,374	1,928	3,211	4,547	3,929
EU 5b	Of which: Corporates – Specialised lending	2,266	3,730	2,000	4,023	4,023
EU 5c	Of which: Corporates – Purchased receivables	-	-	-	-	-
6	Retail	-	-	-	-	-
6.1	Of which: Retail – Qualifying revolving	-	-	-	-	-
EU 6.1a	Of which: Retail – Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail – Purchased receivables	-	-	-	-	-
6.2	Of which: Retail – Secured by residential real estate	-	-	-	-	-
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA	1,339	3,594	2,444	4,700	4,698
EU 7b	Collective investment undertakings (CIU)	-	-	1,065	1,065	1,065
EU 7c	Categorised as exposures in default in SA	-	467	167	634	634
EU 7d	Categorised as subordinated debt exposures in SA	2	2	220	220	220
EU 7e	Categorised as covered bonds in SA	-	-	301	301	301
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Other non-credit obligation assets	753	753	753	753	753
9	Total	5,870	10,576	10,806	16,855	16,235

IV IRB approach

RWEA flow statement

In Table EU CR8, in accordance with Article 438(h) CRR, a flow statement is shown showing the changes in risk weighted exposure amounts (RWEAs) calculated

under the IRB Approach. Shown are the total risk weighted exposure amount for credit risk calculated under the IRB Approach, taking into account support factors under Articles 501 and 501a CRR. Positions subject to counter-party credit risk (CCR positions) (Part 3 Title II Chapter 6 CRR) are not to be shown in this reporting sheet.

TAB. 5: EU CR8: RWEA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (€M)

		a
		Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period (30.06.2025)	5,347
2	Asset size	-63
3	Asset quality	-177
4	Model updates	-6
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	-3
8	Other	18
9	Risk weighted exposure amount as at the end of the disclosure period (30.09.2025)	5,117

Asset quality includes the effects of all parameter changes that lead to a change in the risk weight of a transaction. In addition to the value shown in the table above, the adjustments to model parameters currently anticipated in the additional risk position in accordance

with Article 3 CRR (see Section B II) must also be taken into account when considering asset quality.

Other includes in particular changes in exposure from the standard approach to the IRB approach and vice versa due to changed rating conditions.

C Liquidity risk

Hamburg Commercial Bank divides its liquidity risk into insolvency risk and liquidity maturity transformation risk.

Liquidity risk indicators

Regulation (EU) 2019/876 contains the disclosure on liquidity ratios in Part 8 of the CRR specified under Implementing Regulation (EU) 2024/3172.

Liquidity coverage ratio (LCR)

The LCR is intended to support the short-term resilience of a bank's liquidity risk profile over a 30-day period in stress scenarios. The ratio is defined as the amount of High Quality Liquid Assets (HQLA) that could be used to provide liquidity in a stress scenario, measured against the total volume of net cash outflows.

The presentation of the liquidity coverage ratio of Hamburg Commercial Bank is based on DVO (EU)

2021/ 637 of 15 March 2021. According to this, the liquidity coverage ratio is disclosed quarterly at consolidated level. The disclosed positions are determined as an average of the previous 12 end-of-month values.

The average LCR determined according to this methodology as at 30 September 2025 is 213%.

The rise in the ratio compared to the previous quarter is due to the increase in private deposits with hardly any change in net liquidity outflows.

With liquidity remaining very adequate, the LCR remains at a relatively high level in relation to the regulatory minimum size requirement of 100%.

Table EU LIQ1 discloses quantitative information on the LCR. The table includes the values for the third calendar quarter of 2025 and the three preceding calendar quarters. The values are calculated as a simple average of the twelve month-end values before the respective quarter-end.

TAB. 6: EU LIQ1: QUANTITATIVE INFORMATION OF LCR (€M)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2025	30.06.2025	31.03.2025	31.12.2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
High-Quality Liquid Assets									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					8,175	7,855	7,809	7,560
Cash outflows									
2	retail deposits and deposits from small business customers, of which:	143	138	133	122	16	15	14	12
3	<i>Stable deposits</i>	19	20	20	20	1	1	1	1
4	<i>Less stable deposits</i>	92	89	83	75	15	14	13	11
5	Unsecured wholesale funding	7,006	7,184	7,270	7,171	3,054	3,135	3,139	3,057
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	1,030	1,119	1,132	1,081	250	272	274	261
7	<i>Non-operational deposits (all counterparties)</i>	5,747	5,806	5,925	5,958	2,575	2,605	2,651	2,664
8	<i>Unsecured debt</i>	229	259	214	133	229	259	214	133
9	Secured wholesale funding					47	26	60	59
10	Additional requirements	3,737	3,714	3,758	3,800	1,011	1,007	1,085	1,173
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	273	268	286	323	262	257	275	311
12	<i>Outflows related to loss of funding on debt products</i>	6	6	5	2	6	6	5	2
13	<i>Credit and liquidity facilities</i>	3,458	3,439	3,467	3,475	743	744	806	860
14	Other contractual funding obligations	98	101	103	110	67	71	74	81
15	Other contingent funding obligations	1,815	1,791	1,803	1,708	80	79	77	72
16	Total cash outflows					4,274	4,333	4,449	4,455
Cash inflows									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	524	639	684	720	347	418	441	451
19	Other cash inflows	58	54	61	59	58	54	61	59
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	Total cash inflows	581	693	745	779	405	473	502	510
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	581	693	745	779	405	473	502	510
Total adjusted value									
EU-21	Liquidity buffer					8,175	7,855	7,809	7,560
22	Total net cash outflows					3,869	3,860	3,947	3,944
23	Liquidity coverage ratio (%)					212.9	204.9	198.0	192.2

D List of abbreviations

AIRB	Advanced Internal Ratings Based (advanced IRB)
AMM	Additional Monitoring Metrics for Liquidity Reporting
ASF	Available stable funding
O-SII	Other systemically important institution
AT1	Additional Tier 1 Capital
BaFin	German Federal Financial Supervisory Authority (<i>Bundesanstalt für Finanzdienstleistungsaufsicht</i>)
BCBS	Basel Committee on Banking Supervision
CCF	Credit conversion factor
CCP	Central counterparty
CET1	Common Equity Tier 1
CFO	Chief Financial Officer
CLO	Collateralised loan obligation
CM	Capital Markets
COREP	Common Solvency Ratio Reporting
CRD IV	Capital Requirements Directive No 2013/13/EU
CRO	Chief Risk Officer
CRSA	Credit Risk Standardised Approach
CRR	Capital Requirements Regulation
CSR Report	Corporate Social Responsibility Report
CVA	Credit Valuation Adjustment
EAD	Exposure at Default
EBA	European Banking Authority
ECAI	External Credit Assessment Institution (rating agency)
ECB	European Central Bank
EL	Expected Loss
ESG	Environmental, Social, Governance
FINREP	Financial Reporting
FIRB	Foundation Internal Ratings Based (foundation IRB)
Fitch	Fitch Ratings
FRC	Franchise Committee
FRN	Floating Rate Note
FV	Fair Value
FVPL	Fair Value through Profit or Loss
FX risk	Currency risk
GHG	green house gas
GL	Guideline
HGB	German Commercial Code (<i>Handelsgesetzbuch</i>)
HQLA	High Quality Liquid Assets
IAS	International Accounting Standards
ICRE	International Commercial Real Estate
IFRS	International Financial Reporting Standard
ILAAP	Internal Liquidity Adequacy Assessment Process
IRB	Internal Rating Based
IRBA	Internal Rating Based Approach
IRRBB	Interest Rate Risk in the Banking Book
ISDA	International Swaps and Derivatives Association
KfW	Kreditanstalt für Wiederaufbau (German state-owned development bank)
KWG	German Banking Act (<i>Kreditwesengesetz</i>)
LMP	Liquidity maturity profile
LCH	London Clearing House
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
LVaR	Liquidity Value at Risk
MaRisk	Minimum Requirements for Risk Management (<i>Mindestanforderungen an das Risikomanagement</i>)
Moody's	Moody's Investors Service

NFRD	Non-Financial Reporting Directive
NPL	Non-performing loan
NSFR	Net stable funding ratio
OTC	Over the counter
PCAF	Partnership for Carbon Accounting Financials
PD	Probability of default
PRB	Principles for Responsible Banking
QCCP	Qualified central counterparty
RC	Risk Control
RSF	Required Stable Funding
RWEAs	Risk-weighted assets
RWEA	Risk-weighted exposure amount
SC	Sustainability Committee
SEC-ERBA	Securitisation - External Ratings-Based Approach
SEC-IRBA	Securitisation - Internal Ratings-Based Approach
SEC-SA	Securitisation - Standardised Approach
SFT	Securities Financing Transactions
SIR	Sparkassen-Immobilien-GeschäftsRating
SMEs	Small and medium-sized enterprises
SolvV	German Solvency Regulation (<i>Solvabilitätsverordnung</i>)
SPC	Special purpose company
SPV	Special purpose vehicle
SR	S Rating und Risikosysteme GmbH
SRF	Strategic risk framework
S & P	Standard & Poor's
TREA	Total risk exposure amount
T1	Tier 1 capital
T2	Tier 2 capital (supplementary capital)
VaR	Value-at-Risk

Hamburg Commercial Bank AG

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