

Bank Name	Norddeutsche Landesbank - Girozentrale -
LEI Code	DSNHHQ2B9X5N6OUJ1236
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,152	6,070	6,429	6,435	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,152	6,070	6,429	6,435	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,202	6,120	6,479	6,485	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,202	6,120	6,479	6,485	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,187	6,922	7,235	7,695	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,187	6,922	7,235	7,695	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	41,823	40,572	40,766	41,677	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41,823	40,572	40,766	41,677	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.71%	14.96%	15.77%	15.44%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.71%	14.96%	15.77%	15.44%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.83%	15.08%	15.89%	15.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.83%	15.08%	15.89%	15.56%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	17.18%	17.06%	17.75%	18.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.18%	17.06%	17.75%	18.46%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	113,105	112,254	110,439	116,996	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.48%	5.45%	5.87%	5.54%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,202	6,120	6,479	6,485	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,202	6,120	6,479	6,485	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	113,105	112,254	110,439	116,996	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	113,105	112,254	110,439	116,996	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.48%	5.45%	5.87%	5.54%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.48%	5.45%	5.87%	5.54%	[A.2]/[B.2]	



			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	7,187	6,922	7,235	7,695	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,152	6,070	6,429	6,435	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,716	5,747	5,747	5,747	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments) Retained earnings	1,366	1,364	1,479	1,476	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-410	-410	-318	-300	C 01.00 (r0180,c0010)	Addicine 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A.1.5	Funds for general banking risk						
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (49230,c0010)	Article B4 of CFR
	A1.7	Adjustments to CETs due to prudential filters	-281	-292	-202	-172	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-65	-74	-73	-88	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-96	-25	-35	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital.	0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 [6470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [6472,c0010]	point (b) and 258 of CRR Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0400,c0010)	Articles 35(1) point (c) and 38; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		-5	4	-14	-12	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 35(1), point (n) and Article 133c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-169	-165	-165	-180	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (+0529,c0010)	
	A1.21		0	0	0	0	CAI (1.1.5 + 1.1.8 + 1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests $(+i\cdot)$	0	0	0	0	C 01.00 (r0340,c0010)	Articles 479 and 4800 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Atticism 460 to 472, 476 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50	50	50	50	C 01.00 (40530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	50	50	50	50	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,202	6,120	6,479	6,485	C 01.00 (49015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	984	803	756	1,210	C 01.00 (x0750,c0010)	Articles 71 of CRR.
	A4.1	Tier 2 Capital instruments	875	803	756	1,210	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
		·					C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		109	0	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	41,823	40,572	40,766	41,677	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.71%	14.96%	15.77%	15.44%	GA3(1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.83%	15.08%	15.89%	15.56%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.18%	17.06%	17.75%	18.46%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,152	6,070	6,429	6,435	[A.1-A.1.13-A.1.21+MN]A.2+A.1.13-A.2.2- A.2.4+MN](A.4+A.2.2-A.4.3,0],0]]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.71%	14.96%	15.77%	15.44%	[0.1)(8-8.1)	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments to 12 due to 9-10.9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0030)	
		Adjustments included in HWAs due to IHAS 9 transitional arrangements ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				l "		



Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
(unit core, wa) Credit risk (excluding CCR and Securitisations) ¹	36,255	35,145	35,275	36,254	C 02.00 (m0440, c0010) (-C 07.00 (m090, c0220, s001) + C 07.00 (m110, c0220, s001) + C 07.00 (m130, c0220, s001) + C 08.01 (m0940, c0200, s001) + C 08.01 (m0940, c0200, s001) + C 08.01 (m0940, c0200, s002) + C 08.01 (m0940, s0
Of which the standardised approach	2,960	2,920	2,838	3,054	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	32,285	31,120	31,412	32,122	C 02.00 (r0250, c0010) · (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	449	444	468	516	C 02.00 (n0310, c0010) - (C 08.01 (n0040, c0260, s001) + C 08.01 (n0050, c0260, s001) + C 08.01 (n0060, c0260, s001)]
Of which equity IRB	0	2	2	2	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	687	749	663	638	C07.00 (90980, c0220, s001) + C07.00 (90110, c0220, s001)+ C07.00 (90130, c0220, s001)+ C08.01 (90040, c0280, s001)+ C08.01 (90050, c0280, s001)+ C08.01 (90060, c0280, s001)+ C08.01 (90040, c0280, s002)+ C08.01 (90050, c0280, s002)+ C08.01 (90050, c0280, s002)+ C08.01 (90050, c0280, s002)+ C08.01 (90060, c0280, s002)+ C02.00 (90480, c0010)
Credit valuation adjustment - CVA	628	596	517	531	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	702	709	806	831	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,354	1,192	1,556	1,531	C 02.00 (r0520, c0010)
Of which the standardised approach	211	208	278	291	C 02.00 (0530, c0010)
Of which IMA	1,143	984	1,278	1,240	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	Ū	C19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C02.00 (r0680, c0010)
Operational risk	2,101	2,101	1,864	1,864	C02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0600, c0010)
Of which standardised approach	2,101	2,101	1,864	1,864	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	97	80	86	28	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	41,823	40,572	40,766	41,677	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379[1]] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	4,618	6,386	1,781	3,616
Of which debt securities income	236	324	93	196
Of which loans and advances income	2,141	2,975	830	1,658
Interest expenses	3,831	5,334	1,491	3,035
(Of which deposits expenses)	1,120	1,594	458	917
(Of which debt securities issued expenses)	269	376	117	236
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	17	16	17
Net Fee and commission income	150	214	59	122
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	15	16	4	1
Gains or (-) losses on financial assets and liabilities held for trading, net	-149	145	-1	-108
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	106	-254	21	111
Gains or (-) losses from hedge accounting, net	20	19	3	15
Exchange differences [gain or (-) loss], net	9	11	-2	-1
Net other operating income /(expenses)	96	114	-6	-29
TOTAL OPERATING INCOME, NET	1,046	1,334	384	708
(Administrative expenses)	669	910	207	414
(Cash contributions to resolution funds and deposit guarantee schemes)	67	76	0	6
(Depreciation)	36	47	11	22
Modification gains or (-) losses, net	5	4	0	0
(Provisions or (-) reversal of provisions)	-3	12	11	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-4	3	-6
(Other provisions)	-1	16	8	3
Of which pending legal issues and tax litigation ¹	0	18	0	0
Of which restructuring ¹	0	-9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	40	106	52	68
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	41	107	52	68
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	5	13	0	-1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	12	96	0	9
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	250	271	103	213
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	191	222	82	186
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	191	222	82	186
Of which attributable to owners of the parent	191	222	82	186

⁽¹⁾ Information available only as of end of the yea

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	3/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy			,	air value hierarch	y		١	air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	2,632				3,422				1,922				2,904				IAS 1.54 (i)
Financial assets held for trading	7,682	48	5,566	2,068	7,395	0	5,924	1,471	7,680	195	6,149	1,336	8,682	1,565	5,785	1,331	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	693	258	203	232	653	264	186	202	736	266	268	203	582	246	242	93	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	10,921	1,055	9,444	423	10,708	1,117	9,187	405	10,616	985	9,302	330	10,642	4,235	6,101	306	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	88,374				87,588				87,762				86,727				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	151	0	151	1	146	0	144	2	128	0	127	2	114	0	113	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-243				-149				-155				-170				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,916				4,255				4,333				5,750				
TOTAL ASSETS	115,027				114,018				113,024				115,231				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	n EUR)			As of 30/09/20	23				As of 31/12/2023							As of 31/1	03/2024					As of 30/	06/2024			
		Gross carryl	ng amount ⁽²⁾		Acı	umulated impairmen	ıt ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Acci	ımulated impairmen	t ⁽²⁾	Gros	s carrying amount	п	Acc	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount	(2)	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial recognition	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	Stage 3 Credit-impaired assets	increase in credit	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		10,459	73	0	-1	-3	0	10,244	67	0	-1	-3	0	10,232	62	0	-1	-2	0	10,292	52	0	-1	-2	0	Annex V.Part 1.31, 44(b)
comprehensive income		394	0	0	0	0	0	401	0	0	0	0	0	325	0	0	0	0	0	302	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		2,785	120	0	0	-1	0	2,809	118	0	0	-1	0	2,772	117	0	0	-1	0	2,725	112	0	0	-1	0	Annex V.Part 1.31, 44(b)
amortised cost		81,491	3,913	737	-248	-189	-234	72,268	12,051	1,071	-181	-253	-295	72,510	11,965	1,173	-196	-285	-295	71,785	11,685	1,180	-149	-307	-302	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (1)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽F) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Norddeutsche Landesbank - Girozentrale -

(mln EUR)

(mar con)					•
		Carryin	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	3,572	2,334	2,490	2,723	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,819	4,139	4,337	4,358	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	96,377	95,729	94,268	96,280	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{1}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	329	385	336	307	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,227	-848	-892	-937	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,267	2,640	2,618	2,528	IAS 37.10; IAS 1.54(I)
Tax liabilities	2,154	2,079	2,092	2,092	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	738	510	735	698	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	24	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	108,030	106,968	105,984	108,073	IAS 1.9(b);IG 6
TOTAL EQUITY	6,997	7,050	7,040	7,158	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	115,027	114,018	113,024	115,231	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Norddeutsche Landesbank - Girozentrale -

(mln EUR)

			Carrying	amount (
Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		3,884	2,705	2,728	2,817	IFRS 9.BA.7(a); CRR Annex II
	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities .	17	14	98	213	Annex V.Part 1.31
	Central banks	364	27	28	28	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	331	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,078	9,405	8,285	9,505	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	717	1,663	973	2,105	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	30,101	27,505	27,693	29,223	Annex V.Part 1.42(c),44(c)
Donosito	of which: Current accounts / overnight deposits	1,373	1,566	1,446	1,701	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	19,237	19,377	19,821	19,473	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,997	2,010	2,659	2,211	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,589	14,382	12,665	13,024	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,676	10,390	8,818	8,858	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,771	6,738	6,668	6,644	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,463	5,429	5,344	5,333	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,057	22,435	23,445	22,740	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	1,904	1,565	1,600	1,612	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		104,097	102,587	101,431	103,668	



Market Risk

Norddeutsche Landesbank - Girozentrale -

	SA					II.	М									IM						
			VaR (Memorano					INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP					VaR (Memorandum item)		STRESSED VaR (M	emorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK			ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments	211	208	34	6	50	19							28	9	49	20						
Of which: General risk	0	0	34	6	50	19							28	9	49	20						
Of which: Specific risk	211	208	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0								0	0	0						
Of which: Specific risk	ů ů	0	0	0	0	0							ľ	0	0	0						
Foreign exchange risk	0	0	9	3	9	3							4	1	9	3						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	211	208	40	8	51	20	0	0	0	0	0	1,143	29	10	50	20	0	0	0	0	0	984
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	278	291	39	14	63	22							39	13	63	27						
Of which: General risk	0	0	39	14	63	22							39	13	63	27						
Of which: Specific risk	278	291	0	0	0	0							0	0	0	0						
Equities	0	0	0	0		0								0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	3	2	7	4							6	2	12	5						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	278	291	39	14	63	23	0	0	0	0	0	1,278	38	14	61	25	0	0	0	0	0	1,240

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	2,058	2.479			3.441	3,829		
	Regional governments or local authorities	14,032	15,710			13.778	15,338		
	Public sector entities	4,657	4,854	118		4,620	4,805	117	
	Multilateral Development Banks	653	653	0		665	666	0	
	International Organisations	299	299	0		352	352	0	
	Institutions	17,715	12,320	7		16,162	12,050	3	
	Corporates	3,483	2,252	1,810		3,454	2,227	1,616	
	of which: SME	473	368	358		417	337	311	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
OUTSOUGHTCG GGTG	Secured by mortalises on immovable property	75	74	23		72	71	22	
	of which: SME			55	15	47	41	52	,
	Exposures in default	20	43	27	15	37	41	23	
	Items associated with particularly high risk		10	27		20	15	23	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	,		0					
	Collective investments undertakings (CIU)	1,1	11			11	11	7	
	Councies investments undertakings (Cital Equity	549	546	870		662	662	1.051	
	Other exposures	86	85	100		75	75	84	
	Standardised Total ²	43,697	39.346	3.026	30	43,300	40.143	2.983	2

					Standardised App	proach				
			As of 30/09/2	123		As of 31/12/2023				
	(mtsEUR, N)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	1.521	1.942			2.977	1,166			
	Regional governments or local authorities	14.010	15,688	1		13,756	15.317	,		
	Public sector entities	4.295	4.493	0		4.263	4.446			
	Multilateral Development Banks	0		0				0		
	International Organisations	0	0	0		0	0	0		
	Institutions	17,715	12,308	4		16,162	12,050	3		
	Corporates	1,838	1,265	1,247		1,787	1,226	1,177		
	of which: SME	473	368	358		417	337	311		
	Retail	0	0	0		0	0	0		
GERMANY	of which: SME	0	0	0		0	0	0		
GERMANY	Secured by mortgages on immovable property	75	74	23		65	64	19		
	of which: SME	3	3	1		3	3	1		
	Exposures in default	52	39	51	13	50	37	45	12	
	Items associated with particularly high risk	22	18	27		20	15	23		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CRII)	0	0	0		0	0	0		

					Standardised Ap	proach			
			As of 30/09/2	1023		As of 31/12/2023			
	(min EUR, No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks			0					
	Regional governments or local authorities	22	22	7		22	21	7	
	Public sector entities	362	361	118		358	357	117	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	702	111	86		705	81	70	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0		0		0	0		
OTTITLE OFFICE	Secured by mortalisies on immovable property			0		1	1		
	of which: SME								
	Exposures in defautt			0	0				0
	Items associated with particularly high risk Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0			0		
	Collective investments undertakings (CIU)						0		
	Equity	1	1	1		1	1	1	
	Other exposures			0			0		
					- 1				

		Standardised Approach								
					Januaran	prosen				
			As of 30/09/2	023		As of 31/12/2023				
		Original Exposure [®]	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²		
	(minESR, %) Central sovernments or central banks									
	Regional governments or central paries Regional governments or local authorities		·			ů.	0			
	Public sector entities	0		0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	405	385	52		585	560	57		
	of which: SME Retail						0			
	of which: SME			0			0			
UNITED KINGDOM	Secured by mortalistics on immovable property			0			0			
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds			0			0			
	Claims on institutions and corporates with a ST credit assessment	0		0			0	0		
	Collective investments undertakings (CRII) South			0			0			
	Other exposures		ů	0			0			
	Standardised Total ²									
	Standardised lotal									

State of S			(2) Total value adjustments and provisions per	2) Total value adjustments and provisions per country of counterparty excludes those for excurituation exposures but includes general credit risk adjustments.									
PRANCE FRANCE FRANCE						Standardised Ap	proach						
FRANCE FRANCE				As of 30/09/	2023			As of 31	/12/2023				
Containmental to establish takes Rating decemberating the desirations and a second process of the second proc			Original Exposure ^s	Exposure Value ⁴	Risk exposure amount		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²			
Contrassant	FRANCE	Control automates or quitat lease. Parland commenter de la chardiera Parland commente de la chardiera Parland commente de la chardiera Parland commentera de la chardiera Commentera de la chardiera de la chardiera de la chardiera Commentera de la chardiera de la chardiera de la chardiera Commentera de la chardiera de la chardiera de la chardiera Colonia de la chardiera de la chardiera de la chardiera Colonia de la chardiera de la chardiera de la chardiera Colonia de la chardiera de la chardiera de la chardiera Colonia de la chardiera de la chardiera de la chardiera Colonia de la chardiera de la chardiera de la chardiera Colonia de la chardiera de la chardiera de la chardiera Colonia de la chardiera del chardiera Colonia de la chardiera del chardiera Colonia del chardiera del chardiera del chardiera Colonia del chardiera del chardiera Colonia del chardiera Colo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000					

IRELAND

Credit Risk - Standardised Approach

		Norobeutsche Landesbank - Grozentrale -											
					Standardised Ap	proach							
			As of 30/09/2	023			As of 31.	12/2023					
		Original Exposure ^s	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
	(minEUR, %)												
	Central governments or central banks	0	0	0			0						
	Resional sovernments or local authorities Public sector entities			0									
	Multilateral Development Banks	0				,	0						
	International Organisations	0	0	0		0	0						
	Institutions	0	0	0		0	0						
	Corporates	0	0	0		0	0						
		0	0	0		0	0	0					
	Retait	0	0	0			0						
NETHERLANDS	of which: SME Secured by mortalisies on immovable property			0									
	of which: SME	0					0						
	Exposures in default	0	0	0	0		0		0				
	Items associated with particularly high risk	0	0	0		0	0						
	Covered bands	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0					0						
	Collective investments undertakings (CRII)	0		0			0	9					
	Equity	0		0			0						
	Other exposures Standardised Total ²							_					
		Criginal exposure, unlike Exposure value, is											

[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments	
---	--

					Standardised Ap	proach					
			As of 30/09/2023								
		Original Exposure ^s	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(minEUR, %)										
	Central sovernments or central banks Resignal sovernments or local authorities						0				
	Regional sovernments or local authorities Public sector entities			0			0				
	Multilateral Development Banks			0			0				
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0		0			0	0			
	Retail of which: SME						0				
LUXEMBOURG	of which: SNE Secured by morbialist on immovable property						0				
	of which: SME			0			0				
	Exposures in default				0		0		0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds		0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CRII)	11	11	8		11	11	7			
	Equity	0					0				
	Other exposures										
	Standardised Total ²	_									

-													
				Standardised Ap	proach								
		As of 30/09/2	023				12/2023						
	Original Exposure ^s	Exposure Wilse ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
(minEUR, %)	0												
authorities	0		0			0	o o						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
						0	°						
	329	301	301		215	209	209						
	0	•	0		0	0	۰						
						0	2						
viable property	0		0			0	o o						
	0	0	0		0	0	0						
	6	4	4	2	6	4	4						
rly high risk	0		0			0	å						
orates with a ST credit assessment	0		0			0	o o						
akings (CRII)	0	0	0		0	0	0						
	0		0		0	0	0						
	U	0	U	2		0							

					Standardised Ap	proach					
			As of 30/09/2	1023		As of 31/12/2023					
		Original Exposure Exposure Value Flak capeause amount provisions of provisions.				Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²		
	(minELR, %)										
	Central dovernments or central banks Regional governments or local authorities	0					0				
	Regional governments or local authorities Public sector entities	0					0				
	Multilateral Development Banks	0		0			0				
	International Ordanisations	0					0				
	Institutions						0				
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
AUSTRIA	of which: SME	0	0	0		0	0	0			
AUJINIA	Secured by mortifales on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0		0	0		0				
	Items associated with particularly high risk	0					0				
	Covered bands Claims on institutions and corporates with a ST credit assessment	0					0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				ů					
	Councing Investments Undertakings (CIU)						0				
	Other exposures						0				
	Trend and trans										

		(2) rotal table augustiants and provincing in C	The second experience and produced per Colores project second experience special experience special experience and experience special experience s										
					Standardised Ap	proach							
			As of 30/09/2	123			As of 31	/12/2023					
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²				
	(minEUR, %) Central governments or central banks	537	537	0		454	464						
	Regional governments or local authorities	0	0	0		0	0		1				
	Public sector entities	0	0	0		0	0						
	Multilateral Development Banks	653	653	0		665	333						
	International Organisations	299	299	0		352	352	0					
	Institutions	0	0	0			0						
	Corporates	1	1	1			0	9					
	of which: SME	0		0			0	9					
	Retail of which: SME			0			0						
Other Countries	Secured by mortilates on immovable property			0			0						
	of which: SME			0			0	i i					
	Exposures in default			0		0	0						
	Items associated with particularly high risk	0	0	0		0	0						
	Covered bands	0	0	0		0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0						
	Collective investments undertakings (CRII)	0	0	0		0	0						
	Equity	0	0	0		0	0	0					
	Other exposures												
	Standardised Total ²												

			Standardised Approach									
			As of 30/09/2	1023		As of 31/12/2023						
	(min ESP, Nr)	Original Exposure ⁵	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
ITALY	Control accommensor or control basis. Section of control accommensor or control basis. Marchael accommensor basis. Marchael accom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach									
			As of 31/	03/2024			As of 30	06/2024				
	(min DUR, No.)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central sovernments or central banks	1,726	2,112	0		2,638	3,010	0				
	Regional governments or local authorities	13,524	14,549	8		13,496	14,386	9				
	Public sector entities	4,615	4,796	117		4,567	4,735	114				
	Multilateral Development Banks	629	629	0		690	690	0				
	International Organisations	348	348	0		418	418	0				
	Institutions	15,981	11,884	2		17,396	12,090	5				
	Corporates	2,825	2,029	1,559		3,019	2,283	1,792				
	of which: SME	463	327	299		498	401	370				
	Retail		0									
Consolidated data	of which: SME		24									
	Secured by mortalases on immovable property of which: \$46	23	24	, ,		20	23	1				
	of which: SME Exposures in default	51	17	- 71	34	49	â		24			
	Items associated with particularly high risk	20	18	27		21	17	25	-			
	Covered bonds		0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0				
	Collective investments undertakings (CIU)	11	11	7		11	11	7				
	Equity	663	663	1,056		671	671	1,059				
	Other exposures	81	81	90		81	81	89				
	Standardised Total ²	40,500	37,964	2,897	43	43,063	38,422	3,113	ж			

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(title DUR, No	Original Exposure ¹	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central appearaments or central banks	1,292	1,678	0		2,278	2,658	0	
	Regional governments or local authorities	13,502	14,527	1		13,390	14,200	1	
	Public sector entities	4,258	4,441	0		4,216	4,385	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	Informational Organisations	۰	0	0		0	0	0	
	Institutions	15,981	11,883	2		17,396	12,090	5	
	Corporates	1,876	1,229	1,186		1,909	1,318	1,279	
	of which: SME	463	327	299		498	401	370	
	Retail		0						
GERMANY	of which: SME		15						
	Secured by mortgages on immovable property of which: 556					20			
	Exposures in default	45	12	15	34	26		i	72
	Items associated with particularly high risk	20	18	27		21	17	25	
	Covered bonds					0		0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakinss (CIU)		0	0		0	0	0	
	Equity	660	660	1,048		668	665	1,051	
	Other exposures	81	81	90		81	81	80	
	Standardised Total ²				41				30

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	train DJR. No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
But the state of t	under the second	0 22 207 0 0 0 141 0 0 0 0 0 0 0	0 22 256 26 26 26 26 26 26 26 26 26 26 26 26 26	0 7 7 117 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 200 349 349 349 349 349 349 349 349 349 349	0 6 114 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

	•				Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	Inte DUR. No.	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Managements or control banks in controlled to a control banks in controlled to a controlled to a control in controlled to a controlled to a control in controlled to a controlled to a control in	0 0 0 437 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 442 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 492 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		(2) Total value adjustments and pr	ovisions per country of counterparts	y excludes those for securitisation o	exposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	/06/2024	
	Irein EUR. No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Martinal development Public Section will Haddenian I Section Haddenian I Section Haddenian Communication of wholes Self- FRANCE FRANCE Generation Of wholes Self- Excessed of wholes Excesse	Into commission with the commission of the commi	0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

As of \$10 to \$10						Standardise	ed Approach			
Ougust Expenses Values September Values Problems Problems Ougust Expenses Problems Problems Ougust Expenses Problems Ougust Expenses Oug				As of 31	/63/2024			As of 30	1/06/2024	
Central demonstration of central states. A product of central section of the all and throws to a central states. A product of central section of the all and throws to a central section of the all and throws to a central section of the all and throws the all		and DIP NA	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other executes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	NETHERLANDS	Central description of critical lands Administration of the control lands Administration of the contro	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

		(2) Total value adjustments and pr	evisions per country of counterpart	y excludes those for securitisation of	reposures but includes general cred	litrisk adjustments.			
					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(min DJR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥
	Standardised Total ²			,					0

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min EUR. %)	Original Exposure ^b	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions 2
IRELAND	Comit of accessment or extended bank Market Accessment or of affinition Parks selve or of affinition Parks selve or office International Contentions International Contentions International Internati	0 0 0 0 0 0 137 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 224 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
l	Standardised Total ²				0				0

					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	106/2024	
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min DUR, %)								
	Central dovernments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities		0	0				0	
	Multilateral Development Banks			0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
AUSTRIA	of which: SME	0	0	0		0	0	0	
7100111111	Secured by mortifales on immovable property	0	0	0		0	0	0	
	of which: SME		0	0		0			
	Exposures in default Items associated with particularly high risk		0	0		0	0	0	
	Items associated with particularly high risk Covered bonds		0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment			0		0		0	
	Collective investments undertakins (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
1	Planed and Local Total 2								

		(a) rous rason augustrians and pro	ventions per country or country and	THE REAL PROPERTY AND ADDRESS OF THE PERSON OF	nquarer sur recourt general con-	ninkaquarena.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
		Original Exposure ⁵	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control of	634 62 62 63 64 60 60 60 60 60 60 60 60 60 60 60 60 60	414 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	۰	360 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	300 0 000 1418 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²								0

			As of 31/	03/2024	Standardise	nd Approach	44804				
			As of 31/	03/2024			11.1100				
						As of 30/06/2024					
	(min D.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²		
Remote des Public excellent Medicine de Me	Amountment or control banks (comments or local distribution (comments or local distribution (comments or local distribution (comments or local (comments (c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 12 0 0 0 0 0 0	0 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	¢		

Credit Risk - IRB Approach

Norddeuteche Landechank - Girozentrale

							IRB Ap	proach					
			As of 30/09/2023										
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	5,154	Octobered	5.839	1.712	detauted	٥	4.617	Ostauted	5.281	1,732	defaulted	٥
	Institutions	7,556	1	6.151	1,578	0	13	6.885	1	5,740	1.609	0	12
	Corporates	76.224	809	63.729	29.562	0	561	76.341	1.297	63.896	28 428	0	483
	Corporates - Of Which: Specialised Lending	27,242	254	23.661	10.380	0	130	27.854	415	24.289	10.495	0	124
	Corporates - Of Which: SME	5,198	38	4,373	1,715	0	45	5,195	38	4,388	1,697	0	44
	Retail	2,857	11	2,848	449	16	10	2,822	11	2,814	444	17	10
	Retail - Secured on real estate property	1,563	5	1,562	192	8	4	1,560	5	1,559	192	8	4
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	1,563	5	1,562	192	8	4	1,560	5	1,559	192	8	4
	Retail - Qualifying Revolving	406	0	408	13	1	0	403	1	405	13	1	0
	Retail - Other Retail	888	6	878	244	8	6	859	6	850	239	8	6
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	888	6	878	244	8	6	859	6	850	239	8	6
	Equity	0	0	0	0	0		0	0	0	2	0	
	Other non credit-obligation assets				561						659		
	IRB Tetal ²				33,863						32,874		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) like licetal does not recurse that Securioration position in the relative point of the August Securior (2) like licetal does not recurse that Securioration position process in the Research Securior (2) like the Securior (3) like the Secur

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	1,162 4,548		1,169 3,247	1,097	0	0	1,130 4,322	0	1,118 3,271	1,099	0	0 12
	Institutions Corporates	4,548 47.608	1 516	3,247	1,134 17.505	0	373	4,322 47,139	987	3,271	1,183	0	12 355
	Corporates - Of Which: Specialised Lending	8,239	47	7.252	2.818	0	41	8,093	53	7.061	2.798	0	38
	Corporates - Of Which: SME	4,426	38	3,672	1,475	0	42	4,464	38	3,685	1,451	0	41
	Retail	2,857	11	2,848	449	16	10	2,822	11	2,814	444	17	10
	Retail - Secured on real estate property	1,563	5	1,562	192	8	4	1,560	5	1,559	192	8	4
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME	1,563	5	1,562	192	8	4	1,560	5	1,559	192	8	4
	Retail - Qualifying Revolving	406		408	13	1	0	403	1	405	13	1	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	888	6	878	244	8	6	859	6	850	239	8	6
		888		878	244		0	859		850	239		
	Retail - Other Retail - Of Which: non-SME Equity	888		878	201	8	6	859	6	850	239	8	
	Other non credit-obligation assets			- 0	0								
	IRB Total												

								IRB App	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original 8	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks Institutions	and central governments	954 106	0 0	942 106	67 26	0	0	894 137	0 0	883 137	66	0	0
	Corporates				2,933	1,974	0	7	3,878	0	3,167	1,983	0	7
			2,954	0	2,428	1,581	0	7	3,376	0	2,723	1,572	0	6
	Corporates - Of Which: SME			0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0		0	0	0	0		0	0		0	
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0	0	0	
		Retail - Qualifying Revolving	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
		Retail - Other Retail - Of Which: SME	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	
	Equity	dk-obligation assets			- 0	0				0				
	IRB Total	ar-sengeron arreit												

								IRB Ap	proach					
					As o	30/09/2023					Aso	f31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
		is and central governments	62	0	62	14	0	0	66	0	66	15	0	0
	Institutions		58	0	58	36	0	0	101	0	101	19	0	0
	Corporates		3,940	57	3,816	1,326	0	62	3,962	28	3,820	1,373	0	6
	Corporates - Of Which: Specialised Lending				3,144	1,002	0	6	3,404	28	3,250	1,067	0	5
			25		25	9	0		25		22	8	0	
	Retail		0		0		0	0		0	0		0	
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME				0				0				
		Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	
		Retail - Other Retail	0		0	0	0	0		0	0	0	0	
		Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	
		Retail - Other Retail - Of Which: non-SME	0	o o	0	0	0	0	o o	0	0	0	0	
	Equity		0		0	0	0	0		0	0		0	
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
					30/09/2023								
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, No)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	209	32	0	0	0	0	206	32	0	0
	Institutions	683	0	683	80	0	0	540	0	540	71	0	0
	Corporates	3,742	41	3,131	1,238	0	22	3,885	44	3,224	1,304	0	22
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,595 24	41	2,204	754	0	4	2,580 23	44	2,154	791	0	4
	Corporates - Or Winds: SINE Retail	24		24				23		23		0	
	Retail - Secured on real estate property											0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0		0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0		0								0	
	Retail - Qualifying Revolving	ő	ě.	0	0	0	0	ě	0	o o	ě.	0	
	Retail - Other Retail	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Norddeuteche Landeshank - Girozentrale

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	147	0	168	7	0	0	149	0	170	7	0	0
	Institutions	131	0	110	24	0	0	141	0	120	25	0	0
	Corporates	2,827		2,783	1,110		17	2,961	0	2,917	1,156	0	16
	Corporates - Of Which: Specialised Lending	1,379		1,354	552	0	8	1,471	0	1,434	577	0	8
	Corporates - Of Which: SME Retail	214		201	88	0	3	213	0	213	93	0	3 0
		0				0						0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0		0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME												
	Retail - Qualifying Revolving												
	Retail - Other Retail	0			0		0		0	0		0	0
	Retail - Other Retail - Of Which: SME	0											
	Retail - Other Retail - Of Which: non-SME	0											
1	Retail - Other Retail - Of Which: non-SME Equity	0			0	0	0		0	0	, i	0	0
1	Other non credit-obligation assets		_		-		Ů			Ů			
1	IRB Total												
	INV POR												

								IRB Ap	proach					
					As of	30/09/2023					Aso	131/12/2023		
			Original	Exposure ²	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min DUR, No		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central gover	nments	903	0	903	0	0	0	384	0	384		0	0
	Institutions Corporates		2.541		2.517	1.130	0	0	2.468	0	2,444	1.150		
		Mhich: Specialised Lending	2,541 1.047	9	2,517 974	1,130 530	0	3	2,468	9	2,444 833	1,150 434	0	3
	Corporates - Of V		87		87	23			47		47	12		
	Retail.		0		0,	0	0	0	0	0	0		0	
		on real estate property	0		0	0	0	0		0	0	0	0	o o
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifyir		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Re		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
		Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0		0	
	Equity Other non credit-obligation asse				0	0	0	0	۰	0	0	2		
	Other non credit-obligation asse IRB Total	ro-												
	IRB Total		0											

(i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect

							IRB Aş	proach					
				As o	130/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	44 2,436	45	44 2.280	15 1.201			55 2.493	42	55 2,309	11 1.004	0	°.
	Corporates - Of Which: Specialised Lending	1,846	45	1,601	1,201		1 1	2,020	42	1,749	748		1 1
	Corporates - Of Which: SME	79	40	79	37	0		78	42	78	740	0	
	Retail	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	
1051 1110	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity Other non credit-obligation assets	0	۰	0	0	0	0		0	0	0	0	۰
													_
	IRB Total				na lakina inin arrount any at								

							IRB Ap	proach					
				As o	30/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
AUSTRIA	Count Leaks and counting assessments southcome. Comparise: Originate Confession Sequence Leading Comparise: Originate Confession Sequence Leading Comparise: Originate Confession Sequence Leading Result: Secured on one of softing properly. Originate Leading Result: Occupant Sequence Leading properly. Originate Leading Result: Occupant Sequence Result: Oc	572 78 1,049 85 67 0 0 0 0	0 0 0 0 0 0 0 0 0 0	694 81 809 85 67 0 0 0 0	0 17 350 29 15 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	622 77 973 88 68 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	754 77 717 88 86 0 0 0 0 0	0 13 319 34 15 0 0 0 0	0	0 0 2 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB App	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	57		57	7	0	0	48	0	48	6	0	0
1	Institutions Corporates	0		27	0	0	0		0	0 25		0	
1	Corporates Corporates - Of Which: Specialised Lending	2		27	8	0		2	0	25	9	0	
1	Corporates - Of Which: Speciarwo Lenging Corporates - Of Which: SME	0			0		0		0	0		0	
1	Retail.						0						
1	Retail - Secured on real estate property	0		0	0	0	0		0	0	0	0	
1	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	ō	0	0	0	0	
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0	0	0	
1	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
i	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
i	IRB Total												

							IRB Ap	proach					
				As of	130/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
	Central banks and central governments	297	0	297	185	0	0	315	0	315	195	0	
	Institutions	0	0	0	0	0	0	1	0	1	1	0	0
	Corporates	763		611	213		0	785	0	661	261	0	0
	Corporates - Of Which: Specialised Lending	726		574	191	0	0	750	0	625	239	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0		0	0	0	0		0	0	0	0	0
	Retail - Secured on real estate property	0		0	0	0	0		0	0		0	
ITALY	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	0
111121	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0		0	0	0	0		0	0		0	
	Other non credit-obligation assets												
	IRB Yotal												

Credit Risk - IRB Approach

								IRB Ap	proach					
												130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision:
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central bank Institutions	s and central governments	4,837 7.156	0	5,333 5,968	1,697 1,645	0	0	4,301 7,130	0	4,959 5,856	1,745 1,595	0	0
	Corporates		7,156 76,953	1 1.373	5,968 64.762	1,645 28.633		636	7,130 78,061	1,339	5,856 65,728	1,595 29.319		12 602
	Corporates	Corporates - Of Which: Specialised Lending	76,953 27,789	1,373	24.138	28,633		155	78,061 28,566	1,339	65,728 24,710	29,319		140
		Corporates - Of Which: SME	5,254	363 46	44,130	1,703	0	42	5.213	42	4.405	1689		47
	Retail	Corporation - Control	2,778	14	2,772	468	21	10	2.751	16	2,734	516	24	0
	- Carre	Retail - Secured on real estate property	1.491	6	1.491	191	10	3	1,496	7	1,495	256	11	ž.
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	1.491	6	1.491	191	10	3	1.496	7	1.495	256	11	4
		Retail - Qualifying Revolving	401	1	403	13	1	0	400	1	396	13	0	0
		Retail - Other Retail	886	7	878	264	10	6	855	8	843	247	12	5
			0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	886	7	878	264	10	6	855	8	843	247	12	5
	Equity		1	0	1	2	0		1	0	1	2		
	Other non cr	edit-obligation assets				555						560		
	IRB Total ²					33,000						33,737		

								IRB Ap	proach					
					As o	31/03/2024					As of	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
		s and central governments	1,078	0	1,101	1,100	0		794	0	901	1,112		0
	Institutions Corporates		4,459 47,390	942	3,380 38,371	1,212 16,547		12 484	4,742 47,180	965	3,576 38,172	1,241 16,444		12 458
	Corporates	Corporates - Of Which: Specialised Lending	47,390 7.986	942	38,371 6,915	16,547 2.681	0	484	47,180 8.045	24	58,172 6,906	16,444		458 39
		Corporates - Of Which: SME	4.536	46	3,717	1,458	0	47	4.485	42	3,705	1,441		46
	Retail		2,778	14	2,772	468	21	10	2.751	16	2,734	516	24	
		Retail - Secured on real estate property	1.491	6	1,491	191	10	3	1,496	7	1,495	256	11	4
		Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0		0		0
GERMANY		Retail - Secured on real estate property - Of Which: non-SME	1,491	6	1,491	191	10	3	1,496	7	1,495	256	11	4
		Retail - Qualifying Revolving	401	1	403	13	1	0	400	1	396	13	0	0
		Retail - Other Retail	886	7	878	264	10	6	855	8	843	247	12	5
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	886	7	878	264	10	6	855	8	843	247	12	5
	Equity			0	0	0	0		0	0		0		
		edit-obligation assets												
	IRB Total													

								IRB Ap	proach					
						131/03/2024					Aso	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		ks and central governments	891	0	879	68	0	0	950	0	937	63	0	0
	Institutions		354	0	354	87	0	0	173	0	173	40	0	0
	Corporates		3,865	0	3,154	1,888	0	9	4,207	0	3,428	2,192		8
		Corporates - Of Which: Specialised Lending	3,275	0	2,636	1,483	0	9	3,605	0	2,869	1,726		8
	Retail			0	0	0	0		0	0		0		0
	Retait									0				0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0				0	0		0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME			0					0				0
		Retail - Qualifying Revolving								0				0
		Retail - Other Retail		0	0		0		0	0		0		0
		Retail - Other Retail - Of Which: SME								0				0
		Retail - Other Retail - Of Which: non-SME		0	0	ė.	0			0		0		0
	Equity	Man. Other Man. of Million March		0	0		0		0	0		0		0
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
											f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
UNITED KINGDOM	Control Auditor and control generations. Composition Co	66 101 3,883 3,300 13 0 0 0 0	0 0 28 28 0 0 0 0 0	66 101 3,750 3,219 9 0 0 0 0	15 23 1,389 1,131 3 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 5 4 0 0 0 0 0 0 0 0	0 108 4,267 3,622 13 0 0 0 0 0	0 28 28 0 0 0 0 0	0 108 4,124 3,429 10 0 0 0 0	0 19 1,515 1,238 3 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	223	35	0	0	49	0	230	37	0	0
	Institutions	469	0	470	72	0	0	486	0	488	75	0	0
	Corporates	3,854	38	3,237	1,315	0	34	4,087	39	3,477	1,520		33
	Corporates - Of Which: Specialised Lending	2,554	38	2,143	772	0	15	2,659	39	2,243	789		15
	Corporates - Of Which: SME	23	0	23	8			23		22	8		
			0										
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0				0			0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME												
	Retail - Qualifying Revolving			0		0		0	0		0		0
	Retail - Other Retail		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: SME		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	o o	0	o o	0	0		0		0
	Equity		0	0	0	0		0	0		0		0
	Other non credit-obligation assets												
	IRB Total												
	<u> </u>	(1) Original evenor	ure unlike Evnos	revalue is renorte	d before taking into accoun	e any effect due to	credit conversion f	actors or credit risi	k mitigation techni	uses le e substitue	on offerts)		

Credit Risk - IRB Approach

								IRB Ap	proach					
					As o	31/03/2024					As of	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	V		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provision
		ks and central governments	148	0	167	7	0	0	149	0	168	6	0	0
	Institutions		131	0	112	24	0	0	120	0	101	19	0	0
	Corporates		3,124	0	3,075	1,145	0	18	3,150	0	3,114	1,182		18
		Corporates - Of Which: Specialised Lending	1,514		1,477	569	0	11	1,500	0		583		11
	Retail		214	0	214	93	0	1	258	0	258	105		1
	PARTAIL	Retail - Secured on real estate property										0		
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0		0		0	0		0		0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-SME								0				
		Retail - Qualifying Revolving								0				
		Retail - Other Retail	,	0	0		0	ů i	0	0		0		0
		Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0		0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0		0
	Equity			0	0	0	0	0	0	0		0	0	0
	Other non c	redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As o	131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	557	0	557	0	0	0	536	0	536	0	0	0
	Institutions		0	0	0	0		0	0		0		0
	Corporates	2,647	67	2,655 970	1,129	0	9	2,837	64	2,865	1,239		9
	Corporates - Of Which: Specialised Lending	1,049	0		502	0	7	1,071	0	991	523		6
	Corporates - Of Which: SME Retail	47	0	47	12	0		10	0	10	3		0
	Retail - Secured on real estate property		0	0		0		0	0		0		0
	Retail - Secured on real estate property - Of Which: SME								0		0		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
	Retail - Qualifying Revolving		0	0		0		0	0		0		0
	Retail - Other Retail		0	0	0	0		0	0		0		
	Retail - Other Retail - Of Which: SME		0	0	o o	0	o o	0	0	o o	0		0
	Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
	Other non credit-obligation assets												
	IR8 Total												

							IRB Ap	proach					
					31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0		0	0	0 27	0	0	0	0	0
	Institutions Corporates	62 2.431	34	62 2,301	994	0		2,090	47	27 2.047	795		
	Corporates - Of Which: Specialised Lending	1.944	34	1,699	739	0	9	1,620	47	1,376	555		5
	Corporates - Of Which: SME	74	0	74	34	0		74	0	74	33		0
	Retail		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
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail		0	0	0	0		0	0		0		0
	Retail - Other Retail - Of Which: SME		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME Equity		0	0		0		0	0		0		0
	Equity Other non credit-obligation assets										U		
	199 Tatal												

							IRB Ap	proach					
				As o	31/03/2024					As o	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	740	0	740		0		512	0	635	54	0	0
	Institutions	96	0	96	11	0	0	82	0	82	10	0	0
	Corporates	861 87	0	749 87	269 22	0	2 0	997 87	0	690 87	248 24		2
	Corporates - Of Which: Specialised Lending					0			0		24 14		0
	Corporates - Of Which: SME	66		66	15	0		65	0	65	14		0
	Retail		0	0		0		0	0		0		0
	Retail - Secured on real estate property			0		0			0				0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
	Retail - Qualifying Revolving												
	Retail - Quarrying neverting Retail - Other Retail												
	Retail - Other Retail - Of Which: SME			0		0			0		0		0
l	Retail - Other Retail - Of Which: non-SME		0					0	0				
1	Notal - Other Notal - Of Which: non-SME Equity				, i						,		
	Other non credit-obligation assets							-	Ů				ů
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %s)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision
	Central banks and central governments Institutions	47	0	47	6	0	0	48	0	48	6	0	0
	Institutions Corporates		0	19		0		0	0	17	0		0
	Corporates - Of Which: Specialised Lending		0	0		0		0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail	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
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	0	0	0		0
	Retail - Qualifying Revolving Retail - Other Retail		0			0							0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0			0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME	ů	0	0		0		0	0		0		0
	Equity		0	0		0		0	0		0		
	Other non credit-obligation assets				-		_		_	_			
	IRS Total												

							IRBAp	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	316	0	316	196	0		311	0	311	193	0	0
	Institutions	4	0	4	2	0	0	10	0	10	5	0	0
	Corporates	794	0	626	246	0		899	0	721	281		0
	Corporates - Of Which: Specialised Lending	759	0	592	222	0		863	0	685	266	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	۰	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
ITALY	Retail - Secured on real estate property - Of Which: SME	۰	0	0	0	0		0	0		0		0
117121	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	۰	0	0	0	0		0	0		0		0
	Retail - Other Retail - Of Which: SME		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME	۰	0	0	0	0		0	0		0		0
	Equity		0	0		0			0		0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						Nordo	deutsche Landesbank - Giro	ozentrale -						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	22 2 6 20 122 444 622				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	442		0 0 0	0 0 0	0	0 0 0		
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	12 10 10	0 0 0 0 12 0 105	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		45
[0 - 3M[Bulgaria													
[0 - 3M[Cyprus													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank - Giro	ozentrale -						
				_			As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Finland	2 2 2	0 0 20 0 0 0 0 0 0 0 0 0 0 0 1	6		0 25 20 0 0 0 0 0 0 0 45 45	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France		0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	26 1.12 96 87 1.65 1.83 7.06	0 1,120 4 964 4 874 7 1,657 5 1,835 9 7,089	6		133 713 541 191 884 130 574	132 307 423 683 772 1,706 6,492 10,514	38 22 11 58	7 251 3 489 671	0 -1 -12 -74	5 0 100 0 36 105 788	0 0 16 379		68
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M[13M-1Y1 11Y-2Y1 [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 159 85	0 0 0 0 57		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		195



General governments exposures by country of the counterparty

						Nordd	leutsche Landesbank - Giro	ozentrale -						
							As of 31/12/2023			_				
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 10Y - more Total	Latvia	L.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 14 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania									·				
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Luxembourg	6.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(0 0 0 62 0 29	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	44	0 0 0 45 5 45 5 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 46 48 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	54	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 50 0 0 31	C C C C C C C C C C C C C C C C C C C	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	26
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Portugal													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Romania													



General governments exposures by country of the counterparty

						Nordd	leutsche Landesbank - Giro	zentrale -						
							As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Slovenia													
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	5	0 0 0 8 8 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 8 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		2
[0 - 3M[United Kingdom													
[0 - 3M[Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M[Norway													



General governments exposures by country of the counterparty

						Nordo	eutsche Landesbank - Giro	ozentrale -						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	MI VI VI VI Australia VI	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amoun
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	2 2 4 11 11 18	0 20 0 0 49 0 118 0 118	0	(0 20 0 10 0 48 0 78	0 0 40 0 70 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 21 0 58 0		74
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M[Japan	88	0 0 0 0 0 0 81 117	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 81 117	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0		36
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	11 3 22 66 500 255	0 18 14 264 56 66 5 303 253 9 939	0 0 0 0	6	0 0 22 236 0 0 0 258	0 18 10 29 66 303 253 678		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 all	China	930	939	U		250	6/3			Ü	v	J	,	100
Total [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 5 66 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 66 0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total [0 - 3M] [1 3M - 1Y [1 3Y - 2Y [2 Y - 3Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Other advanced economies non EEA	66 6 21 6 6 6	5 66 21 0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 0 0 0 0 0	000000000000000000000000000000000000000		0 21 0 0 0	66 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0		8



General governments exposures by country of the counterparty

						Nordo	leutsche Landesbank - Giro	ozentrale -						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolio		D erivatives with posi	tive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
								·			-			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10 - 3Mf 1 3M - 1Yf [1Y - 2Yf [2Y - 3Yf [3Y - 5Yf [5Y - 10Yf [10Y - more	Latin America and the Caribbean													
1053 0 - 3M 39 - 17 17 - 27 17 - 27 18 - 57 18 - 57 18 - 107 107 - more	Africa													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3X - 5Y f [5Y - 10Y f [10Y - more Total	Others	30 305 112 103 118 43 104	30 305 112 103 118 43 104	0 0 0		30 266 112 103 101 43 104 760	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						Nordo	deutsche Landesbank - Giro	ozentrale -						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio	ı	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	22 6 6 21 123 54 54	544	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	420		0 0 0	0 0 0	0	0 0 0		77
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	11 11 13 144	0 0 0 0 0 1 11 0 131 142	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		37
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0 - 3M[Cyprus													
[0 - 3M[Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

						Notac	leutsche Landesbank - Giro	ozentrate -						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [13M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		2
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany	7: 1:222 94: 93: 1.811 1.141 7.155	8 1,818 4 1,144 9 7,159	0		0 20 768 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	1,138 1,047 6,458	4: 3: 7:	1 340 9 600 701 0 3 3 466 3 289 617 2 3,015	0 -1 0 -11 -98	26 200 0 20 6 119 919	0 5 3 12 426		76
[0 · 3M] [3M · 1Y] [1Y · 2Y] [2Y · 3Y] [5Y · 10Y] [5Y · 10Y] Total	Croatia													
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	iretand													
[0 - 3M] [3M - 1Y] [13M - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	211 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 55 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0		193



General governments exposures by country of the counterparty

						Nordo	As of 30/06/2024	Zentiale -		_			_	
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off bala	ice sheet	
	(mar EOH)					isets by accounting portfolio		Derivatives with pos			n negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	0 0 12 0 0	0 2 0 12 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 12 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
10-3M1 13M - 1y1 12Y - 2Y1 12Y - 2Y1 13Y - 5Y1 15Y - 10Y1 10Y - more Total	Luxembourg	0 0 61 0 0	0 0 0 61 0 0 28		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 61 0 0 28	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		
Total [0-3M[[3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Malta	89	89		0 0	89	0	0	0	0	0	0		0
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y]	Netherlands	47 0 49 0 0	47 0 49 0 0 0		0 0 0	47 0 49 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[107 - more Total [0 - 3M] [3M - 1Y] [12Y - 2Y] [3Y - 5Y] [5Y - 10Y] [107 - more	Poland	96 0 0 45 0 0 0	96 0 0 45 0 0 27		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 45 0 0 27	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	72	72		0 0	0	72	0	0	0	0	0		23
Total [0-3M[13M-1Y 11Y-2Y 12Y-3Y 12Y-3Y 15Y-5Y 15Y-10Y 110Y-more Total	Romania													



General governments exposures by country of the counterparty

						Nordd	leutsche Landesbank - Giro	zentrale -						
				_			As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden		0 0 8 0 0 0 0	6	0 0 0	0 0 0 0 0	0 8 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Norway													



General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank - Giro	zentrale -						
							As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Occurs / region If I I I I I I I I I I I I I I I I I I	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0 - 3M [] 3M - 1Y [] 17 - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Canada	22 22 111 6	0 0 24 25 0 118 0	000000000000000000000000000000000000000		0 0 10 0 0 49 0	0 0 15 25 0 70 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 14 8 0 60 0		73
0 - 3M 3M - 1Y 1 Y - 2Y 1 Y - 2Y	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	7. 11. 180	0 0 0 0 0 0 77 71 112	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 77 112 189	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	40
[0 - 3M[u.s.	1: 6 21- 12: 3 3: 300-29:	17 6 6 214 126 136 136 136 291 291 29 991	0		0 0 210 66 0 10 0 286	17 6 4 60 31 296 291	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	192
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland	6: (((((((((((((((((((64 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	64 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	10
[0 - 3M] [13M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Other advanced economies non EEA	11 (6)	0 11 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 11 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2



General governments exposures by country of the counterparty

			Norddeutsche Landesbank - Girozentrale -											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit of loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
Total Tota	Middle East													
10	Latin America and the Caribbean													
Total Tota	Africa													
Total Tota	Others	0 173 199 117 42 0 196 718	0 173 190 117 42 0 196	0 0 0 0 0		0 0 134 190 100 0 100 0 42 0 0 196	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures Norddeutsche Landesbank - Girozentrale -

					As of 30/09/2023									As of 31/12/2023				
		Gros:	s carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provis	ment, accumulated negative cha	inges in fair value due to	Collaterals and financial		Gros	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative chan ons ⁴	iges in fair value due to	Collaterals and financial
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ³		On performing exposures ²	On non-performi	ng exposures ³	guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	2,496	0		0 0		0			0 0	3,384		0	0		0 0	0		0
Debt securities (including at amortised cost and fair value)	13,877	0		0		0			0	13,668		0	0		0 5			
Central banks	31	0		0		0	0		0	31		0	0		0 0	0		0 0
General governments	6,219	0		0	1				0	6,058		0	0		0 4	0		0
Credit institutions	5,260	0		0	1	0	0		0	5,299		0	0		0	0		0
Other financial corporations	1,047	0		0	1	0	0		0	908		0	0		0	0		0
Non-financial corporations	1,320	0		0	1	0			0	1,372		0	0		0 1	0		0
Loans and advances(including at amortised cost and fair value)	86,767	177	869	9 795	73	7 43	236	23	4 301	85,995	24	1,257	1,141	1,07	1 431	299	29	5 524
Central banks	0	0		0	1	0	0		0	0	0	0	0		0	0		0
General governments	11,942	0		0	1	0	0		0	11,874		0	0		0	0		0
Credit institutions	14,140	2		0	1	0			0	13,342		0	0		0 1	0		0
Other financial corporations	7,657	20	33	2 32	. 3	2 2	10	1	9	7,630		29	29	2	9 26	19	1	9 9
Non-financial corporations	47,476	141	781	6 712	65	8 33	208	20	6 266	47,696	6	1,179	1,064	99	7 329	264	26	1 488
of which: small and medium-sized enterprises	9,702	9	94	4 91	. 9	1 6	12	1	1 22	10,199		112	108	10	7 81	23	2	2 40
of which: Loans collateralised by commercial immovable property	12,448	1	299	5 222	22	2 11	50	5	0 138	12,572	2	594	591	54	3 130	89	8	8 264
Households	5,552	14	5	1 50	4	7 7	18	1	7 26	5,452	18	49	47	4	4 76	16	1	5 27
of which: Loans collateralised by residential immovable property	2,847	10	11	2 12	1	0 2	1	:	1 10	2,865	14	13	13	1	2 27	1		1 11
of which: Credit for consumption	35	0		1 1		0			0	33	0	1	1		0	1		0
DEBT INSTRUMENTS other than HFT	103,140	177	869	9 795	73	7 44	236	23	4 301	103,046	24	1,257	1,141	1,07	1 436	299	29	5 524
OFF-BALANCE SHEET EXPOSURES	26,590		10:	2 102	10	1 2	36	2	2 1	26,363		138	114	13	4 21	35	2	2 5

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

institutions apportises the unumbative amount of expected cried takes since in milk acceptance in mining contract in the contract and acceptance in the con

The contraction control from a control form and a committed implication of the control form and a committed in position as a great control form as a g

From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous perior



Performing and non-performing exposures Norddeutsche Landesbank - Girozentrale -

					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal as	mount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	sanges in fair value due to			Gros	ss carrying amount! Nominal am	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfora	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and finar guarantees received o performing exposu
(min EUR)		one 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸			due 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ³	
ash balances at central banks and other demand deposits	1,888	0	0	0					0 0	2,86	0	0	0		0 0	0		0
Debt securities (including at amortised cost and fair value)	13,696	0	0					•		13,64		0	0		0 5	۰		0
Central banks	28	0	0	0			0	•	0 0	75	. 0	0	0		0 0			0
General governments	6,088	0	0	0					0 0	6,07	0	0	0		0 4			0
Credit institutions	5,212	0	0	0			0		0 0	5,16	. 0	0	0		0 0			0
Other financial corporations	895	0	0	0			0		0 0	748	0	0	0		0 0			0
Non-financial corporations	1,471	0	0	0				•	0 0	1,588	0	0	0		0 1	. 0		0
eans and advances(including at amortised cost and fair value)	86,177	15	1,283	1,267	1,173	3 47-	301	. 29	5 571	85,048	22	1,280	1,246	1,18	80 453	305	30	02
Central banks	0	0	0	0			0		0 0		0	0	0		0 0			0
General governments	11,598	0	0	0			0		0 0	11,38		0	0		0 0			0
Credit institutions	13,152	1	0	0					0 0	13,26	0	0	0		0 1	. 0		0
Other financial corporations	7,410	0	29	29	25	3	19		9 9	7,54	7	29	29	2	29 38	19	1	19
Non-Inancial corporations	48,603	3	1,197	1,182	1,090	3 30	264	25	9 530	47,48	4	1,193	1,161	1,09	96 346	268	26	67
of which: small and medium-sized enterprises	9,732	0	96	94	87	7	26	2	5 32	10,56	1	165	162	15	59 77	41	3	39
of which: Loans collateralised by commercial immovable property	13,234	0	675	659	606	19	96	9	6 309	13,22	1	463	461	41	15 150	72	7	71
Households	5,415	12	57	55	50	7	17	1	6 33	5,360	11	58	56	5	55 68	18	1	17
of which: Loans collateralised by residential immovable property	2,768	7	20	20	16	2	2		2 17	3,13	. 6	27	27	2	26 30	6		5
of which: Credit for consumption	32	0	1	. 1	1		1		0 0	54	0	2	2		2 1	. 1		0
EBT INSTRUMENTS other than HFT	101,761	15	1,283	1,267	1,170	47	301	29	571	101,550	22	1,280	1,246	1,18	90 457	305	30	02
FF-BALANCE SHEET EXPOSURES	26,384		125	124	115	2	36	2	3 6	26,374		155	153	12	23 15	26		18

(Fig. First in Section Continue Continu



Forborne exposures

			As of 30/	09/2023					As of 31/	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		exposures with		al guarantees received rbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,513	505	165	123	534	135	1,424	669	187	147	409	223
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	2	0	0	0	0	4	0	0	0	0	0
Non-financial corporations	1,493	494	160	118	526	131	1,408	660	182	143	401	218
of which: small and medium-sized enterprises	177	80	11	8	30		229	57	20	12	30	
Households	14	9	5	4	8	4	12	9	4	4	8	5
DEBT INSTRUMENTS other than HFT	1,513	505	165	123	534		1,424	669	187	147	409	
Loan commitments given	116	5	1	0	0	0	133	9	1	0	4	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(I) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Norddeutsche Landesbank - Girozentrale -

ı			As of 31/	03/2024			As of 30/06/2024									
	Gross carrying exposures wit measures	g amount of th forbearance			Collateral and financia	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		r exposures with	Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	d	0	0	0	0	0	0	0	0				
Central banks	0	0	0	C	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	1,634	690	189	153	502	227	1,731	609	198	153	514	181				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	24	0	0	0	14	0	96	20	21	18	14	0				
Non-financial corporations	1,599	682	184	149	482	222	1,624	581	173	131	494	178				
of which: small and medium-sized enterprises	236	72	28	22	29		234	66	19	14	37					
Households	11	9	5	4	7	5	11	8	4	4	7	3				
DEBT INSTRUMENTS other than HFT	1,634	690	189	153	502		1,731	609	198	153	514					
Loan commitments given	183	7	1	0	2	2	182	8	0	0	5	1				
QUALITY OF FORBEARANCE ²					_											
Loans and advances that have been forborne more than twice ³	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0									

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheel items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Tils on Supervisory reporting, However, for the off-balance sheet instruments, he same item ("Accumulated edinary in the post of the post o



Breakdown of loans and advances to non-financial corporations other than held for trading Norddeutsche Landesbank - Girozentrale -

			As of 3	0/09/2023			As of 31/12/2023						As of 31/03/2024							As of 30/06/2024						
	Gross carry	Gross carrying amount				Accumulated		Gross carrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				4	Accumulated			
	Of which non- performin		non- and a performing subjet		Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated	negative changes in fair value due to credit risk on			performing		Accumulated impairment ¹	to credit risk on		
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ²			of which: defaulted	impairment		non-performing exposures ¹		
A Agriculture, forestry and fishing	1,012	25	25	1,012	41	0	1,015	24	24	1,015	16	0	1,035	23	23	1,035	22	0	1,027	24	24	1,027	20	0		
B Mining and quarrying	16	0	0	16	0	0	14	0	0	14	0	0	17	0	0	17	0	0	15	0	0	15	0	0		
C Manufacturing	3,082	86	86	3,082	66	0	3,019	87	86	3,019	67	0	3,072	95	84	3,072	79	0	2,855	72	68	2,855	74	0		
D Electricity, gas, steam and air conditioning supply	11,105	24	24	11,105	35	0	10,887	140	140	10,887	35	0	11,278	141	141	11,278	30	0	11,395	134	134	11,395	47	0		
E Water supply	530	0	0	530	0	0	653	0	0	653	1	0	582	0	0	582	0	0	611	0	0	611	0	0		
F Construction	978	13	13	978	17	0	974	13	13	974	23	0	1,010	13	13	1,010	15	0	988	9	9	988	15	0		
G Wholesale and retail trade	2,499	32	32	2,499	36	0	2,340	55	53	2,340	41	0	2,020	50	48	2,020	39	0	2,032	60	58	2,032	43	0		
H Transport and storage	2,678	102	102	2,674	14	0	2,585	40	40	2,581	25	0	2,683	36	36	2,680	16	0	2,214	31	31	2,214	7	0		
I Accommodation and food service activities	162	5	2	157	8	0	157	6	2	152	6	0	156	3	2	152	4	0	158	6	3	153	3	0		
J Information and communication	1,364	0	0	1,364	10	0	1,564	16	16	1,564	12	0	1,728	13	13	1,728	23	0	2,016	13	13	2,016	21	0		
K Financial and insurance activities	28	0	0	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
L Real estate activities	15,612	326	255	15,531	168	0	16,106	646	538	16,057	220	0	16,429	678	678	16,379	256	0	16,722	720	697	16,678	263	0		
M Professional, scientific and technical activities	2,617	61	61	2,617	42	0	2,533	50	50	2,533	60	0	2,736	50	50	2,736	65	0	2,768	85	85	2,768	67	0		
N Administrative and support service activities	4,462	101	101	4,462	85	0	4,521	93	93	4,521	66	0	4,450	84	84	4,450	60	0	3,333	28	28	3,333	36	0		
O Public administration and defence, compulsory	2		0	2		0	2		0	2			2			2	0		2	0		2	0	0		
social security																										
PEducation	117	0	0	117	0	0	116	0	0	116	0	0	116	0	0	116	0	0	115	0	0	115	0	0		
Q Human health services and social work activities	658	11	11	658	17	0	636	10	10	636	19	0	623	10	10	623	17	0	627	10	10	627	18	0		
R Arts, entertainment and recreation	205	0	0	205	2	0	204	0	0	204	2	0	207	0	0	207	1	0	208	1	1	208	1	0		
S Other services	349	0	0	349	1	0	370	0	0	370	0	0	460	0	0	460	1	0	403	0	0	403	1	0		
Loans and advances	47,476	786	712	47,387	541	0	47,696	1,179	1,064	47,639	592	0	48,603	1,197	1,182	48,546	630	0	47,488	1,193	1,161	47,440	615	0		

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.