

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%
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%
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%
31.03.2026	0,00%	7,12%	4,82%	4,82%	9,00%	7,12%	7,12%	11,91%	9,00%	9,00%	∞	11,91%
30.06.2026	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%
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%
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%
31.03.2026	0,00%	6,70%	4,32%	4,32%	8,84%	6,70%	6,70%	11,25%	8,84%	8,84%	∞	11,25%
30.06.2026	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 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%
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%
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%
31.03.2026	0,00%	6,51%	4,30%	4,30%	8,52%	6,51%	6,51%	11,00%	8,52%	8,52%	∞	11,00%
30.06.2026	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 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%
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%
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%