

### Risikobandbreiten in den Risikoklassen (Auswertungszeitraum 12 Monate)

| Auswertungs-Stichtag | II (konservativ) |        |              | III (ausgewogen) |        |              | IV (moderat dynamisch) |        |              | V (dynamisch) |     |              |
|----------------------|------------------|--------|--------------|------------------|--------|--------------|------------------------|--------|--------------|---------------|-----|--------------|
|                      | von              | bis    | Durchschnitt | von              | bis    | Durchschnitt | von                    | bis    | Durchschnitt | von           | bis | Durchschnitt |
| 31.12.2018           | 0,00%            | 5,56%  | 3,08%        | 3,08%            | 8,36%  | 5,56%        | 5,56%                  | 11,25% | 8,36%        | 8,36%         | ∞   | 11,25%       |
| 30.06.2019           | 0,00%            | 7,39%  | 4,20%        | 4,20%            | 10,64% | 7,39%        | 7,39%                  | 14,58% | 10,64%       | 10,64%        | ∞   | 14,58%       |
| 31.12.2019           | 0,00%            | 5,07%  | 2,95%        | 2,95%            | 7,50%  | 5,07%        | 5,07%                  | 10,23% | 7,50%        | 7,50%         | ∞   | 10,23%       |
| 30.06.2020           | 0,00%            | 12,06% | 8,09%        | 8,09%            | 14,72% | 12,06%       | 12,06%                 | 19,28% | 14,72%       | 14,72%        | ∞   | 19,28%       |
| 31.12.2020           | 0,00%            | 13,02% | 8,62%        | 8,62%            | 16,48% | 13,02%       | 13,02%                 | 21,13% | 16,48%       | 16,48%        | ∞   | 21,13%       |
| 30.06.2021           | 0,00%            | 5,96%  | 3,71%        | 3,71%            | 8,49%  | 5,96%        | 5,96%                  | 12,93% | 8,49%        | 8,49%         | ∞   | 12,93%       |
| 31.12.2021           | 0,00%            | 5,09%  | 3,06%        | 3,06%            | 6,88%  | 5,09%        | 5,09%                  | 10,14% | 6,88%        | 6,88%         | ∞   | 10,14%       |
| 30.06.2022           | 0,00%            | 8,11%  | 5,46%        | 5,46%            | 10,37% | 8,11%        | 8,11%                  | 14,06% | 10,37%       | 10,37%        | ∞   | 14,06%       |
| 31.12.2022           | 0,00%            | 10,85% | 7,73%        | 7,73%            | 14,00% | 10,85%       | 10,85%                 | 18,08% | 14,00%       | 14,00%        | ∞   | 18,08%       |
| 31.03.2023           | 0,00%            | 10,91% | 7,91%        | 7,91%            | 14,07% | 10,91%       | 10,91%                 | 18,68% | 14,07%       | 14,07%        | ∞   | 18,68%       |
| 30.06.2023           | 0,00%            | 9,69%  | 6,85%        | 6,85%            | 12,74% | 9,69%        | 9,69%                  | 17,03% | 12,74%       | 12,74%        | ∞   | 17,03%       |
| 30.09.2023           | 0,00%            | 6,59%  | 4,69%        | 4,69%            | 8,87%  | 6,59%        | 6,59%                  | 12,51% | 8,87%        | 8,87%         | ∞   | 12,51%       |
| 31.12.2023           | 0,00%            | 6,78%  | 4,52%        | 4,52%            | 8,64%  | 6,78%        | 6,78%                  | 11,36% | 8,64%        | 8,64%         | ∞   | 11,36%       |
| 31.03.2024           | 0,00%            | 5,99%  | 4,21%        | 4,21%            | 7,96%  | 5,99%        | 5,99%                  | 10,76% | 7,96%        | 7,96%         | ∞   | 10,76%       |
| 30.06.2024           | 0,00%            | 6,51%  | 4,37%        | 4,37%            | 8,55%  | 6,51%        | 6,51%                  | 11,44% | 8,55%        | 8,55%         | ∞   | 11,44%       |
| 30.09.2024           | 0,00%            | 5,95%  | 3,90%        | 3,90%            | 7,86%  | 5,95%        | 5,95%                  | 10,57% | 7,86%        | 7,86%         | ∞   | 10,57%       |
| 31.12.2024           | 0,00%            | 4,85%  | 3,20%        | 3,20%            | 6,48%  | 4,85%        | 4,85%                  | 9,11%  | 6,48%        | 6,48%         | ∞   | 9,11%        |
| 31.03.2025           | 0,00%            | 6,72%  | 4,02%        | 4,02%            | 8,85%  | 6,72%        | 6,72%                  | 12,68% | 8,85%        | 8,85%         | ∞   | 12,68%       |
| 30.06.2025           | 0,00%            | 6,72%  | 4,08%        | 4,08%            | 9,34%  | 6,72%        | 6,72%                  | 12,67% | 9,34%        | 9,34%         | ∞   | 12,67%       |
| 30.09.2025           | 0,00%            | 7,27%  | 4,24%        | 4,24%            | 9,87%  | 7,27%        | 7,27%                  | 13,21% | 9,87%        | 9,87%         | ∞   | 13,21%       |
| 31.12.2025           | 0,00%            | 6,80%  | 3,75%        | 3,75%            | 9,45%  | 6,80%        | 6,80%                  | 16,36% | 9,45%        | 9,45%         | ∞   | 16,36%       |

### Risikobandbreiten in den Risikoklassen (Auswertungszeitraum 24 Monate)

| Auswertungs-Stichtag | II (konservativ) |       |              | III (ausgewogen) |        |              | IV (moderat dynamisch) |        |              | V (dynamisch) |     |              |
|----------------------|------------------|-------|--------------|------------------|--------|--------------|------------------------|--------|--------------|---------------|-----|--------------|
|                      | von              | bis   | Durchschnitt | von              | bis    | Durchschnitt | von                    | bis    | Durchschnitt | von           | bis | Durchschnitt |
| 31.12.2018           | 0,00%            | 4,83% | 3,04%        | 3,04%            | 7,03%  | 4,83%        | 4,83%                  | 9,79%  | 7,03%        | 7,03%         | ∞   | 9,79%        |
| 30.06.2019           | 0,00%            | 5,82% | 3,50%        | 3,50%            | 8,20%  | 5,82%        | 5,82%                  | 11,43% | 8,20%        | 8,20%         | ∞   | 11,43%       |
| 31.12.2019           | 0,00%            | 5,87% | 3,50%        | 3,50%            | 8,29%  | 5,87%        | 5,87%                  | 11,41% | 8,29%        | 8,29%         | ∞   | 11,41%       |
| 30.06.2020           | 0,00%            | 9,76% | 6,41%        | 6,41%            | 12,69% | 9,76%        | 9,76%                  | 16,95% | 12,69%       | 12,69%        | ∞   | 16,95%       |
| 31.12.2020           | 0,00%            | 9,76% | 6,44%        | 6,44%            | 12,57% | 9,76%        | 9,76%                  | 16,46% | 12,57%       | 12,57%        | ∞   | 16,46%       |
| 30.06.2021           | 0,00%            | 9,43% | 6,43%        | 6,42%            | 12,04% | 9,43%        | 9,43%                  | 15,63% | 12,04%       | 12,04%        | ∞   | 15,63%       |
| 31.12.2021           | 0,00%            | 9,76% | 6,55%        | 6,55%            | 12,45% | 9,76%        | 9,76%                  | 15,99% | 12,45%       | 12,45%        | ∞   | 15,99%       |
| 30.06.2022           | 0,00%            | 7,76% | 5,19%        | 5,19%            | 9,51%  | 7,76%        | 7,76%                  | 13,93% | 9,51%        | 9,51%         | ∞   | 13,93%       |
| 31.12.2022           | 0,00%            | 8,98% | 6,53%        | 6,53%            | 11,56% | 8,98%        | 8,98%                  | 15,44% | 11,56%       | 11,56%        | ∞   | 15,44%       |
| 31.03.2023           | 0,00%            | 9,18% | 6,61%        | 6,61%            | 11,73% | 9,18%        | 9,18%                  | 15,65% | 11,73%       | 11,73%        | ∞   | 15,65%       |
| 30.06.2023           | 0,00%            | 9,06% | 6,51%        | 6,51%            | 11,61% | 9,06%        | 9,06%                  | 15,77% | 11,61%       | 11,61%        | ∞   | 15,77%       |
| 30.09.2023           | 0,00%            | 9,09% | 6,49%        | 6,49%            | 11,48% | 9,09%        | 9,09%                  | 15,21% | 11,48%       | 11,48%        | ∞   | 15,21%       |
| 31.12.2023           | 0,00%            | 9,54% | 6,92%        | 6,92%            | 11,85% | 9,54%        | 9,54%                  | 15,29% | 11,85%       | 11,85%        | ∞   | 15,29%       |
| 31.03.2024           | 0,00%            | 9,09% | 6,56%        | 6,56%            | 11,46% | 9,09%        | 9,09%                  | 14,80% | 11,46%       | 11,46%        | ∞   | 14,80%       |
| 30.06.2024           | 0,00%            | 8,29% | 5,93%        | 5,93%            | 10,60% | 8,29%        | 8,29%                  | 13,82% | 10,60%       | 10,60%        | ∞   | 13,82%       |
| 30.09.2024           | 0,00%            | 6,29% | 4,26%        | 4,26%            | 8,57%  | 6,29%        | 6,29%                  | 11,17% | 8,57%        | 8,57%         | ∞   | 11,17%       |
| 31.12.2024           | 0,00%            | 6,10% | 4,75%        | 4,75%            | 8,16%  | 6,10%        | 6,10%                  | 12,67% | 8,16%        | 8,16%         | ∞   | 12,67%       |
| 31.03.2025           | 0,00%            | 6,36% | 4,18%        | 4,18%            | 8,12%  | 6,36%        | 6,36%                  | 11,13% | 8,12%        | 8,12%         | ∞   | 11,13%       |
| 30.06.2025           | 0,00%            | 6,68% | 4,29%        | 4,29%            | 8,73%  | 6,68%        | 6,68%                  | 11,74% | 8,73%        | 8,73%         | ∞   | 11,74%       |
| 30.09.2025           | 0,00%            | 6,68% | 4,27%        | 4,27%            | 8,68%  | 6,68%        | 6,68%                  | 11,59% | 8,68%        | 8,68%         | ∞   | 11,59%       |
| 31.12.2025           | 0,00%            | 5,76% | 3,37%        | 3,37%            | 7,89%  | 5,76%        | 5,76%                  | 13,05% | 7,89%        | 7,89%         | ∞   | 13,05%       |

### Risikobandbreiten in den Risikoklassen (Auswertungszeitraum 36 Monate)

| Auswertungs-Stichtag | II (konservativ) |        |              | III (ausgewogen) |        |              | IV (moderat dynamisch) |        |              | V (dynamisch) |     |              |
|----------------------|------------------|--------|--------------|------------------|--------|--------------|------------------------|--------|--------------|---------------|-----|--------------|
|                      | von              | bis    | Durchschnitt | von              | bis    | Durchschnitt | von                    | bis    | Durchschnitt | von           | bis | Durchschnitt |
| 31.12.2018           | 0,00%            | 5,05%  | 3,09%        | 3,09%            | 7,20%  | 5,05%        | 5,05%                  | 9,74%  | 7,20%        | 7,20%         | ∞   | 9,74%        |
| 30.06.2019           | 0,00%            | 5,47%  | 3,45%        | 3,45%            | 7,48%  | 5,47%        | 5,47%                  | 10,25% | 7,48%        | 7,48%         | ∞   | 10,25%       |
| 31.12.2019           | 0,00%            | 5,30%  | 3,17%        | 3,17%            | 7,32%  | 5,30%        | 5,30%                  | 10,24% | 7,32%        | 7,32%         | ∞   | 10,24%       |
| 30.06.2020           | 0,00%            | 8,44%  | 5,70%        | 5,70%            | 10,56% | 8,44%        | 8,44%                  | 13,84% | 10,56%       | 10,56%        | ∞   | 13,84%       |
| 31.12.2020           | 0,00%            | 8,95%  | 5,93%        | 5,93%            | 11,45% | 8,95%        | 8,95%                  | 15,07% | 11,45%       | 11,45%        | ∞   | 15,07%       |
| 30.06.2021           | 0,00%            | 8,99%  | 6,05%        | 6,05%            | 11,61% | 8,99%        | 8,99%                  | 15,17% | 11,61%       | 11,61%        | ∞   | 15,17%       |
| 31.12.2021           | 0,00%            | 8,65%  | 5,90%        | 5,90%            | 11,14% | 8,65%        | 8,65%                  | 14,12% | 11,14%       | 11,14%        | ∞   | 14,12%       |
| 30.06.2022           | 0,00%            | 9,38%  | 6,48%        | 6,48%            | 11,69% | 9,38%        | 9,38%                  | 14,98% | 11,69%       | 11,69%        | ∞   | 14,98%       |
| 31.12.2022           | 0,00%            | 10,61% | 7,47%        | 7,47%            | 13,21% | 10,61%       | 10,61%                 | 17,11% | 13,21%       | 13,21%        | ∞   | 17,11%       |
| 31.03.2023           | 0,00%            | 8,87%  | 6,38%        | 6,38%            | 11,59% | 8,87%        | 8,87%                  | 15,74% | 11,59%       | 11,59%        | ∞   | 15,74%       |
| 30.06.2023           | 0,00%            | 8,38%  | 6,02%        | 6,02%            | 11,01% | 8,38%        | 8,38%                  | 15,21% | 11,01%       | 11,01%        | ∞   | 15,21%       |
| 30.09.2023           | 0,00%            | 8,49%  | 6,05%        | 6,05%            | 11,13% | 8,49%        | 8,49%                  | 14,54% | 11,13%       | 11,13%        | ∞   | 14,54%       |
| 31.12.2023           | 0,00%            | 8,47%  | 6,19%        | 6,19%            | 10,82% | 8,47%        | 8,47%                  | 13,92% | 10,82%       | 10,82%        | ∞   | 13,92%       |
| 31.03.2024           | 0,00%            | 8,60%  | 6,11%        | 6,11%            | 10,78% | 8,60%        | 8,60%                  | 13,97% | 10,78%       | 10,78%        | ∞   | 13,97%       |
| 30.06.2024           | 0,00%            | 8,50%  | 6,02%        | 6,02%            | 10,89% | 8,50%        | 8,50%                  | 14,02% | 10,89%       | 10,89%        | ∞   | 14,02%       |
| 30.09.2024           | 0,00%            | 8,45%  | 5,92%        | 5,92%            | 10,70% | 8,45%        | 8,45%                  | 13,70% | 10,70%       | 10,70%        | ∞   | 13,70%       |
| 31.12.2024           | 0,00%            | 8,43%  | 6,02%        | 6,02%            | 10,72% | 8,43%        | 8,43%                  | 13,57% | 10,72%       | 10,72%        | ∞   | 13,57%       |
| 31.03.2025           | 0,00%            | 8,45%  | 5,75%        | 5,75%            | 10,75% | 8,45%        | 8,45%                  | 13,58% | 10,75%       | 10,75%        | ∞   | 13,58%       |
| 30.06.2025           | 0,00%            | 7,91%  | 5,43%        | 5,43%            | 9,95%  | 7,91%        | 7,91%                  | 13,14% | 9,95%        | 9,95%         | ∞   | 13,14%       |
| 30.09.2025           | 0,00%            | 6,72%  | 4,43%        | 4,43%            | 8,60%  | 6,72%        | 6,72%                  | 11,48% | 8,60%        | 8,60%         | ∞   | 11,48%       |
| 31.12.2025           | 0,00%            | 5,97%  | 3,83%        | 3,83%            | 7,93%  | 5,97%        | 5,97%                  | 12,42% | 7,93%        | 7,93%         | ∞   | 12,42%       |

### Risikobandbreiten in den Risikoklassen (Auswertungszeitraum 60 Monate)

| Auswertungs-Stichtag | II (konservativ) |       |              | III (ausgewogen) |        |              | IV (moderat dynamisch) |        |              | V (dynamisch) |     |              |
|----------------------|------------------|-------|--------------|------------------|--------|--------------|------------------------|--------|--------------|---------------|-----|--------------|
|                      | von              | bis   | Durchschnitt | von              | bis    | Durchschnitt | von                    | bis    | Durchschnitt | von           | bis | Durchschnitt |
| 31.12.2018           | 0,00%            | 5,88% | 3,82%        | 3,82%            | 8,06%  | 5,88%        | 5,88%                  | 10,31% | 8,06%        | 8,06%         | ∞   | 10,31%       |
| 30.06.2019           | 0,00%            | 6,23% | 4,06%        | 4,06%            | 8,40%  | 6,23%        | 6,23%                  | 10,98% | 8,40%        | 8,40%         | ∞   | 10,98%       |
| 31.12.2019           | 0,00%            | 6,21% | 4,04%        | 4,04%            | 8,72%  | 6,21%        | 6,21%                  | 11,25% | 8,72%        | 8,72%         | ∞   | 11,25%       |
| 30.06.2020           | 0,00%            | 7,75% | 5,14%        | 5,14%            | 9,83%  | 7,75%        | 7,75%                  | 12,36% | 9,83%        | 9,83%         | ∞   | 12,36%       |
| 31.12.2020           | 0,00%            | 7,54% | 4,96%        | 4,96%            | 9,56%  | 7,54%        | 7,54%                  | 12,90% | 9,56%        | 9,56%         | ∞   | 12,90%       |
| 30.06.2021           | 0,00%            | 7,51% | 5,14%        | 5,14%            | 10,08% | 7,51%        | 7,51%                  | 12,69% | 10,08%       | 10,08%        | ∞   | 12,69%       |
| 31.12.2021           | 0,00%            | 7,64% | 5,16%        | 5,16%            | 9,72%  | 7,64%        | 7,64%                  | 12,54% | 9,72%        | 9,72%         | ∞   | 12,54%       |
| 30.06.2022           | 0,00%            | 8,33% | 5,75%        | 5,75%            | 10,34% | 8,33%        | 8,33%                  | 13,35% | 10,34%       | 10,34%        | ∞   | 13,35%       |
| 31.12.2022           | 0,00%            | 9,10% | 6,47%        | 6,47%            | 11,36% | 9,10%        | 9,10%                  | 14,46% | 11,36%       | 11,36%        | ∞   | 14,46%       |
| 31.03.2023           | 0,00%            | 9,22% | 6,54%        | 6,54%            | 11,42% | 9,22%        | 9,22%                  | 14,56% | 11,42%       | 11,42%        | ∞   | 14,56%       |
| 30.06.2023           | 0,00%            | 9,25% | 6,57%        | 6,57%            | 11,64% | 9,25%        | 9,25%                  | 14,77% | 11,64%       | 11,64%        | ∞   | 14,77%       |
| 30.09.2023           | 0,00%            | 9,36% | 6,58%        | 6,58%            | 11,55% | 9,36%        | 9,36%                  | 14,43% | 11,55%       | 11,55%        | ∞   | 14,43%       |
| 31.12.2023           | 0,00%            | 9,33% | 6,56%        | 6,56%            | 11,56% | 9,33%        | 9,33%                  | 14,64% | 11,56%       | 11,56%        | ∞   | 14,64%       |
| 31.03.2024           | 0,00%            | 9,49% | 6,77%        | 6,77%            | 11,73% | 9,49%        | 9,49%                  | 14,92% | 11,73%       | 11,73%        | ∞   | 14,92%       |
| 30.06.2024           | 0,00%            | 9,21% | 6,63%        | 6,63%            | 11,50% | 9,21%        | 9,21%                  | 14,72% | 11,50%       | 11,50%        | ∞   | 14,72%       |
| 30.09.2024           | 0,00%            | 9,17% | 6,57%        | 6,57%            | 11,48% | 9,17%        | 9,17%                  | 14,55% | 11,48%       | 11,48%        | ∞   | 14,55%       |
| 31.12.2024           | 0,00%            | 9,30% | 6,61%        | 6,61%            | 11,56% | 9,30%        | 9,30%                  | 14,69% | 11,56%       | 11,56%        | ∞   | 14,69%       |
| 31.03.2025           | 0,00%            | 8,41% | 5,70%        | 5,70%            | 10,73% | 8,41%        | 8,41%                  | 13,67% | 10,73%       | 10,73%        | ∞   | 13,67%       |
| 30.06.2025           | 0,00%            | 8,15% | 5,43%        | 5,43%            | 10,07% | 8,15%        | 8,15%                  | 13,01% | 10,07%       | 10,07%        | ∞   | 13,01%       |
| 30.09.2025           | 0,00%            | 8,19% | 5,50%        | 5,50%            | 10,11% | 8,19%        | 8,19%                  | 12,97% | 10,11%       | 10,11%        | ∞   | 12,97%       |
| 31.12.2025           | 0,00%            | 7,81% | 5,12%        | 5,12%            | 9,71%  | 7,81%        | 7,81%                  | 13,47% | 9,71%        | 9,71%         | ∞   | 13,47%       |