

Disclosure Report

As at **31 March 2025** according to part 8 CRR



| TABLE OF CONTENTS | PAGE |
|--|------|
| A Introduction | 4 |
| B Own funds and capital requirements | 5 |
| I Own funds structure and key metrics | 5 |
| II Own fund requirements | 7 |
| III Modelled and standardised risk weighted exposure amounts | 9 |
| IV IRB approach | 11 |
| C Liquidity risk | 12 |
| D List of abbreviations | 14 |

| LIST OF TABLES | PAGE |
|---|------|
| Tab. 1: EU KM1: Key metrics | 6 |
| Tab. 2: EU OV1: Overview of total risk exposure Amounts (€m) | 8 |
| Tab. 3: EU CMS1: Comparison of modelled and standardised risk weighted exposure amounts at risk level (€m) | 9 |
| Tab. 4: EU CMS2: Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level (€m) | 10 |
| Tab. 5: EU CR8: RWEA flow statements of credit risk exposures under the IRB approach (€m) | 11 |
| Tab. 6: EU LIQ1: Quantitative information of LCR (€m) | 13 |

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 Hamburg Commercial Bank does not use the standardised approach for CVA, table 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 are to be reported for the first time as at 31 March 2025. In accordance with Article 26(5) of Implementing Regulation (EU) 2024/3172, data for earlier reporting dates does not have to be disclosed when data is disclosed for the first time. Columns b to 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 |
|--|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | 31.03.25 ¹ | 31.12.24 ² | 30.09.24 ² | 30.06.24 ² | 31.03.24 ² |
| Available own funds (amounts) in €m | | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 3,184 | 3,152 | 3,274 | 3,167 | 3,190 |
| 2 | Tier 1 capital | 3,184 | 3,152 | 3,274 | 3,167 | 3,190 |
| 3 | Total capital | 4,132 | 4,083 | 4,195 | 4,107 | 4,102 |
| Risk-weighted exposure amounts in €m | | | | | | |
| 4 | Total risk-weighted exposure amount | 15,817 | 18,213 | 18,496 | 18,550 | 17,627 |
| 4a | Total risk-weighted exposure pre-floor | 15,817 | | | | |
| Capital ratios (as a percentage of risk-weighted exposure amount) | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 20.13 | 17.31 | 17.70 | 17.07 | 18.10 |
| 5b | Common Equity Tier 1 ratio considering unfloored TREA (%) | 20.13 | | | | |
| 6 | Tier 1 ratio (%) | 20.13 | 17.31 | 17.70 | 17.07 | 18.10 |
| 6b | Tier 1 ratio considering unfloored TREA (%) | 20.13 | | | | |
| 7 | Total capital ratio (%) | 26.13 | 22.42 | 22.68 | 22.14 | 23.27 |
| 7b | Total capital ratio considering unfloored TREA (%) | 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 | 1.800 | 1.800 | 1.800 | 1.800 |
| EU 7e | of which: to be made up of CET1 capital (percentage points) | 1.159 | 1.013 | 1.013 | 1.013 | 1.013 |
| EU 7f | of which: to be made up of Tier 1 capital (percentage points) | 1.545 | 1.350 | 1.350 | 1.350 | 1.350 |
| EU 7g | Total SREP own funds requirements (%) | 10.060 | 9.800 | 9.800 | 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 (%) | 0.657 | 0.737 | 0.763 | 0.742 | 0.624 |
| EU 9a | Systemic risk buffer (%) | 0.0200 | 0.0441 | 0.0375 | 0.0352 | 0.0393 |
| 10 | Global Systemically Important Institution buffer (%) | - | - | - | - | - |
| EU 10a | Other Systemically Important Institution buffer | - | - | - | - | - |
| 11 | Combined buffer requirement (%) | 3.177 | 3.281 | 3.300 | 3.277 | 3.164 |
| EU 11a | Overall capital requirements (%) | 13.24 | 13.08 | 13.10 | 13.08 | 12.96 |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 12.59 | 9.96 | 10.35 | 9.72 | 10.75 |
| Leverage ratio | | | | | | |
| 13 | Total exposure measure | 33,408 | 34,925 | 35,531 | 36,211 | 35,296 |
| 14 | Leverage ratio (%) | 9.532 | 9.025 | 9.215 | 8.746 | 9.038 |
| 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) | 7,809 | 7,560 | 7,419 | 7,184 | 6,811 |
| EU 16a | Cash outflows - Total weighted value | 4,449 | 4,455 | 4,595 | 4,643 | 4,609 |
| EU 16b | Cash inflows - Total weighted value | 502 | 510 | 570 | 517 | 457 |
| 16 | Total net cash outflows (adjusted value) | 3,947 | 3,944 | 4,026 | 4,125 | 4,152 |
| 17 | Liquidity coverage ratio (%) | 198.0 | 192.2 | 185.3 | 175.1 | 164.3 |
| Net Stable Funding Ratio | | | | | | |
| 18 | Total available stable funding | 20,832 | 21,635 | 21,037 | 21,160 | 19,716 |
| 19 | Total required stable funding | 17,681 | 18,660 | 18,477 | 18,801 | 17,967 |
| 20 | NSFR ratio (%) | 117.8 | 115.9 | 113.9 | 112.5 | 109.7 |

¹ Incl. deduction of a proposed dividend payment in CET1 capital; the dividend payment is subject to the approval of the Annual General Meeting.

² Profits were not taken into account for all quarters in 2024.

Explanation of key changes

Common Equity Tier 1 ratio increases by 2.8 percentage points compared to the previous quarter and is at a high level of 20.1%. 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 transition to CRR III.

The leverage ratio increases to 9.5%. 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. Some rows are to be reported for the first time as at 31 March 2025. In accordance with Article 26(5) of Implementing Regulation (EU) 2024/3172, these rows are not reported as at 31 December 2024, so column b remains empty for these rows. 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.

The changeover to CRR III in particular reduces the total own funds requirements.

Exposure to market risk

Hamburg Commercial Bank uses the simplified standardised approach in accordance with Article 325a CRR to determine the capital requirement for market risk.

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 € 59 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 |
| | | 31.03.2025 | 31.12.2024 | 31.03.2025 |
| 1 | Credit risk (excluding CCR) | 13,152 | 15,530 | 1,052 |
| 2 | Of which the standardised approach | 6,479 | 5,953 | 518 |
| 3 | Of which the foundation IRB (FIRB) approach | 5,684 | 9,197 | 455 |
| 4 | Of which: slotting approach | - | - | - |
| EU 4a | Of which: equities under the simple risk weighted approach | - | 156 | - |
| 5 | Of which the advanced IRB (AIRB) approach | - | - | - |
| 6 | Counterparty credit risk - CCR | 204 | 228 | 16 |
| 7 | Of which the standardised approach | 120 | 133 | 10 |
| 8 | Of which internal model method (IMM) | - | - | - |
| EU 8a | Of which exposures to a CCP | 5 | 7 | 0 |
| 9 | Of which other CCR | 80 | 51 | 6 |
| 10 | Credit valuation adjustments risk - CVA risk | 35 | | 3 |
| EU 10a | Of which the standardised approach (SA) | - | | - |
| EU 10b | Of which the basic approach (F-BA and R-BA) | 35 | | 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) | 1,003 | 1,042 | 80 |
| 17 | Of which SEC-IRBA approach | - | - | - |
| 18 | Of which SEC-ERBA (including IAA) | 294 | 310 | 23 |
| 19 | Of which SEC-SA approach | 709 | 732 | 57 |
| EU 19a | Of which 1250%/ deduction | - | - | - |
| 20 | Position, foreign exchange and commodities risks (Market risk) | 144 | 12 | 12 |
| 21 | Of which the Alternative standardised approach (A-SA) | - | | - |
| EU 21a | Of which the Simplified standardised approach (S-SA) | 144 | 12 | 12 |
| 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 | 1,402 | 102 |
| EU 24a | Exposures to crypto-assets | - | | - |
| 25 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 736 | 779 | 59 |
| 26 | Output floor applied (%) | 50 | | |
| 27 | Floor adjustment (before application of transitional cap) | - | | |
| 28 | Floor adjustment (after application of transitional cap) | - | | |
| 29 | Total | 15,817 | 18,213 | 1,265 |

III Modelled and standardised risk weighted exposure amounts

Tables EU CMS1 and 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.

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) | 6,514 | 6,479 | 12,993 | 18,616 | 17,963 |
| 2 | Counterparty credit risk | 66 | 139 | 204 | 311 | 311 |
| 3 | Credit valuation adjustment | | 35 | 35 | 35 | 35 |
| 4 | Securitisation exposures in the banking book | – | 1,003 | 1,003 | 1,003 | 1,003 |
| 5 | Market risk | – | 144 | 144 | 144 | 144 |
| 6 | Operational risk | | 1,279 | 1,279 | 1,279 | 1,279 |
| 7 | Other risk weighted exposure amounts | | 159 | 159 | 159 | 159 |
| 8 | Total | 6,580 | 9,238 | 15,817 | 21,547 | 20,893 |

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 | 91 | 22 | 93 | 24 | 24 |
| EU 1a | Regional governments or local authorities | - | - | 34 | 34 | 34 |
| EU 1b | Public sector entities | 6 | 4 | 28 | 26 | 26 |
| EU 1c | Categorised as Multilateral Development Banks in SA | - | - | - | - | - |
| EU 1d | Categorised as International organisations in SA | - | - | - | - | - |
| 2 | Institutions | 35 | 124 | 344 | 434 | 434 |
| 3 | Equity | - | - | 77 | 77 | 77 |
| 4 | Not applicable | | | | | |
| 5 | Corporates | 4,144 | 6,511 | 6,970 | 9,985 | 9,335 |
| 5.1 | Of which: F-IRB is applied | 4,144 | 6,511 | 6,970 | 9,985 | 9,335 |
| 5.2 | Of which: A-IRB is applied | - | - | - | - | - |
| EU 5a | Of which: Corporates - General | 1,765 | 2,373 | 4,246 | 5,502 | 4,852 |
| EU 5b | Of which: Corporates - Specialised lending | 2,379 | 4,138 | 2,724 | 4,483 | 4,483 |
| 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 | 1,405 | 3,609 | 2,900 | 5,110 | 5,107 |
| EU 7b | Collective investment undertakings (CIU) | - | - | 1,045 | 1,045 | 1,045 |
| EU 7c | Categorised as exposures in default in SA | - | 381 | 105 | 485 | 485 |
| EU 7d | Categorised as subordinated debt exposures in SA | 2 | 2 | 236 | 236 | 236 |
| EU 7e | Categorised as covered bonds in SA | - | - | 331 | 331 | 331 |
| EU 7f | Categorised as claims on institutions and corporates with a short-term credit assessment in SA | - | - | - | - | - |
| 8 | Other non-credit obligation assets | 830 | 830 | 830 | 830 | 830 |
| 9 | Total | 6,514 | 11,483 | 12,993 | 18,616 | 17,963 |

IV IRB approach

RWEA flow statement

In Table EU CR8, in accordance with Article 438 point (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 (31.12.2024) | 8,480 |
| 2 | Asset size | -176 |
| 3 | Asset quality | 7 |
| 4 | Model updates | 139 |
| 5 | Methodology and policy | -2,578 |
| 6 | Acquisitions and disposals | - |
| 7 | Foreign exchange movements | -90 |
| 8 | Other | -99 |
| 9 | Risk weighted exposure amount as at the end of the disclosure period (31.03.2025) | 5,684 |

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.

The decline in methodology and policy (line 5) is primarily due to the regulatory change to CRR III.

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 li-

quidity 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 31 March 2025 is 198%.

The rise in the ratio compared to the previous quarter is due to the increase in private deposits and the risen liquidity buffer 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 first 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

| | | a | b | c | d | e | f | g | h |
|-----------------------------------|---|----------------------------------|------------|------------|------------|--------------------------------|------------|------------|------------|
| | | Total unweighted value (average) | | | | Total weighted value (average) | | | |
| EU 1a | Quarter ending on (DD Month YYY) | 31.03.2025 | 31.12.2024 | 30.09.2024 | 30.06.2024 | 31.03.2025 | 31.12.2024 | 30.09.2024 | 30.06.2024 |
| 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 | | | | | 7,809 | 7,560 | 7,419 | 7,184 |
| Cash outflows | | | | | | | | | |
| 2 | retail deposits and deposits from small business customers, of which: | 133 | 122 | 115 | 107 | 14 | 12 | 12 | 11 |
| 3 | <i>Stable deposits</i> | 20 | 20 | 21 | 20 | 1 | 1 | 1 | 1 |
| 4 | <i>Less stable deposits</i> | 83 | 75 | 70 | 68 | 13 | 11 | 11 | 10 |
| 5 | Unsecured wholesale funding | 7,270 | 7,171 | 7,043 | 6,856 | 3,139 | 3,057 | 3,023 | 2,951 |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | 1,132 | 1,081 | 976 | 833 | 274 | 261 | 234 | 199 |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 5,925 | 5,958 | 5,928 | 5,885 | 2,651 | 2,664 | 2,649 | 2,615 |
| 8 | <i>Unsecured debt</i> | 214 | 133 | 139 | 138 | 214 | 133 | 139 | 138 |
| 9 | Secured wholesale funding | | | | | 60 | 59 | 72 | 75 |
| 10 | Additional requirements | 3,758 | 3,800 | 3,787 | 3,718 | 1,085 | 1,173 | 1,319 | 1,440 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 286 | 323 | 357 | 377 | 275 | 311 | 346 | 366 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | 5 | 2 | 4 | 7 | 5 | 2 | 4 | 7 |
| 13 | <i>Credit and liquidity facilities</i> | 3,467 | 3,475 | 3,426 | 3,334 | 806 | 860 | 970 | 1,067 |
| 14 | Other contractual funding obligations | 103 | 110 | 133 | 133 | 74 | 81 | 103 | 104 |
| 15 | Other contingent funding obligations | 1,803 | 1,708 | 1,586 | 1,480 | 77 | 72 | 66 | 61 |
| 16 | Total cash outflows | | | | | 4,449 | 4,455 | 4,595 | 4,643 |
| Cash inflows | | | | | | | | | |
| 17 | Secured lending (e.g. reverse repos) | - | - | - | - | - | - | - | - |
| 18 | Inflows from fully performing exposures | 684 | 720 | 778 | 679 | 441 | 451 | 470 | 408 |
| 19 | Other cash inflows | 61 | 59 | 100 | 110 | 61 | 59 | 100 | 110 |
| 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 | 745 | 779 | 878 | 789 | 502 | 510 | 570 | 517 |
| EU-20a | Fully exempt inflows | - | - | - | - | - | - | - | - |
| EU-20b | Inflows subject to 90% cap | - | - | - | - | - | - | - | - |
| EU-20c | Inflows subject to 75% cap | 745 | 779 | 878 | 789 | 502 | 510 | 570 | 517 |
| Total adjusted value | | | | | | | | | |
| EU-21 | Liquidity buffer | | | | | 7,809 | 7,560 | 7,419 | 7,184 |
| 22 | Total net cash outflows | | | | | 3,947 | 3,944 | 4,026 | 4,125 |
| 23 | Liquidity coverage ratio (%) | | | | | 198.1 | 192.2 | 185.3 | 175.1 |

(€M)

D List of abbreviations

| | |
|----------|--|
| AIRB | Advanced Internal Ratings Based (advanced IRB) |
| ASF | Available stable funding |
| O-SII | Other systemically important institution |
| BCBS | Basel Committee on Banking Supervision |
| CCP | Central counterparty |
| CET1 | Common Equity Tier 1 |
| CRR | Capital Requirements Regulation |
| CVA | Credit Valuation Adjustment |
| ECB | European Central Bank |
| HQLA | High Quality Liquid Assets |
| IFRS | International Financial Reporting Standard |
| IRB | Internal Rating Based |
| IRBA | Internal Rating Based Approach |
| KWG | German Banking Act (<i>Kreditwesengesetz</i>) |
| LCR | Liquidity Coverage Ratio |
| NSFR | Net stable funding ratio |
| PD | Probability of default |
| RSF | Required Stable Funding |
| RWEAs | Risk-weighted assets |
| RWEA | Risk-weighted exposure amount |
| SEC-ERBA | Securitisation – External Ratings-Based Approach |
| SEC-IRBA | Securitisation – Internal Ratings-Based Approach |
| SEC-SA | Securitisation – Standardised Approach |
| TREA | Total risk exposure amount |
| T1 | Tier 1 capital |
| T2 | Tier 2 capital (supplementary capital) |

Hamburg Commercial Bank AG

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